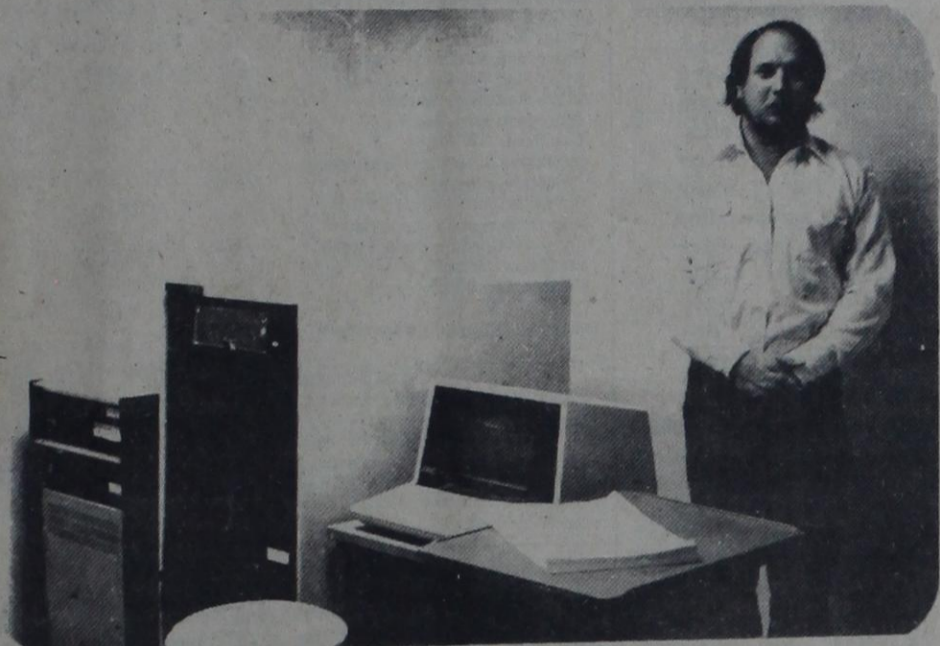


First State Bank Completes Computer Installation



Remodeling is now complete of the new addition of a computer system at the First State Bank. What was at one time a waiting area for customers, has recently been enclosed into a room which houses a very fascinating and complex computer operation. Vice-President Jim Rutherford stated, "this system enables our bank to do anything any other bank has the capacity to do."

Checking accounts were already set up on the computer and have been processed for some time in this manner. A 8251 Central Process Unit was added and other terminals which will provide twice the memory capacity as before. This will enable the bank, in addition to storing checking account information, to set up related accounts

such as notes, savings accounts and other accounts you or your family maintain at the bank. A simple entry of your account number can bring all this information before you on a T.V. like screen. The entire process is not quite this simple, as it begins with entry and categorizing on the proof machine located in the Bookkeeping Department at the bank. Once the information is taken from the check, it is stored on a cassette like tape. From here it is entered into the computer where it must check before the information is stored.

A lot of questions have risen over the new "NOW" account checking accounts being offered. The First State Bank is making these accounts available to customers as of January 1, 1981. Complete information is available at the bank

on the various options open to patrons. You can decide which plan best suits your own personal operation. Further information will be printed in the newspaper in the form of an advertisement with regard to the regulations of the new "NOW" accounts, Rutherford said.

Total assets of the First State Bank have steadily grown over the past ten years, beginning with over 7 million in the early 1970's to over 14 million in 1980. Farmers and ranchers are extremely benefited by this home town bank which still offers crop and farm related loans. Most larger banks no longer offer such services. First State Bank in Rising Star, your full service bank is proud to serve you and will strive to continually provide every available service.

Kindergarten Classes Begin

The Rising Star Kindergarten will start Monday January 19th at 8:15.

Parents who have not pre-registered their child must bring a birth certificate and shot records.

Need the following

shots completed D&P—3 doses, last dose since 4th birthday.

Polio—3 doses, last dose since 4th birthday.

MMR—Need one shot.

Buses will run at 3:00

p.m. Those living in town will need to be picked up at 2:30 p.m.

NOTICE!! Friday January 16th is a Teacher's Workday and there will be no school.

Soil Sample-Grain Storage Clinic

Meeting

There will be a free Soil Sample Day and Grain Storage Bin

Clinic at Farmers Pioneer Co-Op on Thursday, January 22 at 2:00 p.m.

All interested persons are invited to bring their samples and attend.

Chamber of Commerce

Mildred Childers, Secretary of the Rising Star Chamber of Commerce has announced that meetings for the Chamber have been changed from Thursdays to Tuesdays.

Meetings are held at 12:30p.m. on the second and fourth Tuesdays of each month.



DRESS REVUE

Back Row (Left to Right)

Thana Ross, Debbie Geye, Crissy Moore

Front Row: Katy Lancaster and Debbie Burnett

Brown County Fair Youth Fair Winners



WINNERS

Melissa Norris, Lynne Whiteaker, Debbie Geye, Crissy Moore and Debbie Burnett.

The following May 4-H members were winners in the Brown County Youth Fair held at the Fair Barns south of town January 7-10th.

Melissa Norris, daughter of Mr. and Mrs. Bill Norris was Junior Canning Champion, Junior Crafts Champion and Junior Over-All Champion.

Debbie Geye, 14 year old daughter of Terry Geye was Senior Reserve Champion in the crafts division, Senior Reserve Champion in the clothing awards, Senior Champion of the canning and Senior High-Point Champion.

Lynne Whiteaker, a sophomore at May won Senior Reserve Champion in the canning and was Senior High Point individual Runner-Up. Lynne is the daughter of Kay Whiteaker.

Crissy Moore, daughter of Mr. and Mrs. S.M. Moore, was Junior High Point winner in the clothing division.

Debbie Burnett, daughter of Jerry and Nancy Burnett took top honors as Best Model in the Junior Division of the Clothing Division.

Karen Pittman, a 6th grader at May won three first place ribbons in the junior cooking and junior grand champion in the pie division. She is the daughter of Mr. and Mrs. Wayne Pittman.

Other winners were: Katy Lancaster, 9, the daughter of Mr. and Mrs. Ronnie Lancaster won first place on her skirt in the dress revue. Other entries included: CRAFTS—Holiday articles—3rd place Wood Crafts—5th place Pot Holder—5th place String art—5th place FOODS DIVISION Creative cakes—5th place.

Katy also entered her rabbit, which placed 3rd.

Jennifer Petross, 6th grader is the daughter

year old daughter of Kay Whiteaker was Senior Runner-Up High Point Individual and Reserve Champion winner in the canning division for which she received a rosette. Of her 21 entries, she received ribbons of places for 20 of them.

Sheri Pittman, a junior and the daughter of Mr. and Mrs. Jerry Pittman won 2nd on her pecan pie, 2nd on peanut brittle and 6th in the Swine Class.

Debbie Pittman, a sophomore at May won 2nd on her Banana Nut Bread, 6th on her latch hook picture and 8th in the Swine. She is also the daughter of Mr. and Mrs. Jerry Pittman.

Dusty Pittman, fourth grade student at May entered a chocolate cake and placed second and also received 3rd place in the Swine Class. Dusty is the son of Mr. and Mrs. Jerry Pittman.

Yvonne Petross, a sophomore at May High School was second runner-up in the Brown County Youth Fair Queen Contest. She also placed 4th on her German Chocolate cake. Her parents are Mr. and Mrs. Bill Buzbee and Mr. and Mrs. Tommy Petross.

Tom Kaler, son of Mr. and Mrs. Thomas Petross won first place on his original painting.

Glenn Pittman, an 8th grade student and son of Mr. and Mrs. Wayne Pittman won second place on his chocolate cake and 11th in the Swine Class.

Teresa Petross placed 7th on her pecan pie and 7th on her Brownies. She is an eight grader.

Sandy Kaler, a freshman placed as follows: 1st—Banana Nut Bread 2nd—Crochet 2nd—Original Painting 3rd—Wood Craft 4th—Fabric Flowers. Sandy is the daughter of Mr. and Mrs. Thomas Petross.

Thana Ross who is also a freshman at May High School placed these articles: 1st—Macrama 1st—Sweet Cucumber pickles 2nd - German Chocolate Cake



Left to Right: Back Row Debbie Geye, Thana Ross, Debbie Pittman, Lynne Whiteaker, Glenn Pittman, Yvonne Petross, Teresa Petross, Crissy Moore and Melissa Norris.

Middle Row: Sandy Kaler, Jennifer Petross, Kim Hardy, Debbie Burnett, Karen Pittman, and Katy Lancaster.

Front Row: Sherri Pittman and Dusty Pittman

2nd—Ceramics Debbie Geye, daughter of Terry Geye took first place in the following: 4th—Pecan Pie 8th-- Banana Nut Bread 8th—Holiday Article 4th—Dress Revue

Thana is the daughter of Nathan and Nelda Ross of May.

Melissa Norris, 8th grader and daughter of Mr. and Mrs. Bill Norris had 22 entries and placed all 22 of them. Melissa won Champion of the Crafts and Canning divisions this year.

Silk Flowers Pound Cake Vegetable Relish Pen and Ink Preserves Potatoes Jelly.

She also placed second with her lightweight steer and 7th with her heavyweight division.

Al West, son of Mr. and Mrs. Homer West won first place on his peanut brittle.

Congratulations to all these fine young boys and girls.



Yvonne Petross—Second runner-up for the Brown County Youth Fair Queen Contest.



CANNING

Left to Right: Back Row Thana Ross, Debbie Geye and Lynne Whiteaker Front Row: Debbie Burnett and Melissa Norris

BUY, SELL, TRADE OR RENT THROUGH THE

CLASSIFIED ADS

Thursday, January 15, 1981

FOR SALE

FOR SALE: New 24 X 35 feet metal building, wired, concrete floor on 5 lots. Irrigation well, insulated pump house, and pecan trees. Excellent for shop or oil field business. \$15,000.00. Call 725-6434 23-tfc

DONNY ROBERTSON HOME IMPROVEMENT: Remodeling, Vinyl siding, Carpenter. 10 yrs. experience. Ph: 817-284-9568 817-643-4968 50-3TC

FOR SALE: A Spanish design black sofa & ottoman in good condition. Call: 725-6564 or 643-5753, after 5 p.m. 53-2TC

FOR SALE 38.44 acres. 6.6 miles south on Hwy. 183. 2.7 miles east on Hwy. 2526. Cascade and love grass, good fence, city water available. \$20,500. For more information 915-753-2362 or write John Epperson, Box 106, Dryden, Texas 78851. rs-56

FOR SALE: 9.4 Acres behind Grade School in Rising Star. Good for Sub-Division. \$15,000.00 Call: 725-6434 23-tfc

OAK FIREWOOD \$55.00 cord. 2 or more to the same address \$50.00 each. 817-647-3925 after 5 p.m. 2-4tp

CHANNEL CATFISH Fingerlings Now booking orders for spring delivery. Douglass Catfish Farm Sylvester, Tx. 79560 915-993-4644. 3-tfc

FOR SALE: Gas heaters-dishwasher-gas range-1/2 horsepower drill motor. Ph: 643-6526 2-2TC

FOR SALE: 73 Olds-Clean-Good tires. Ph: 643-5461 or see at 307 E. Pollock 2-2TP

FOR SALE: 70 Datsun Pickup--runs GOOD. Ph: 817-643-3191 2-2TC-4

FOR LEASE: I have 53,496 lbs. PEANUTS for lease. Ph: 643-4689 2-4TP

FOR SALE: Purebred Hereford Yearling Bulls, Gibson Land & Cattle Company, Route 5, Box 60, Comanche, TX. 76442 PH: 817-842-5572 3-4TC

FOR SALE: 9N Ford Tractor-in GOOD SHAPE: 6 ft. Tandem; 5 ft. Shredder...\$2500.00 for all. PH: 643-3636 or see at U.Z. Aaron's house. 3-2TP

FOR SALE: In GOOD condition-Scotch-guard Brown Tweed Occasional Chair & Ottoman. \$40.00 PH: 643-3050 3-1TP

ESTATE GARAGE SALE: Jan. 16, 17 & 18 Everything MUST GO: Stove, refrigerator, deep freeze, almost new Kenmore washer & dryer, small type dryer, antique buffet, bedroom suite, also 3 bed mattresses & springs-complete; chairs, couches & chests; clothes, dishes, quilts, blankets. Many more MISC items. NO CHECKS PLEASE!! This sale is being held at Dinky Hill farm-5 Mi. North-2 Mi. East-one-fourth Mi. South. PH: 643-3136 or 643-6304 3-1TP

WANTED

RUDY'S PLUMBING SERVICE Repairs & Remodeling. Call: Rudy Sayas 643-2442. All Work Guaranteed 49-4TP

HAVE DUMP TRUCK Will do HAULING Willie Ezzell Phone 643-5431 23-tfc

NOTICE: Pasture wanted for 50 pair. Call before 8 a.m. or after 8 p.m. 817-643-4172 2-TFC

RESPONSIBLE PERSON: Wanted to own and operate candy or Confection vending route, Rising Star and surrounding area. Pleasant business. High profit items. Can start part time. Age or experience not important. Requires car and \$1644 to \$5376 cash investment. For details call TOLL FREE EAGLE INDUSTRIES PH: 1-800-328-0723 3-2TP

HELP WANTED: LVN; 3-11 shift. Apply at Rising Star Nursing Center. 52-TFC

HELP WANTED: Nurses aides, housekeepers. Apply in person. Rising Star Nursing Center. 50-tfc

Cisco Nursing Center accepting applications for full time and part time LVN's and nurses aides for 7-3, 3-11 and 11-7 shifts, Certified Medication Aides. Company benefits, include paid holidays, insurance plan, paid vacations. Apply in person at 1404 Front Street, Cisco. p-tfc

SERVICE

CONTRACT PUMPING Williams Pumping Service. R.L. (Rocky Williams) P.O. Box 451 Rising Star, Tex. 76471 Ph: 817-643-4692 52-4TP

CISCO RADIATOR SERVICE 207 E. 6th St., Cisco (Breckenridge Hwy.) Cleaning-rod-ding-recoiling-auto-truck-tractor radiators, heaters. New radiators and heaters. Auto gas tanks cleaned-repaired (Open Monday thru Friday, 8 a.m. to 5:30 p.m. Call 442-1547, Cisco. tfc

Buddy Cook Residential and Commercial. Refrigeration and Plumbing. PH: 817-842-5950 or 817-842-5937. Rising Star, Texas

THE RISING STAR RISING STAR TEXAS 76471 643-4141
 Second Class Postage paid at Rising Star, Texas, under Act of Congress in March, 1870. Published weekly Thursdays.
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AUTOMOBILES FOR SALE

CASH! CASH! CASH! MONEY IN YOUR POCKETS QUICK. Do you have an extra pickup or car around you don't really need? If you do you're losing money every day! Don't sell or trade your pickup or car away for nothing -- get our offer before you deal! Chevrolets and Fords preferred -- but will consider any make or model 1954 through 1974 that's clean and good running -- with current license and sticker. Extra premium paid on small V-8's and 6 Cyl's and 2-drs. The cleaner they are the more we will pay! No clunkers or rusted-out junkers at any price please! **ABSOLUTELY BY PHONE APPOINTMENT ONLY!** Don't just drive out and find me gone -- save gas -- phone Rising Star (817) 643-1372, best early mornings or late evenings.

NOTICE

NOTICE: PEANUT FARMERS--Pioneer Farmers Co-Op is now booking peanut seed through January 31, 1981. To be assured of delivery this spring, call or come by the Co-Op. 725-6564 53-2TC

Desks, chairs, files, safes, tables, cash and carry. Save 20-50 per cent. Large selection, 9-5:30 weekdays. Value City, 1030 Butternut, Abilene. t-t

NOTICE: Stanson Oil is presently purchasing oil and gas leases in the Eastland County area. For more information call 817-442-3491.

RUST and WOLFE FENCING CONTRACTORS Pipe Line and general fencing construction. Rt. 1, Box 120, Rising Star, Tex. 76471 R.L. Rust-N.S. Wolfe, Jr. PH: 817-643-3137 TFC

SHAKLEE PRODUCTS: Do you really get a balanced diet? Let me tell you about Dr. Shaklee's Slim and Trim Plan. We also carry natural food supplements, concentrated bio-degradable household cleaners, natural skin care products, toiletries and baby products. Barbara Jo Kanady, Shaklee Distributor PH: 643-5791

NOTICE: GOOSENECK HAULING and day work. Also CATTLE bought and sold. Call: Charlie Fortenberry 725-6607 (Pioneer) or 725-6307 TFC

NOTICE: Fighting inflation is a full-time job for the small businessman, and here's some help. It'll help you do a better job of merchandising regardless what your business may be. It's a booklet full of helpful, practical advice. Merchandising for Profit: Guide for More Business. For your copy, send \$1 with a self-addressed, stamped envelope to MERCHANDISING, P.O. Box 29, Eastland, Texas 76448. (10 copies for \$5, to motivate employees). t

Earn extra Christmas money now. Service customers in your neighborhood. Fun, Fun, Fun. Money, Money, Money. Write to A. Cisneros: 1801 40th, Snyder, TX. 79549. t-100

FOR RENT

FOR RENT: Older 3 BDRM: 1 Bath House. Would prefer someone willing to do some repairs. PH: 643-3058 3-1TP

HOUSE FOR RENT: \$100 per month; \$50 deposit. Ph: 643-4172 before 8 a.m. & after 8 p.m. 50-TFC

NOTICE

Fast, Dependable Film Developing Palace Drug Store Risino Star, Texas

COMPANY BUYING 1st and 2nd lien notes. Sage Mortgage Company, Rt. 4, Box 110 A, Dublin, Tex. 76446. Ph. 817-445-3007. 191

FOR SALE: Drive a little, save a lot on your mobile home. Double wide and singles; several to choose from. Eastland direct factory outlet. Interstate 20, Olden, Texas Ph. 817-653-2432 FHA financing and conventional. 41-tfc

NOTICE: Carpet cleaning--heavy shampoo followed by cold water rinse, extractor removes all dirt into barrel. Is your carpet flooded? Have machine to remove or extract water from carpet. references in Rising Star. PH: D. T. Boyd (915)-356-2454 TFC

We have qualified buyers for land in this area. If you are interested in buying or selling contact us at anytime. 3434 North 6th St. Office Phone 673-2371. Alvin Hackfeld 692-9597 Venita Raymond 692-5244

D. & E. HOME IMPROVEMENT Vinyl Siding, Remodeling, Insulation, Storm Windows, Doors, Screens & Paneling, Painting inside and out, Concrete Work. P.O. Box 623 Rising Star, Texas 76471 Ph: 817-643-3603 "We Do It All" 37-tfc

INSULATE NOW WITH ENERGY-SAVING SIDING. T-LOCK, Vinyl, Viking by Masonite, and insulated siding. Eliminate Painting Forever. Call S&M Supply, Cisco, Texas, 187-442-2077 or write P.O. Box 1637 For "Free Estimate." p-14

STRUCTURAL PIPE FOR SALE 4"-80- per foot 3"-60- per foot Various other sizes available 639-2223

INCOME TAX PREPARATION All types, reports, book-keeping service--EXPERIENCED. Ph: 725-6156, Zella Erwin (Mrs. W.R.) 2-TFC

FARM CONSIGNMENT AUCTION 3RD SATURDAY OF EACH MONTH--OCTOBER THRU MAY SAT. JAN. 17-10:30 A.M. EARLY, TEXAS 2 Mi. NE of Brownwood on Hwy. 67 & 377 TRACTORS--TRAILERS--FARM EQPT. PICKUPS--TOOLS--MISC CONSIGNMENTS WELCOME HENRY R. STOREY & Associates TXS 011-0005 Brownwood, Texas Telephone: 915-646-3956 915-646-5712 S-10152-78-83

MOBILE home parts catalog. Send 30 cents in stamps. Abilene Mobile Homes, 4618 N. 1st, Abilene, TX. 79603. T-11

STONE ETERNAL MEMORIALS: Seal and certificate see Mr. and Mrs. L.C. Freeman representing Coleman Monument Works, Coleman, Texas. Phone 817-629-1631 or see 305 N. Dixie, Eastland, Texas 76448 T105

NOTICE

BRAHMAN BULL SALE SOUTHWESTERN BRAHMAN BULL SALE PRODUCERS LIVESTOCK MARKET SATURDAY, JAN. 17, 1981 1:00 P.M. SAN ANGELO, TEXAS Selling: 70 Registered Brahman Bulls from leading herds in Texas. 50 Greys, 20 Reds, all Fertility Tested, ready for heavy service. For Information and Free Catalog Contact Gayle Ingram, Sale Mgr./Auctioneer, Box 579, Quitman, Texas 75783 214/878-2225.

SALESPERSONS EARN \$300 IN 3 DAYS Manufacturer of Neon-Advertising clocks needs go-getters to place ad clocks in better restaurants throughout area at no cost to you or restaurant and sell ads to local merchants. Up to \$300 commission on each clock. No experience or investment. Call M.J. Meadows, 817-647-3129, or write P.O. Box 298, Ranger, Texas 76470. 5

REAL ESTATE

FOR SALE: 60 A. pavement, most all pasture, some timber. \$425 A.-Terms. 2 BR-1 Bath-Built in Kitchen, Fireplace, Carpet, Garage, 13 big oak trees. 50x180 LOT--\$22,500.00 WE WANT YOUR LISTINGS Cogburn Realty Ph: 893-6666, De Leon, Tex. TFC

SHULTS REAL ESTATE Phone: 643-1904 Office or 643-3434 Home We have farm and ranch listings-but need more. 1-tfc

THE RISING STAR
 Publication No. (USPS 466500)
 105 N. Main St. Rising Star, Texas 76471 643-4141 P.O. Box 127

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- 100% FROST PROOF
- No more troublesome defrosting
- Forget the mess and time consuming bother of defrosting. This refrigerator-freezer is 100% Frost-Proof.
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- For a stunning and smart look, this Frigidaire Refrigerator offers textured steel doors. They not only look great, they hide fingerprints and scuffing as well. Easy to clean, too.
- Keeps spills from dripping through onto food below. The shelves are tough tempered glass. Solid and easy to clean. Easy to rearrange, too--because they're fully adjustable.

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Social Security: Will You Get Your Money's Worth?

If you're wondering whether you'll get your money's worth from today's Social Security system, the answer is, in most cases, "yes."

On January 1, 1981, Social Security payroll-tax rates rose from 6.13 percent of earnings to 6.65 percent, and the earnings base upon which workers and employers pay the payroll tax also rose from \$25,900 to \$29,700. These tax increases were legislated in 1977, in an effort by Congress to strengthen the financing of Social Security.

The rising tax rates have led many people to ask: Will I get back in Social Security benefits the higher amounts that I will pay in taxes? Will Social Security continue to be a good value? The answer, for the most part, is yes!

Let us explain why this is so. Employers and employees each contribute to Social

Security in equal amounts. The combined payroll tax really finances four different kinds of social insurance benefits: retirements benefits, survivors and disability benefits, and hospital insurance for those age 65 and over and for the long-term disabled.

As under any insurance plan, people who suffer the insured risks will receive more than those who do not. For example, if your automobile is never damaged in an accident, or if your house or apartment never catches fire, obviously you will receive less of a return from your automobile and fire insurance than someone who did experience those things. But we buy insurance precisely because we can't predict the future. We don't know if we will live to a very old age, or if the inflation rate will further escalate to erode our savings, or if our paychecks will

stop due to disability or death. For example, 42 percent of today's young men will die or become disabled before age 65. For young women the figure is 28 percent. Therefore, we protect ourselves against these risks in an affordable way.

That's what Social Security does: it protects you throughout your life against a number of different risks that you could not foresee as a young man or woman. At the present time about 45 percent of all Social Security payments are to those disabled, survivors of deceased workers and for Medicare benefits. Most of the remaining 55 percent is used to pay retirement benefits since the cost of administering the program is only 1.5 percent.

A person who had high earnings has usually had oppor-

tunities to add to Social Security retirement benefits with private pensions or savings to maintain a certain standard of living in the retirement years. But people who have had low earnings during their work career, usually have not been able to afford to do the same. Many look to Social Security as all or a major part of their income. Therefore, benefits are calculated to take this into account. The benefits for lower paid workers represent a higher rate of their earnings. This is one of the main differences between social insurance and individually purchased private insurance. Similarly, if you marry and have children to support, you would need relatively higher benefits; and Social Security pays more if workers have eligible dependents than to single individuals.

In other words, different workers, depending upon their circumstances, will receive different benefits from Social Security because it is a social insurance program. Even those workers who, upon reaching retirement age, have always earned the maximum and have never married or become disabled, were potentially protected in ways other than their own retirement benefits, because of the provisions in Social Security that would have benefitted them if they had married, earned less, or become disabled.

With relatively few exceptions, workers, including those who just entered the work force, can expect to pay. Some people, such as highly paid workers who never marry, may expect benefits that are not worth as much as the taxes they can expect to pay.

Let's focus for the moment solely on the cash benefits payable to retired workers. A worker who retired at the end of 1979 at age 65 paid over his or her working career no more than \$11,203 in Social Security taxes. That same person would recoup those tax payments in a little over 17 months as a Social Security beneficiary. If you consider that the average man age 65 can expect to live until age 79, and the average woman age 65 can expect to live until age 83, then it is easy for you to see that the average worker retiring now can expect to receive far more in lifetime Social Security benefits than he or she ever paid in taxes, even if you adjust the payments for interest.

But what about average young workers, you may ask? Will they get back what they paid into Social Security? Given the present system, the answer is in general,

"yes." In fact, the average young working man with dependents can expect to receive benefits with a value more than three times the value of what he can expect to pay in taxes under a reasonable set of actuarial assumptions. A working woman who never marries, and who has average earnings, can expect to receive benefits worth more than two times the value of her expected taxes.

The issue becomes slightly more complicated, however, if you consider what employers contribute in Social Security taxes. On average, young workers as a group still can expect to receive benefits from Social Security that are worth more than the taxes they and their employers can expect to pay. For example, if we take those in the age-group 20-24, they and their dependents can, on average, expect to receive benefits with value roughly 15 percent greater than their payroll taxes and their employers' payroll taxes combined. This calculation includes appropriate adjustment for interest that could be earned elsewhere. And if you consider only the taxes the young

workers themselves would pay, then they would get back 130 percent more in benefits. Again these figures are projections based on a reasonable set of assumptions as to the mortality experience of the group, interest rates applicable to their funds and other actuarial assumptions.

I hope that these numbers will put to rest any concerns that you have about getting your money's worth from Social Security. But I also hope you will remember that your Social Security taxes pay a lot more than retirement benefits, that the benefits you or your family will receive from Social Security are indexed to rise with the cost-of-living and tax free.



- January 15—
Vicki Walker
Kathy Woody
Mrs. Etta Brown
- January 16 -
Doc Bass
Mrs. C.W. Howard
Linda Michael
Melissa Norris
- January 17 —
Stanley Alexander

Thursday, January 15, 1981

- Joe Ashworth
Randy Ware
Olice Jones
- January 18 —
Velita Aaron
Mrs. C.T. Barton
- January 19 —
Larry Fred Alford
- January 20 —
Bob Shults
Ray Agnew
Ricky Lee Smith
- January 21 —
G.H. Lockhart
David Watson
Darryl Watson
Mabel Dill

Nursing Center. Graveside services were held Monday at 2 p.m. at Willow Cemetery, directed by Holden-McCauley Funeral Home.

The Rev. J.C. Amburn of First Assembly of God Church officiated.

Born February 18, 1890, in Lingleville, she was reared in Haskell. She had lived in Arlington since 1955. She was a member of the Assembly of God Church.

Survivors include three daughters, Mrs. Inona Young of Arlington, Mrs. W.E. Ware of Mansfield and Mrs. J.L. Lynch of Arlington; a son, Raleigh Mann of Brenham; two sisters; several grandchildren; great-grandchildren and great-great grandchildren.

Obituary

Lou Bullard

Lou V. Bullard, 90 of Arlington, formerly of Haskell died at 6 a.m. Saturday at Arlington

**Dr. Ruth Y. Ackers
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Abilene, Texas
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rs-32



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RISING STAR, TEXAS 76471

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**HEAR
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MINISTRY
of
Dallas Holm
and Praise
IN CONCERT**

**At The Abilene
Civic Center
Thursday,
January 22,
At 7:30 p.m.**

(Winners of 4 Dove
Awards in 1979
And 2 in 1978).



Dallas Holm and Praise

All seats are reserved. \$6 in advance & \$7 at door. Special rates available to groups of 25 or more.

Tickets available in Cisco at **SONGS and PSALMS
BIBLE BOOK STORE**

116 W. 8th St. Cisco, Texas

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Eastland 629-1220

One Showing Only Each Evening
Open 7:30 Showtime 7:50 P.M.

Starts Fri. 5 Days Only



TREVOR HOWARD is the WINDWALKER
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Music by ARTHUR BISS and THOMAS E. BALLARD. Music by MERILL SENSE. Director of Photography REED SMOOT
Directed by KETH MERILL. Screenplay by RAY GOLDSP. Based on the novel by BLAINE YORGASON
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Beam-Massey Exchange Vows



**Mr. and Mrs. Edward Massey
To Make Home Near May**

Lydia Denise Beam, daughter of Mr. and Mrs. Hays Beam of Brady became the bride of Edward Dalton Massey, son of Mrs. William D. Massey and the late William D. Massey of May, December 5th, 1980.

The First Christian Church in Brownwood was the scene of the double ring ceremony, with the Rev. Jim Simpson of Brownwood officiating.

The tall brass spiraling candelabrum, held fifteen wedding tapers with each one encircled with blue and white Gladiolus, Chrysanthemums and Snap Dragons, with blue satin and Tullebows and streamers. The Communion table was draped in white satin and held a large arrangement of blue Chrysanthemums, white Gladiolus, Fuji and Pom-Pom Mums touched up with green ferns forming the background for the ceremony. The family

pews were designated with blue satin ribbon and leather leaf ferns.

Wedding music was furnished by Mrs. Melvin Henderson of Brownwood, at the organ. Ricky Beam, brother of the bride served as usher, seating the guests in the Sanctuary. He also served as candle lighter.

Ricky Beam sang, "My Tribute", accompanied by Rene Warner of Brownwood, just before the wedding march began.

Kelly and Cathy Clark of Brady, sisters of the bride, registered guests in a white wedding book, that rested on a small white draped table just inside the entrance of the Sanctuary.

Seated at the organ, Mrs. Melvin Henderson played the wedding march.

Given in marriage by her parents, the bride was escorted to the altar by her father. She wore a floor length gown of white satin

and chiffon, with long lace sleeves, with ruffled cuffs. The fitted bodice was satin overlaid with lace, and featured a Queen Anne neckline. The full skirt that formed a chapel length train was satin with sheer overlay and was outlined at the bottom with a rose pattern lace ruffles, her finger tip length veil was sheer Mantilla outlined with matching lace ruffles and was attached to a matching lace caplet to match the dress. She carried a bouquet of blue silk Typophalia, blue Fresias, white roses adorned with white Shilonepsis Orchids with white and blue, satin ribbon bow and streamers.

For something old, the bride wore her mothers opal ring on her right hand, borrowed was a gold ankle chain that belonged to the bride grooms sister. She wore a blue garter, new was her complete wedding attire.

To carry out the brides chosen colors of blue and white, the Maid of Honor, Barbara Beam of Brownwood, sister of the groom, wore a floor length gown of blue satin. She carried a cluster bouquet of blue carnations and baby's breath tied with a white satin ribbon.

The flower girl, Jayme Beam, daughter of the Maid of Honor, was dressed identical as her mother. Jayme carried a miniature cluster of blue carnations and white baby's breath, also tied with white bows and streamers, like her mothers.

The groom was dressed in a white tuxedo, white ruffled shirt, white bow tie and white shoes. Hays

Beam of Brownwood, brother of the bride attended the groom as best man. He wore a light blue Tuxedo trimmed in piping of navy blue, a white ruffled shirt and navy blue bow tie. He wore a white carnation boutonniere. The grooms boutonniere was a white silk rose.

Ricky Beam and Rene Warner wore matching tuxedos, with white ruffled shirts and black bow ties.

For her daughters wedding, Mrs. Beam chose a street length dress of blue floral print, the grooms mother wore a street length floral print with blue background. Both mothers wore black accessories, and each wore a white corsage of white carnations tied with blue ribbon.

Before the couple was pronounced man and wife, Ricky Beam accompanied Rene Warner at the piano sang, the wedding song, "Where is Love".

Immediately following the ceremony, a reception was held in the church fellowship hall, hosted by the brides sister.

The brides table was draped with white satin with a background of silver wedding bells. The center piece arrangement was blue and white Fuji mums, white pom poms, carnations and baby's breath.

The four tiers of the white wedding cake were separated with roman columns and decorated with blue roses. A top the cake was two white doves, separated with wedding bells and centered with a bride and groom. Crystal and silver appointments were used.

Thursday,
January 15, 1981

The red fruit punch was served from a large crystal bowl by Marie Massey of Fort Worth. The cake was served by Rhonda Dean of Fort Worth, sister of the bride.

The grooms table was draped exactly like the brides. His chocolate cake, adorned with a bride and groom was served with coffee, from a silver coffee service, by Mary Lou Beam of Austin.

The gift table was also draped with white satin and trimmed with blue satin bows. A silver box with white satin bows, held the rice bags, that was fashioned of white Tulle and tied with blue bows.

After the honeymoon, the couple will reside on the Massey farm near May.



Visiting Mrs. Leonard Harris and Clara Kidd were the E.B. Mitchell's of Albany and the W.C. Parsons, who left for a winter vacation to Pharr, Texas.

Gene Williams Supt. Addresses Saturday Club

Eleanor Nunnally, vice-president, resided at the meeting of the Saturday Club in the City Library.

The invocation was given by Mary Claborn.

Joyce Easley, acting program-chairman, read the dedication in the club yearbook: TO THE YOUTH OF AMERICA and CHILDREN, GOD'S GREATEST GIFT.

Superintendent Gene Williams was introduced and gave a resume of the numerous projects completed in the up-dating and maintenance of both high school and grade school since last June. The improvements included painting, roof repairs, carpeting, chalk boards, speaker and inter-com systems, new science laboratory in grade school, a larger and safer parking lot for high school, and a library for the grade school level.

Curriculum changes are a journalism department, which edits a school newspaper; a photography class, a Special Education Plan A Class, a comprehensive study of the

testing program, a computer remedial program in reading, and the accreditation program changes.

Mr. Williams praised the students who came with him and contributed to an interesting panel discussion: Joni Hubbard, Gwynn Tharp, Sam Scott, and Gretchen Williams.

A short business meeting followed the program with the usual procedure.

Dorothy Shook announced the arrival of Alexander Paul George, who came to live with Chuck, Linda, and Christy on December 31, 1980.

The refreshment table was covered with a white organza cloth and an arrangement of dried flowers as the centerpiece.

Co-hostesses Joyce Easley and Sibyl Sears served spiced cranberry punch, coffee, pecan tarts, date nut bars, fruit cake, chocolate bon bons, and roasted peanuts to the following members: Gladys Carter, Blanche Cawley, Mary Claborn, Lela Clark, Rosa Van Cox, Lenell Henry, Lillian Howard, Pauline Hud-

son, Lucille Joyce, Hazel T. Marsh, Hazel McCollum, Eleanor Nunnally, Bonnie Polk, Lottie Mae Roach, Olive Schaefer, Dorothy Shook, Emma Jean Steel, Vera Westerman, Susan Williams, Cliffogene Witt, and guests: Winnie Armstrong, Barbara McCollum, and Lola Mae Shely of Austin, sister of Olive Schaefer.

Reporter,
Mary Claborn

John Hale Returns

Mrs. John Hale has returned to her home after a months visit. She visited her sister, Mrs. Carl Joyce of Fort Worth and from there she flew to Cherry Hills, New Jersey, where she was a guest in the home of Mr. and Mrs. Jimmy Montgomery. She reports a wonderful time.

Mr. and Mrs. Kenneth Willett, David, Denise and Dedria enjoyed a short Christmas trip to Kingsville and Corpus Christi during the holidays.

The May FFA, FHA, and 4-H Clubs would like to express their sincere appreciation and thanks to the following individuals and businesses for their support during the Brown County Youth Show Fair and Sale.

Jerry Burnett	Cross Roads	Terry Geye
James Jackson	Harrell's Marine	Mike Muckelroy
Tommy Petross	JoAnn Windham	Robert Holt
Clayton Chambers	Kay Whiteaker	R.V. Pittman
Jerry Lindley	Logan Stewart	Wayne Pittman
Ira Nelson	Curtis Chambers Sr.	Troy Palette
Dub Wall	Loomix Feed	Bob Thornhill
Johnny Teague	LeMaster Texaco	C.M. Michael
Ann Kelton	Barker Garage	James Harris
Karen Davis	Campbells Country Store	W.C. Wilson
Wanda Buchanan	Bo Allen	George Michael
Evert Yeilding	A.J. Dickerson	J.J. Smith
Barbara Sowell	Bill Buzbee	Ray Lancaster
Lynda Wheeler	Lewie Newman	Gary Lancaster
Gail Ferguson	Tony Matthews	May Senior Citizens
Grayum Hart	Jerry Pittman	Leroy Chambers
Jimmy Martin	Kash and Karry Grocery	Mike Hardwick
Eugene Palette	Bramlett Implement, Rising Star	Royce Kilgo
Homer West	Rising Star Chamber of Commerce	Charles Hardy
Dean Lindley	Mrs. Lee Roy Ford	J.B. Harris
May Riding Club	First State Bank, Rising Star	Eddie Hardy
Don Rhodes	Curtis Chambers Jr.	Darrell Stewart
K.E. Murdoch	Chambers Grocery	Melvin McCleury
Mid-States Drilling Co.	Palace Drug Store	Nathan Ross
Jack's Arco Station		Billy Carpenter
Farmers Supply		Higginbothams
Francis Crafton		O.T. Horton
Larry Hardy		

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COMMENTARY

By Myrtle Owen

The Judgment of the Believer's Sins: Verily, verily, I say unto you, He that heareth my word, and believeth on him that sent me hath everlasting life, and shall not come into condemnation; but is passed from death unto life. In the above verse, our Lord tells us that the believer "Cometh not into condemnation (judgment)." The word "condemnation" is the same word rendered "judgment Matt. 10:15). Our sins were judged in Christ on Calvary and every believer "hath passed out-of death into life." This is present salvation. He was judged in the believer's stead. The believer will not judgment because: (1) Jesus Christ paid the penalty, and on the grounds of His substitutional death, the believer is separated from his sins forever (Ps. 103:12), (2) The sins of the believer have been "blotted out" and God has promised that He "will not remember thy sins (Isa. 43:25), (3) Our Lord suffered for our sins, "the just for the unjust" that we might be saved and never come into judgement as sinners. (I Peter 3:18), (4) The believer will never be condemned with the world, because Christ

was condemned in his place. "He was made to be sin for us" (II Cor. 5:21). Christ was made a curse for us on the cross, and hath redeemed us from the curse of the law" (Gal. 3:13). He appeared to put away sin by the sacrifice of Himself.

7th Day Adventist

TWO WORSHIPERS

Based on Luke 18:9-14

Unto certain which trusted in themselves that they were righteous, and despised others," Christ spoke the parable of the Pharisee and the publican. The Pharisee goes up to the temple to worship, not because he feels that he is a sinner in need of pardon, but because he thinks himself righteous and hopes to win commendation. His worship he regards as an act of merit that will recommend him to God. At the same time it will give the people a high opinion of his piety. He hopes to secure favor with both God and man. His worship is prompted by self-interest.

As he is full of self-praise. He looks it, he walks it, he prays it. Drawing apart from others as if to say, "Come not near to me; for I am holier than thou" (Isa. 65:5), he stands and prays "with himself". Wholly self-satisfied, he thinks that God and men regard him with the

same complacency. "God, I thank thee," he says, "that I am not as other men are, extortioners, unjust, adulterers, or even as this publican." He judges his character, not by the holy character of God, but by the character of other men. His mind is turned away from God to humanity. This is the secret of his self-satisfaction.

He proceeds to recount his good deeds: "I fast twice in the week, I give tithes of all that I possess." The religion of the Pharisee does not touch the soul. He is not seeking Godlikeness of character, a heart filled with love and mercy. He is satisfied with a religion that has to do only with the outward life. His righteousness is his own—the fruit of his own works—and judged by a human standard.

Whoever trusts in himself that he is righteous, will despise others. As the Pharisee judges himself by other men, so he judges other men by himself. His righteousness is estimated by theirs, and the worse they are the more righteous by contrast he appears. His self-righteousness leads to accusing. "Other men" he condemns as transgressors of God's law. Thus he is making manifest the very spirit of Satan, the accuser of the brethren.

With this spirit it is impossible for him to enter into communion with God. He goes down to his house destitute of the divine blessing.

The publican had gone to the temple with other worshipers, but he soon drew apart from them as unworthy to unite in their devotions. Standing afar off, he "would not lift up so much as his eyes unto heaven, but smote upon his breast," in bitter anguish and self-adorrence. He felt that he had transgressed against God, that he was sinful and polluted. He could not expect even pity from those around him, for they looked upon him with contempt. He knew that he had no merit to commend him to God, and in utter self-despair he cried, "God be merciful to me, a sinner." He did not compare himself with others.

Overwhelmed with a sense of guilt, he stood as if alone in God's presence. His only desire was for pardon and peace, his only plea was the mercy of God. And he was blessed. "I tell you," Christ said, "this man went down to his house justified rather than the other."

To Be Continued Next Week

ARTICLE TAKEN FROM: CHRIST'S OBJECT LESSONS
Written by: Ellen G. White

Senior Citizens Begin Work On Play

Starting this week the Chamber of Commerce will meet and be served lunch on the second and fourth Tuesdays of each month. This will leave all Thursdays clear for club meetings. We will be able to have more programs and have other clubs visit with us. There will also be more people free to play 42.

Thursday, Jan. 15 Rev. Vernon McGinn and wife will bring a talk and music after lunch.

Last Thursday some thirty people enjoyed lunch and games. We thank the Chamber of

Commerce for the donation of \$50.00 to the center. We appreciate their support.

About half the Starbrites were able to entertain at the Nursing Home Saturday evening Jan. 10. Sickness of one type or another is still taking a toll on the band. This is always a satisfying experience for all.

We will start practice on a play soon. The third act is flexible so we would like to add others to the cast. Talk to Elizabeth Chamberlain, the author-director. This will be a new adventure.

Reporter, Rilla



CRAFTS

Back Row
Sandy Kaler, Thana Ross, Debbie Pittman, Debbie Geye, Lynne Whiteaker and Crissy Moore.
Front Row:
Dusty Pittman, Tom Kaler, Melissa Norris, Debbie Burnett and Katy Lancaster.

CARD OF THANKS

May we express our sincere appreciation to everyone who remembered us during the illness and passing of our loved one, Maud Hill. A very special thanks to all of our wonderful neighbors who seem to always be there. Also a special thank you to Brother Lee Fields and Brother Dick Williams and to all who sent food, flowers, and most of all the prayers. The Family of Maud Hill

MCIC Meets Monday Night To Consider Contracts

The May Community Club Improvement Club was called to order at 7:45 p.m. by the Chairperson, Marion McDaniel.

All officers were present, except the secretary, Mrs. Rosalie McDaniel, who was ill.

Minutes were read for the December 15, 1980 meeting and declared approved as read.

Letters to and from the May Community Improvement Club and the SCAI were read.

A letter from Dot Vanderslice was read and the stipulations of the MCIC, SCAI, and the contract offered by Dot Vanderslice were read.

A motion was made by Alma Martin and seconded by Alta Mae Moore that the Dot Vanderslice contract be accepted. After about 15 minutes of discussion, the motion was carried by a 22 percent majority.

The contract was signed by the presidents of both organizations and the meeting was dismissed.

PERSONALS

Mr. and Mrs. Bobby Duke of Burnet and Mr. and Mrs. Mutt Carroll were in Marietta, Oklahoma Saturday, where they attended funeral services for Glen Evans.

Mrs. Robert Foster of Freer has been visiting her mother, Mrs. Minnie Mayfield and sister, Emma Morris and others.

Auxiliary

The Ladies Auxiliary luncheon will be Friday, January 16 at NOON with business meeting following. Everyone bring covered dish, please.

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CONSOLIDATED REPORT OF CONDITION (Including Domestic Subsidiaries)

LEGAL TITLE OF BANK			
FIRST STATE BANK of RISING STAR			
CITY	COUNTY	STATE	ZIP CODE
RISING STAR	EASTLAND	TEXAS	76471
STATE BANK NO.	FEDERAL RESERVE DIST. NO.	CLOSE OF BUSINESS DATE	
472	11	DECEMBER 31, 1980	
ASSETS			
1. Cash and due from banks		Mil.	Thou.
2. Due from other depositories and all cash items in the process of collection		2,575	1
3. U.S. Treasury securities		497	3
4. Obligations of other U.S. Government agencies and corporations		143	4
5. Obligations of States and political subdivisions in the United States		2,766	5
6. All other securities		none	6
7. Federal funds sold and securities purchased under agreements to resell		2,950	7
8. Total loans (including overdrafts totaling \$ 14) (From Schedule A, Item 8)		6,556	8
9. Lease financing receivables		none	9
10. Bank premises, furniture and fixtures, and other assets representing bank premises		248	10
11. Real estate owned other than bank premises		none	11
12. Letters of credit and customers' liability on acceptances outstanding		5	12
13. All other assets		259	13
14. TOTAL ASSETS (sum of items 1 thru 13)		15,997	14
LIABILITIES			
15. Demand deposits of individuals, partnerships, and corporations		5,815	15
16. Time and savings deposits of individuals, partnerships, and corporations		7,769	16
17. Deposits of United States Government		61	17
18. Deposits of States and political subdivisions in the United States		305	18
19. Due to banks		19	19
20. All other deposits		none	20
21. Certified and officers' checks		58	21
22. Total Deposits (sum of items 15 thru 21)		14,027	22
a. Total demand deposits		6,116	22a
b. Total time and savings deposits		7,911	22b
23. Federal funds purchased and securities sold under agreements to repurchase		none	23
24. Interest-bearing demand notes issued to the U.S. Treasury and other liabilities for borrowed money		none	24
25. Mortgage indebtedness for which the bank is directly liable		none	25
26. Unearned discount on loans		411	26
27. Letters of credit and acceptances outstanding		5	27
28. All other liabilities		164	28
29. TOTAL LIABILITIES (excluding subordinated notes and debentures) (sum of items 22 thru 28)		14,607	29
30. Subordinated notes and debentures		none	30
31. Allowance for possible loan and investment losses		53	31
EQUITY CAPITAL			
32. Common stock (No. of shares outstanding 50,000)		250	32
33. Certified surplus		250	33
34. Undivided profits		837	34
35. Uncertified surplus, reserve for contingencies, and other capital reserves		none	35
36. TOTAL EQUITY CAPITAL (sum of items 32 thru 35)		1,337	36
37. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 29, 30, 31 and 36)		15,997	37

NOTE: This report must be signed by an authorized officer and attested by not less than three directors other than the officer signing the report.

I, the undersigned officer, do hereby declare that this Report of Condition (including the supporting schedules) has been prepared in conformance with the instructions and is true to the best of my knowledge and belief.

SIGNATURE OF OFFICER AUTHORIZED TO SIGN REPORT: Mildred Hounsel
AREA CODE/TELEPHONE NO.: 817/643-2611
DATE SIGNED: JANUARY 9, 1981
NAME AND TITLE OF OFFICER AUTHORIZED TO SIGN REPORT: MILDRED HOUNSEL, CASHIER
We the undersigned directors, attest the correctness of this Report of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

SIGNATURE OF DIRECTOR: Jim Rutherford, Maxine Morgan, [Signature]

(MAKE MARK FOR NOTARY'S SEAL) State of TEXAS Sworn to and subscribed before me this 9th day of JANUARY 1981 My commission expires FEBRUARY 15th 1981 Notary Public. MAXINE MORGAN



Pioneer News

Mrs. A.C. Halsell

Christmas and New Year bring out the best thoughts in us, with many people making New Year's Resolutions. This is good but many people say "I'll make resolutions, but I know I will break them before the year passes." A day by day resolution is more within the range of our strength. I think Jesus was aware of this when He stood on the mountain side and instructed His disciples in the fundamentals of His life-giving gospel.

An exhaustive study of the Beatitudes (Math. 5: 1-11), leads us to think on the whole plan God had for mankind. It is not within man's scope of reasoning, just what mankind was like before he fell, in the Garden of Eden. God said, "Let Us make man our image, after our likeness." (Gen. 1:26 (referring here to the Tribune of God) Here it is good to learn the meaning of image as it refers to God. To do this, we need to learn all we can about God's character, Himself. This is another exhaustive study, maybe to be taken up later.

We do know that man was created to glorify God (Math. 5: 16; 1 Cor. 6:20 and others) which would have been natural for him to do before the Fall. God has given man another chance, by sending His Son on His redeeming mission. But being a free-moral agent, with the ability to choose conduct, Man must continue to do his part to be fully able to glorify God. So we have all the Bible preserved for our guiding star. Jesus'

gospel is a chain running throughout the Bible but concentrated in the Sermon on the Mount. Here, we see, that God through Jesus, wanted a perfect world. Here on the mount we find Jesus ushering in this perfect world; The Kingdom of Heaven. (Math. 5:3 and 5:10) for the disciples and all people, to accept or reject.

Taking up the Beatitudes, we have "Blessed are the poor in spirit, for theirs is the Kingdom of Heaven. Jesus sees the mistake of man's pursuing the wrong things, in order to be happy (blessed). To be humble, to be contented (as Paul said Phil. 4:11) and contrite in spirits the publican was (Luke 18:13) when he cried for mercy; this in part is what Jesus was saying in the first Beatitude.

In the greatest of all sermons, Jesus, on the mountain side was softening up the ground, so to speak, for all the other blessings He will shower upon God's created image.

Visitors with Mrs. Brown this week were Mrs. Emma Pointer and Lou Grider of Cross Plains, Bertha Hoyt and Opal Dean of Rising Star, Mrs. Fay Tucker of Abilene, and Helen Tillotson.

Mrs. Brown visited Mrs. Roady Saturday afternoon.

Mr. and Mrs. Rusty Beggs and daughters, Chrissa and Danyel of Lometa, Mr. and Mrs. Rex Beggs, Donnie and Mikki of Cross Plains and Billy Zirkle of Rising Star were visitors

with Mr. and Mrs. J.T.Beggs. Mr. and Mrs. Beggs made a business trip to Eastland Friday.

Among the several people ill with the flu virus is Mrs. Norma Foster. She is in the West Texas Medical Center in Abilene.

Mr. and Mrs. J.D.Hutton visited his brother and family, of Monahans during the weekend.

Wanetta Parsons reports that her grandmother, Mrs. Ella Dean is a patient in Hendrick Medical Center, Abilene. Her room number is 6513. Danny Hutton visited the Homer Parsons on Saturday night. Wanetta visited Mrs. Lottie Sooter one afternoon last week.

Mr. and Mrs. Joe Fleming went to Abilene Monday, where Mr. Fleming got his checkup from his doctor.

Jim Fleming, Charlene and family had lunch with his parents, Mr. and Mrs. Joe Fleming on Sunday.

Other visitors with Mr. and Mrs. Fleming were E.B.Conner, and Haymon Lawson Tuesday.

Visitors with the E.J.Flippins were Janet Reynolds of the Rowden community, his mother, Winnie Flippin, and Mr. and Mrs. Jim Kramer of Lake Brownwood.

Tommy King, Vanda and children went to Waco where they visited Mr. and Mrs. Gayle Arnold and daughter, Terri.

Stan and Terrisa Coleman, Pastor of the Pioneer Baptist Church, visited Mr. and Mrs. D.G.Stover Sunday.

Mrs. Nora Phillips visitor this week was Mrs. Winnie Flippin on Saturday.

Mrs. Roady had most of her children visit her during the weekend. Mrs. Roady has been very ill, but is much improved at this writing. Mrs. Halsell visited Mrs. Roady Monday morning.

Visitors with Mr. and Mrs. Halsell were Rev. John Swift, Wednesday and Mrs. Helen Tillotson on Friday.

SIPE SPRINGS NEWS

Our community was saddened by the death of Mrs. Maud Hill of Rising Star Monday. Our sympathy goes out to her family. Several from here attended funeral services.

Mr. and Mrs. Carl Vanatta of De Leon visited relatives here Saturday.

Mr. Jeff Price is back home after spending several days in Gorman hospital. We hope for him a speedy recovery.

Mrs. Zelma (Ma) Morgan celebrated her 103rd birthday Tuesday, Jan. 6th. Friends and relatives who had birthday dinner with Ma and Mr. and Mrs. Herman Anderson were Mr. and Mrs. Bill Hill of Hico; Mr. and Mrs. Arnold of Abilene; Mrs. Bob Smith of Rising Star; Mr. and Mrs. Grady Steel of here and Mr. and Mrs. Kerr of Odessa visited later..

Mr. and Mrs. N.L. Leonard received the message of the serious car accident of their grandson, Fred

Leonard, in Abilene Friday, Jan. 2nd. He is some improved at this time.

Quiet a few from here have taken the flu. We hope everyone is well soon.

BIRTHS

Tanya Jo

Mr. and Mrs. Guy Stewart proudly announce the arrival of their daughter, Tanya Jo, born Jan. 7, 1981, at 10:58 a.m. in the Brownwood Hospital. She weighed 6 lbs. 5½ ozs. and was 18½ inches long. She was welcomed home by her big brother, John.

Grandparents are Mr. and Mrs. Cliff Hall, Sr. of Sipe Springs and Mrs. Velma Stewart and the late G.C. Stewart of Comanche.

Great Grandparents are Mrs. Willie Cross and the late Willie Cross of De Queen, Ark., Mrs. Etta Mae Cupps of Kemp, Tex., and the late Seab Hall, Mrs. Maggie Reese and the late Robert Reese of Comanche, the late Mr. and Mrs. Tom Stewart.

CJC Offers Cabinet Making

Cisco Junior College will offer citizens of the surrounding area an unusual opportunity this Spring semester. The Fundamentals of Cabinet Making will be offered on the Cisco campus as an evening course of instruction.

The class will meet on Tuesday and Thursday evenings from 6:00 p.m. to 10:00 p.m. in the Vocational II building.

In the present world of mass production and construction, few peo-

Thursday, January 15, 1981

ple have retained the art and craft of cabinet making. CJC is pleased to offer instruction in this craft.

Registration for the Spring semester is Monday, January 12 from 9:00 a.m. to 4:00 p.m. and from 6:00 p.m. to 8:00 p.m. in the Student Union Building. For full information about the Cabinet Making course (and others) call Mr. Gerald Bint at (817)442-2567.

Saturday Club Program

The Saturday Club will meet Wednesday, January 21 at 2 p.m. at the City Library with Lottie Mae Roach and Vera Westerman as program-hostess coordinators.

Texas Historical Commission

the State.

Texans in over 200 counties will gather at high noon on January 19th in pilgrimages to historic sites and official markers commemorating the roles of Texans in the Civil War.

January 19th has been designated by the Legislature as Texas Confederate Heroes Day, a time for a special observance honoring soldiers, civilians, and officials who distinguished themselves during this period of conflict.

Speeches, memorial services, wreath-layings, graves and marker decorations and other activities will be conducted at the locations of military and naval installations, manufacturing plants, scenes of battles and skirmishes and other significant sites. A number of these locations recognize activities of Federal Forces within

An educational poster honoring the public service of 20 outstanding Texans in the Civil War will be displayed in schools, museums, and other prominent places.

This Heritage and Pilgrimage Day is one of ten to be sponsored annually by the Texas Heritage Project, a joint endeavor of the Texas Historical Foundation and the Texas Historical Commission. Local chapters of the United Daughters of the Confederacy, and the 254 County Historical Commissions are also sponsors.

Mrs. W.R.Knowles of Houston is coordinating the statewide activity. Roy Cartee and Katherine Worthy of Cisco are Eastland County's Texas Heritage Project Chairman, and Scott Bailey is the Historical Commission Chairman.

A New Experience in Family Living

FOSTER PARENTING



A Rewarding Job with Meaning, Purpose and Direction

"I see myself as these kid's friend, guiding them through hard times, suggesting better ways of handling problems and situations; I am not their parent. Call me counselor, nurse, chief cook and bottle washer, but don't call me parent. I can never replace their Mom and Dad, and I don't want to."

Foster Parent, 1980

Special Foster Care Rates
Ongoing Training with
Leading Psychologists and Consultants.
plus much more...

For further information contact
the Texas Department of Human Resources
in Eastland, 629-1713

This announcement provided as a public service by this newspaper.

RESIDENTIAL

UNDER CONSTRUCTION in Eastland. 4 bedroom brick home. Easy terms for the qualified buyer. Call today for details.

WANTED: This brick home on one acre in city is looking for a family to enjoy it's 3 bedrooms, large den and spacious surroundings. Carport, shop area and mobile home hookup. Hurry, call today. Financing arranged.

Older 2 bedroom, 1 bath with panelling and carpet on nice corner lot.

NEW HOME now under construction. Buy now and pick your colors. Call for details.

HURRY! WON'T LAST LONG! 2 bedroom, 1 bath with sleeping porch, large kitchen, dining area - on double lot. Nice, but could use a handyman's touch, so very reasonably priced. \$7500.00 down and owner finance small balance.

IDEAL WEEK-END RETREAT, or year-around residence. Attractively remodeled 2 bedroom, 1 bath home on large deeded lot at LAKE LEON. Many extras included.

LAKE LEON: 1½ acres deeded waterfront. Attractive, energy efficient home nestled among huge trees. Beautiful lawn, fruit trees, garden area and guest house. Many extra included.

HANDY MAN DELIGHT 1 Ac. with house in need of repairs, 2 or 3 bedroom with 1 bath and 1 bath to be completed. Call to see if you are a do it yourselfer.

LOW DOWN PAYMENT will put you in this 2 bd. with central heat on large corner lot with fenced backyard and carport.

GORMAN: Ideal for retired or small family. This nice 2 bedroom with separate utility sits on two lots with large garden area. Excellent condition, well insulated. City utilities and well for garden use. Reasonably priced.

GORMAN-3 bd, 1½ baths, 2 story on nine lots with pecan trees. Good location. Priced for quick sale.

LOOKING FOR RENTAL PROPERTY? This 2 bedroom 1 bath house on two lots in Cisco would make a good one. Priced right.

CISCO- Nice 3 bedroom, 1½ baths, central air and heat brick home. Good location.

RANGER- 3 bedrooms, 1½ bath, brick home located in new addition. Excellent condition. FHA financing.

CISCO - This 2 bedroom with carport & storage building sits on 2 lots with garden spot and fruit trees. Call for appointment.

BILL LINDSEY 629-8148



Town & Country REAL ESTATE

OFFICE HIGHWAY 80 E

OFFICE 629-1725

FHA-VA CONVENTIONAL FINANCING

BARBARA LOVE, BROKER



FOR SALE: Nice 2 or 3 bedroom, 2 bath home on 2.6 acres in Olden. Nice equity buy. 9% interest.

ENJOY THE COUNTRY on this 3 acres with 2 bdr, 2 baths modern home, small orchard with fruit trees. Only ¾ mile off pavement.

RENTAL PROPERTY - 3 bedroom, 1½ bath home and apartment house with 3 apartments. Can be sold separately or together.

COMPLETELY REMODELED - 2 bedroom with carport and storage room in Eastland. Perfect for the small family.

NEW BRICK 3 bedroom, 1½ bath home in Eastland. Low down payment to qualified buyer. Don't wait - this won't last long.

WE WANT YOUR BUSINESS - YOU ARE OUR BUSINESS

CAROL SENKEL 629-1269

COMMERCIAL PROPERTY

BUILDER'S DELIGHT - Nice subdivision located in a rustic setting with some homes located on property. Ready to start building on. Will sell individual lots.

PLENTY OF PARKING with this 2800 sq. ft. office bldg. Completely renovated, carpeted with central heat and air. Entrance from two streets. Ideally planned for renting of office space to different firms. Call for information.

EXCELLENT LOCATION for business - 135 feet I-20 frontage, ¾ acre next to Exxon Station.

PEGGYE SWAFFORD 647-1050

ACREAGE

EXCLUSIVE, A Real Showplace - First time on market. 400 ACRE Country Club Estate Ranch. Words are insufficient to describe this Sportsman's Paradise. Outstanding improvements with 2,000 sq. ft. brick home with many special features. 29% down and owner will finance the balance. Call for more details.

HIGHWAY FRONTAGE, 20 acres located approx. 4½ miles North of Eastland. Nearly all cleared, good fences. Will consider G.I. \$15,900.00

TWO 3 acre tracts in Olden, price reduced for quick sale, all utilities available.

440 ACRES Northwest of Cisco off old Highway 80, with 200 acres of cultivation, 3 tanks, fair fences, and ½ minerals. Terms can be arranged.

SPORTSMAN'S PARADISE: 255 acres - fronts on blacktop near Eastland. Excellent deer, turkey, bird hunting. Fish in two large all weather tanks. Owner financing available.

BUILD your dream house on one of these 2 to 3 acre tracts. Located on Hwy 6, 5 miles S. of Eastland. City water available.

SECLUDED AND PRIVATE-Beautiful 2 story 4 bedroom home less than ¼ mile off main highway. Convenient to area towns. Available with 10 to 30 acres coastal.

150 ACRES with 3 BR home. Some improved grasses, two irrigation wells. Fronts on paved highway South of Cisco. Owner will help finance.

12.642 ACRES on FM 2461 near Lake Leon Dam. Backstop frontage, staff water. Permanent easement to lake. Call today.

149 ACRES 5 miles NE of Gorman. Peanut allotment, beautiful building site with large oak trees, water well and septic tank.

80 ACRES-approx 3 west of Cisco, some cultivation, oak and **SOLD** excellent building site. Owner will finance.

184 ACRES West of Cisco. Fronts on blacktop and county road. Over half in cultivation. ¼ minerals. Owner finance.

18 acres, m/1 approx. 6 miles So. of Eastland on Hwy. 6. Highway frontage, all cleared. 25% down and owner finance balance. Call soon.

BARBARA LOVE 647-1397

Farmers Should Forget Federal Spending Proposals, but...

U.S. EXPORTS DUE BETTER PROFITABILITY IN WORLD MARKETS

Texas Congressman Charles Stenholm (D-Stamford) appears to be among a growing number of farm state lawmakers who support multilateral trade agreements, according to statements made to members of the Texas Farmers Union meeting in Dallas.

Noting that the U.S. did not sell one single bushel of grain in world markets in 1980 at a price above the cost of production, Stenholm told the statewide farm organization's audience that officials of other exporting nations such as Canada and Australia "are asking when

we Americans are going to stop selling our grains so cheap."

"The U.S. controls sixty percent of the world wheat market," noted the second-term congressman and member of the U.S. House Agriculture Committee. "That means we are poor businessmen if we can control a market but cannot increase our own profitability."

However, he quickly added that farmers don't have control of their markets, pointing out that ninety percent of the world's grains are traded by just four of the largest companies, three of which are foreign-owned, and the fourth partially under foreign control.

"We're going to continue to see the export market treated

as a solution to the farm problem, and certainly it is," he said. "But the days of productive agriculture in this country are numbered unless there is a change in profitability."

While advocating a higher price for farm goods, Stenholm warned the farmers against seeking income improvements through federal farm programs.

"Farmers cannot take a liberal approach to this congress and administration," he said. "The idea of spending more money for anything in the 97th Congress is going to be difficult. In fact, just keeping what's there will be difficult enough."

congressman said the state would benefit by having a

veteran of the Texas delegation, "Kika" de la Garza, chairing the House Agriculture Committee. He said he is also "very pleased" over the appointment of John Block to Secretary of Agriculture, although adding that he's "concerned about who his (Block's) top advisors might be."

Stenholm also said he had little doubt that fuel costs would rise by another dollar per gallon in a relatively short time, but, rather than suffering from diesel costs, farmers should be able to "get the 16-20% return they deserve because of the definite price feasibility of 'gasohol' (ethanol) relative to expensive oil.

INCOME TAX MEETING

Farmer's Income Tax Reporting will be the topic of a meeting Friday, January 16, in Eastland. There are a few important changes in the 1980 tax reporting. These and other items of interest concerning tax reporting will be discussed. The meeting will be sponsored by the

Extension Service. James Denton Jr., Area Economist - Management for the Agricultural Extension Service, will discuss such things as farm business expenses, depreciation, investment credit and reporting of gains and losses. County Extension Agent, DeMarquis Gordon, said the

meeting will begin at 9:30 a.m. and will be held at the new Eastland National Bank meeting room. The meeting will last until 3:00 p.m. or as long as there are questions concerning income tax. Everyone who has a question and needs help on their 1980 farm tax reporting is encouraged to attend the meeting.

Thursday, January 15, 1981
The 1980 Farmer's Tax Guides are now available in the County Extension's office. Guides will be distributed at the meeting. Everyone is welcome to attend all or any part of the meeting.



Effective Jan. 15 Thru Jan. 21
12.000% RATE
12.747% YIELD
On the \$1,000 minimum, 2½ year C.D.

Effective Jan. 15 Thru Jan. 21
14.478%
On the \$10,000 minimum, 6-month C.D.

This is an annual yield. The rate is subject to change at maturity. And federal regulations prohibit the compounding of interest during the term of the account.

Everything's going to be all right, with the Money Market C.D.'s.

RANGER SAVINGS EASTLAND SAVINGS



Both divisions of Olney Savings

Come see us soon. Or call and we'll come see you. Cause it's the Olney way to save. Your account now insured up to \$100,000 by F.S.L.I.C.

THE OLNEY SAVINGS CHECKING ACCOUNT

It works just like your bank checking account. Except that, effective December 31, 1980, day in, day out, you'll automatically earn 5¼% interest.

Olney Savings has a brand new service. It's the Olney Savings Checking Account. And it pays 5¼% interest!

It works just like your bank checking account. Except that day in, day out you'll earn 5¼% interest.

And instead of waiting until the end of the month to get your checks back, you'll make a carbon copy of each check — every time you write one.

You'll also get free bank-by-mail envelopes, free micro-film Check Safekeeping, free direct deposit of your government or payroll checks, free traveler's checks, free money orders, free notary service, three free automatic transfers of your funds to or from your other savings accounts and night depository.

No service charge on a \$300 minimum balance. And the first three months are free!

We know you'll have some questions about this new account. So, come see us soon. Or call and we'll come see you. And check out our new Olney Savings Checking Account. 'Cause it's the Olney way to save!

EASTLAND SAVINGS RANGER SAVINGS

Both divisions of Olney Savings

Century 21

Fowler Realtors

EASTLAND COUNTY'S LEADING REALTOR

EASTLAND

820 W. MAIN 629-1769

ATTRACTIVE 3 bedroom, 2 bath home on 3 lots. Has sunken den, cathedral ceiling and 2 car carport. E-4

THREE BEDROOM HOME on lovely lot needing some repairs. Owner says make an offer. E-13

COMFORTABLE LIVING 3 large bedrooms, living room, formal dining room, and utility. E-11.

PERFECT FOR SMALL FAMILY-Snug 2 bedroom home on nice lot, reasonably priced. Approximately \$7,850.00 equity and assume 9% loan. E-3

WELL-KEPT 3 bedroom home in desirable neighborhood. Central heat and air, cellar, garden spot, fruit and pecan trees, close to schools. See this one today. E-6

HOME & INCOME PROPERTY: 3 bedroom house with two 2 bedroom apartments on 3 large lots. Will pay for itself. E-2

NEED ROOM TO GROW IN. We have this nice large older home with 3 or 4 bedrooms, 2 baths, built in kitchen with plenty of cabinet space, central heat and air, fireplace, large tree covered corner lot in very neighborhood. E-1

LAKE PROPERTY

2 OF THE BEST lots on Lake Cisco complete with a 3 bedroom split level home. Plenty of extra, screened in porch, fireplace, greenhouse & storage building. CL-10.

LAKE CISCO HOME - all electric, 3 bedroom, owner will finance. L-9

LAKE LEON - 1 bedroom, 1 bath home has city water, all new plumbing, Ben Franklin Wood heater. L-13

LAKE LEON - Very, very nice 2 bedroom, 2 bath home on 150 x 350 lot, boat dock, storage building, central heat and air. Close to Country Club. LP-5.

LOVELY 4 bedroom, 1 bath home with central heat and air, fireplace, large deeded lot, city water, steps down to a covered boat dock. This is a lovely place. L-6

CISCO

509 E. 8th 442-3568

TIRED OF SMALL ROOMS, let us show you this neat home on nice corner lot. Fenced yard and garage. C-23 "COZY BRICK IN CISCO-Owner needs to sell - 3 bedroom, 2 bath home on 70' lot near high school, central heat and air. Call for details. C-5"

BARGAIN 2 bedroom home on 2 lots for only \$9,500.00. Ideal rent property. C-9

3 BEDROOM OLDER HOME nice yard, fruit trees on 2 lots with storm cellar. Priced to move. C-10

SNUG 3 BEDROOM HOME on 2½ lots, large pecan trees and great garden spot, in low 20's. C-16

ANTIQUITY AT ITS BEST Older home in gorgeous condition on 3 lots. 4500 square feet of living area with privacy in lovely backyard. Charm and comfort with this one. C-21.

ONLY \$12,500.00-Fix up this 4 bedroom, 2 bath home and combine with your business. Ideal commercial location. C-8

THREE BEDROOM home on 2 lots, pleasant neighborhood. Shade trees, gas fireplace, separate garage. C-20

HOME AND BUSINESS-1 and ½ stores, older home on 2 lots, storage space and storm cellar, needs interior remodeling, exterior in great shape, plumbing business too. C-6.

RANGER

107 A. MAIN 647-1302

SUPER SLICK 2 bedroom remodeled, on well shaded corner lot which includes 8 x 10' building & car garage. FHA available. R-13

RENTAL APARTMENTS-2 separate units side by side, consist of 4-2 bedroom units bringing in \$360.00 per month. Owner occupies 4 bedroom part. Priced right and owner financing available. R-17

1974 Glenbrook, 14' x 70', Mobile Home on 3 lots, 2 bedroom, 1½ bath in very good condition. R-3

SPECIAL BUYS OF THE WEEK: Small 3 bedroom, 1 bath home close to town \$8,000.00; 2 bedroom, 1 bath home \$10,000.00; 3 bedroom, 1 bath home \$11,000.00; or for Investors - all 3 houses for \$25,000.00. R-11,19,20.

LOVELY brick home, 3 bedroom, 2 bath, all electric, ceiling fan, fireplace, electric door opener, located in Oakhill sub div. R-14

EXTRA NICE-3 bedroom, 1 bath, brick-very good location. R-15

BRICK home with 3 bedroom, 1½ bath in the Meadow Brook Addition. R-7

NICE 3 bedroom brick home with 1½ bath in the Meadow Brook Addition. R-1

LOVELY-Like new, 3 bedroom brick and frame home, 2 baths, built-in kitchen, central heat and air, carpet thru out, attached garage on large corner lot. Priced for quick sale. R-9

NICE 2 bedroom, 1 bath home with vinyl siding. FHA appraised. R-4

SMALL EQUITY, 3 bedroom, 1 bath, central heat and air, fenced in back yard. R-16

FOR INFORMATION AFTER HOURS CALL:

Rosezelle Emerson-629-8183
Dana Goosen-442-3958
Shirley Griffith-647-1635

Penny Reay-442-1707
Bill Griffith-647-1635
Hazel Underwood 629-1188

TOMMY FOWLER BROKER

TEXAS LAND

MULTIPLE LISTING SERVICE

FHA-VA-CONVENTIONAL AND OWNER FINANCING NOW AVAILABLE



NICE 3 bedroom, 1 bath home with shade trees in back yard, central heat and air, 2 car garage, drapes stay in house. R-21

ATTRACTIVE Almost new brick home, 3 bedroom, 2 bath, all electric, dishwasher, disposal, corner fireplace, nice location. R-12

UNBELIEVABLE PRICE for this four bedroom, 2 bath home in good neighborhood. Low down payment. R-2

SPACIOUS, 3 bedroom, 1 bath, large garage, built-in hutch, fireplace, carpet. R-6

COMMERCIAL & LOTS

HALF CITY BLOCK with many trees, owner will divide and finance. CL-6

A BUILDERS DREAM Oakhill Subdivision choice lots from \$2,500 to \$5,000 per lot. Call today. RL-11

4 LOTS, good location call for more details. RL-19

RESTAURANT READY FOR PRIVATE CLUB Liquor license available, nice dance floor, equipment facilities, excellent. Ready to take over. Owner financing available. BC-2

ONE HALF CITY BLOCK has 14 lots approximately 43' x 75' with alley dividing them. Nice trees. Must see to appreciate. L-5.

EXCELLENT COMMERCIAL-CISCO, lot approximately 188' x 144', near industrial area, make an offer. C-6

DOWNTOWN CISCO-just 3 doors from proposed site of new bank, attractively remodeled for retail store or offices. CP-7

PACKED WITH POTENTIAL Going business good income, excellent location. Call for details. EC-24

LOCKER PLANT Custom slaughter and processing plant located downtown Breckenridge in 5,000 sq. ft. brick building. Includes equipment and 700 lockers. Good opportunity and potential. Inquire today. BC-1

SIX (6) LOTS, good building site, owner will finance. L-7

OTHER AREAS

STRAWN - Large 4 bedroom, 2 bath brick home with 3 lots. Has 3 car garage, music system and intercom, and den. It was completely remodeled in 1968. OP-7

ROCK HOME IN RISING STAR. Snug 2 bedroom home, partially furnished. Lot enclosed with chain link fence. Ideal for small family at a good price. OP-2.

COUNTRY QUITE, TOWN CONVENIENCE. 3 bedroom mobile home in tip-top condition. Many improvements. On ½ acre. Lovely. OP-6.

COTTONWOOD-FRAME HOUSE on 3 acres, pecan and lots of fruit trees. Two chicken houses with pens. Good water well. Creek runs through land, excellent location for a tank. OP-3.

OLDEN - 4 bedroom, 2 bath on Old Hwy 80, several lots with this home. Needs some completion on remodeling. OP-5.

GORMAN-2 nice large bedroom home, family size kitchen, living room and bath. One car garage, fenced in back yard. Excellent buy. OP-1

CARBON-3 bedroom, 1 bath older home in downtown Carbon. Priced to sell. Call for details. OP-4

ACREAGE

152.78 Acres N.W. of Cisco, has ½ mineral rights, \$81,500.00 A-13.

NEAR NIMROD 187 acres with peanut allotment some minerals, grass, trees. Lots of dove hunting. A-21

20 ACRES 4 mi. N.W. of Eastland-good fence all cultivation. Perfect for Texas G.I. A-3

ROMNEY FARMSITE - 660 feet frontage Hwy. 183 in a 40 acre strip, fenced, some mineral rights, possible owner financing. A-11.

320 ACRE CATTLE RANCH west of Cisco-water tanks, good pastures, 60 acres in coastal 10 in love, some in native grass, well terraced, good fences and steel gates; barns and pens and one bedroom house. Check this one out. A-12.

8 ACRES, one mile from Lake Leon on Staff side. Property back up to creek that flows into lake. Water and electricity on property. Excellent site for country home. A-7

3.7 ACRES IN TOWN-now rigged as pipe yard, completely fenced with plenty of storage racks. Good location. Call for available finance. A-1

MINI ACREAGE Near Scranton Rd. and I 20. Nice building site. Owner financing. A-5

3.9 ACRES in Eastland with all facilities for mobile home, city water. Can be bought with greenhouse. Fenced. large pecan trees. See this one today. A-8

3 ACRES of prime land in Olden. Priced reduced for quick sale. City water. A-4

INVESTMENT PROPERTY Relax and enjoy country living, 143 acres North of Ranger. All-around place, building site, some minerals, 14 acres coastal, bird hunting. Priced to sell. A-10

HOUSE WITH ACREAGE

3½ Acres with 2 bedroom, 1 bath home, close in, has small barn and cross fences, \$21,300.00. HA-9

LIKE COUNTRY LIVING - 13 acres with 3 bedrooms, 1 bath home. Acreage all in costal. Only 3½ miles from town. HA-7

FRESH ON MARKET. Lovely 4 bedroom, 2½ bath home on 2 acres of land. Close to Lone Cedar Country Club. This one has lots of extras, call for details. HA-1

COUNTRY LIVING on ½ acres, 2 bedroom, 1 bath home with Franklin fireplace, city water, located in Olden. HA-3

10 ACRES TRACT-JUST WHAT YOU HAVE BEEN WAITING FOR-Nice 4 bedroom 2½ bath, double faced fireplace, large game room. Call for details. HA-2

483.5 ACRES approx. 345 acres in permanent pasture, river bottom land, pecan trees scattered all over the property. Large barn, older 2 bedroom home needs repair. Has 2 SOLD GAS WELLS that bring in around \$2,800 per month. 29 percent down owner financing. HA-8

BEAUTIFUL COUNTRY HOME-120 acres with extra nice 3 bedroom, 2 bath home 105 acres good coastal grass with irrigation equipment. HA-5

PAT MAYNARD REAL ESTATE

INT. 20 E. - NORTH SIDE

629-8568

For Lease for Commercial Use Only: One to five acres with I20 frontage.

HOMES & LOTS

Completely remodeled 2 bedroom, 1 bath brick home on corner lot. Living room, den and dining area, both with fireplaces. Fully carpeted with central heat. \$38,000

3 bedroom, 1 bath home with guest house in rear. Large living area and den. Carpeted and paneled. Excellent condition. \$34,000

3 bedroom 2 bath frame home. Completely remodeled and just like new on inside. Carpeted, central heat and air. \$34,000

Close in, a large 3 bedroom frame home. Has been completely remodeled. Carpeted, fireplace and central heat. \$38,000

2 bedroom, 1 bath lake home. This is a very nice place. Located in area near the dam at Lake Leon. \$37,000

A 1 bedroom, 1 bath lake home with large den. Ben Franklin Fireplace, carpeted, city water and deeded lot. \$27,000

A beautiful 4 bedroom, 2 bath total electric brick home on corner lot. In one of the exclusive areas of Eastland. Carpeted, built-ins, fireplace, and many extras. Like new! \$60,000

Spacious 3 bedroom, 1 3/4 bath total electric home, with formal dining room, den and breakfast room. Carpeted, central heat and air, and built-ins. \$45,000

Attention Carpenters! A 2 bedroom, 1 bath home on large lot. Some remodeling has been done. \$10,000

In Ranger. A 2 bedroom, 1 bath home that needs completely remodeling on the inside. Has had siding put on outside. Only \$7,000

CISCO

Low down payment if bought on new FHA loan. 2 bedroom recently remodeled has new brick fireplace, carpet, fenced yard and is on 3 lots.

Spacious 2 bedroom home with nice carpet, lots of kitchen cabinets, and other special features. Also, has guest room with 1/2 bath and outside entrance at back of double garage. One of a kind huge live oak tree in privacy fenced back yard.

2 bedroom home on approx. 6 acres in town. Barn, pens, garage, storage and other out-buildings. Also, has a small rent house. Some owner financing available.

2 bedroom home just remodeled with carpet, central air and heat plus a swimming pool and covered patio. Has an FHA loan that can be assumed at 10 1/2% interest.

Low down payment if bought on new FHA loan. 3 bedroom home with new wall to wall carpet. Modern kitchen with new cabinets and storm windows throughout. All on large corner lot.

A nice 3 bedroom, 1 3/4 bath home on corner lot. Central heat and air, new carpet and dishwasher. Also, a garage and storage area.

Large 3 bedroom older home in good neighborhood, brick street, big trees, garage and storage house.

3 bedroom home with built-in oven and range. Central heat and air, carpet, paneling, lots of closets, big pecan tree and corner lot. Priced about \$5,000 below FHA appraisal.

A large 3 bedroom, 1 3/4 bath, 2 story carpeted home. Large game room and also a study which could be a 4th bedroom. As a bonus, two rent houses go with property which are fully furnished and rent for \$260 per month. Two large corner lots with several trees.

COMMERCIAL

In Rising Star, established service station and garage. Located on busy highway near main downtown intersection. Good income Potential. \$40,000

One of the better locations for a business. We have a service station close to the underpass of I20 in Eastland. Terms can be arranged. \$32,000

Lot on Interstate 20 East, approx. 1/2 acre located near Ramada Inn. Perfect for offices or business. \$16,000

We have a place that would be a good location for most any business. There is an 1840 sq. ft. building with ample parking on 4 lots. This has been a fast food business. It is now priced at \$60,000, which includes all equipment.

If you need I20 exposure for a business, we have 5 acres on the south side. \$27,000

Located on Hiway 80 E. near I20. Approx. 1 1/2 acres with old house and large metal garage. Now used as a wrecking yard. \$54,000

A 50x90 brick building located close to downtown. Needs some repair. Ideal location for a business. Only \$12,000.

FARMS & RANCHES

Extra nice, completely furnished, 3 bedroom, 2 bath mobil (14x80), on approx. 10 1/2 acres. Good water well. 23 large pecan trees. \$39,000

74 acres southwest of Cisco. An extra nice 3 bedroom, 3 bath brick home with approx. 3000 sq. ft. Extras include: fireplace, drapes, built-ins, swimming pool, fountain and art gallery. All this for only \$139,000.

40 acres, 2 miles south of Gorman toward Duster. 20 acres peanut allotment, good fences. Plenty of deer and quail. \$635 per acre.

10 acres near Eastland with pecan trees, city water, pens and corrals. Good fences and all weather road. \$15,000

320 acres located between Cisco and Cross Plains. A 3 bedroom, 1 3/4 bath brick home approx. 2 years old. All in coastal and love grass, with 7 tanks and 15 pastures. \$650 per acre. Terms.

516 acres with 3 bedroom, 2 bath modular home and another older home that needs some work. One irrigation quality well, 5 tanks with cultivation of wheat, kline and coastal. Some minerals. Located near Desdemona. \$550 per acre.

74 acres near Carbon on Hiway 2526. Approx. 1/2 is cleared. Fair fences, some minerals. \$43,000

10 acre tracts near Lake Leon. Owner will finance. \$11,000

50 acres near Lake Leon. 10% down, owner financed. Road frontage on two sides. \$50,000

500 acres north of Eastland on hiway. Kline and native. An older 2 bedroom, 1 bath home with fireplace. Barn and other outbuildings. \$530 per acre.

67 acres close in. Would make a good subdivision. \$3,000 per acre.

We Appreciate Your Listings And Business!

Kay Bailey
Associate
629-2365

Pat Maynard
Broker
629-8063

Judy Orms
Associate
629-1218

In Cisco Ann Williams Associate 442-1880 or 442-1933

Homemaking Hints

By Janet Thomas

Families with two money earners face unique challenges in managing their money. Although two incomes have helped push median family income to over \$18,000, or 34% more than for single earner families, more money doesn't necessarily mean fewer problems.

First of all, the second paycheck doesn't always go as far as people thought it would. It costs money to earn money. Some of the costs of earning a second income are obvious ones: taxes, insurance, social security and other expenses, transportation, and extra clothing.

But, there are also hidden costs.

Income Tax - When there are two earners, the "marriage penalty" of the progressive income tax system affects family income. When this happens, the first dollar of the second income is taxed at the same high rate as the last dollar earned by the first earner. For example, if a husband earns \$15,000 and his wife earns \$8,000, her first dollar is taxed at the same rate as the last dollar he earned, not at the same rate as his first dollar. The effect is higher taxes.

Spending For Services - Another "hidden cost" of two incomes is increased spending for services usually provided by the family itself. The growth of fast-food establishments is testimony to the growing number of families who eat many meals away from home because time and energy for meal preparation are limited. Housekeeping services are also brought by some two-job families. As more money is spent for services, less money may be left over to meet other expenses or for special purchases.

Avoid Over-Spending - Having two pay-checks can lead to unrealistic expectations about what money can buy. Families who know a second income will be only temporary should time any long-term credit purchases carefully: When the second income stops but installment payments are still due, serious financial problems can arise. Even is the second income is permanent, couples should exercise caution in spending beyond their means and their needs.

Spending Plan - Two-job families can receive maximum satisfaction from their money if they base their financial decisions on open communication and thoughtful planning. Establish financial goals both spouses agree on, and set realistic time tables in achieving them. Discuss how to handle in-coming money. Should it be "his", "hers", or "ours"? Some alternatives include:

-pooling all the money into one account and paying everything from a single account with special allowances for each spouse.

-letting each spouse control his/her own income with contributions for household operations or with each responsible for paying specific items each month.

Designate who will take responsibility for paying bills. Try out this system and be willing to make adjustment in it if things don't work out.

RECIPE FOR THE WEEK

Be a "do-it-yourselfer" and save money on your grocery store bill by preparing your own convenience mixes.

VANILLA PUDDING MIX

1 1/2 cups sugar
2 1/2 cups nonfat dry milk
1 1/4 cups flour
1 teaspoon salt

To prepare mix: Stir the ingredients together until well mixed. Store in tightly covered container in cool place. One recipe makes 24 servings.

Variations: 1. Chocolate Pudding Mix - add 3/4 cup

cocoa to other ingredients before stirring.

2. Caramel Pudding Mix - substitute 1 1/2 cups brown sugar, packed, for granulated sugar.

To make pudding from mix: 1 1/2 cups vanilla, chocolate or caramel pudding mix
2 1/2 cups warm water
1 tablespoon butter or margarine
1 shell egg, beaten
3/4 teaspoon vanilla

Combine the mix with the water in top of a double boiler, place over boiling water and cook until thickened, stirring constantly. Cover and cook 10 minutes longer. Add the fat. Remove from heat and beat half of the hot mixture into the egg. Blend slowly into the remaining hot mixture. Cook over hot water one minute longer. Remove from heat and stir in vanilla. Makes 6 servings.

★ Oil News

Foree Co., Dallas, filed application to drill No.1 Leo George as a Brown county wildcat three miles southwest of Thrifty.

The planned 2,400-foot venture is located on a 151-acre lease.

It spots 1,250 feet from the south and 3,800 feet from the west lines of W. Wagoner Survey, A-1717.

Another wildcat will be drilled six miles south of Cross Cut as Southeastern Resources Corp.

operating from Rising Star, No.4 J.B. Eubank.

The planned 3,300-foot venture is located on a 638-acre lease.

Drillsite is 4,033 feet from the south and 467 feet from the west lines of Robert Mitchell Survey 141.

Same firm will drill No.5 Greenwood in the Palo Davis (Ranger) Field four miles south of Cross Cut.

Having a proposed depth of 3,500 feet, it spots 1,613 feet from the south and 1,401 feet from the west lines of Stephen Jones Survey 283.

The lease is composed of 480 acres.

A regular field project will be drilled three miles southeast of Cross Cut as L.M. Young, Abilene, No.1-F W.R. Chambers.

The planned 3,300-foot venture is located on a 25-acre lease.

It spots 1,773 feet from the south and 3,000 feet from the west lines of William B. Smith Survey 155.

Seven wildcats have been announced for Eastland County.

Otis Energy Inc. from Parker, Colo., No. 1-C I. N.Hart is a planned 4000 foot Ellenburger test located four miles northeast of Cisco.

Location is on a 440 acre lease, spotting 2060 feet from the

Thursday, January 15, 1981

south and 1695 feet from the east lines of Section 57, Block 4, H&TC Survey, A-225.

Don Hanvey Oil Interests Inc., of Dallas staked three of the wildcats with each test slated for 3450 feet.

No.1 Hanvey-Justice is located three miles west of Carbon on a 200 acre lease.

It spots 25559 feet from the north and 330 feet from the east lines of Section 13, Block 3, H&TC Survey.

No. 1 Hanvey-Hogan will be drilled six miles northwest of Carbon on a 328 acre lease.

Drillsite is 330 feet from the south and 1530 feet from the west lines of Section 30, Block 3, H&TC Survey.

Spotted in the same area was No. 1 Hanvey-Reich, located on a 165 acre lease.

It spots 330 feet from the north and east lines of Section 39, same block and survey.

Tropic Energy Inc. of Abilene, No. 1 Ralph Kizer is a planned 3000 foot wildcat for the area six miles east of Rising Star.

Location is on a 116 acre lease spotting 1700 feet from the south and 1800 feet from the east lines of Section 2, E.W.Roderick Survey.

Gary Lynn Bennett,

Lubbock, staked two wildcat locations 10 miles south of Cisco on a 121 acre lease.

Each test is slated for 1400 feet.

No. 3 Broyles will be drilled 150 feet from the south and 2070 feet from the east lines of Section 94, Block 3, H&TC Survey.

Site for No. 4 Broyles is 450 feet from the south and 1770 feet from the east lines of Section 94.

John R. Thompson Operating Inc. of Abilene, spotted No. 1 David G. Watson in the regular field three miles southeast of Nimrod.

The planned 1950 foot venture is located on an 81 acre lease.

It spots 2310 feet from the south and 330 feet from the west lines of Section 78, Block 3, H&TC Survey.

"Is your home insured for what it's worth, or just for what it cost you..?"

See me about State Farm's automatic inflation coverage that can increase with the value of your home.

Eddie McMillan
801 Ave. D' Cisco
817-442-1671

Like a good neighbor, State Farm is there.



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Home Office: Bloomington, Illinois

KING INSURANCE AGENCY REAL ESTATE

207 Main

Mrs. Opal C. King-Broker

647-1171

Res. 647-1510

RANGER

Three bed-room, living room, dining room, kitchen and utility, storage garage and car-port, all paneled beautiful corner lot with nice trees, very nice neighborhood \$22,500.00

3 bedroom, 2 baths, newly decorated, carpet, garage, 70 ft. lot, good neighborhood.

3 bedroom, 1 bath, living room, dining room, kitchen with nice cabinets, **SOLD** near lot, close to downtown. \$12,500.00

3 bedroom, 1 bath, living room, family room, dining area, kitchen. One half is completely redecorated. Detached garage.

1 1/2 story, eight room dwelling, paneling, carpet, very nice cabinets in kitchen, lots of storage, well insulated, fenced back yard, close in.

New, very nice three bed-room, large den, living room, dining rooms, nice kitchen, covered patio, central heat and air, 75 foot lot, brick front.

Very nice 3 bedroom, 2 bath, living room, family room and kitchen. Lots of storage, carpet throughout. Central heat and air. **SOLD** Chain link fenced back yard. FHA Financing.

We need and appreciate your listings

VA And FHA FINANCING

Kenneth Grice
647-3540

Patricia C. Nowak
672-5722 or 647-1861



Don Adair
629-2848

Four bed-room dwelling, two baths, living room, dining room, fire place, paneled. Also, three-room garage apartment, carpeted and paneled-two-car garage. All of this on three nice lots and owner will carry.

Three bed-room dwelling, one bath, paneled and some carpet. \$7,500.00. Owner will carry.

LAKE LEON

Small lake dwelling with pump house, city water available, nice shade trees on 50 x 300 ft. deed lot.

COUNTRY LIVING-Beautiful new 4 bedroom, 2 1/2 baths, cathedral ceiling in large den-dining area, very nice kitchen with plenty of cabinets and storage, carpeted CHA, total electric, located on 2 plus acres on paved lake road. Plenty of shade trees. A number of other nice features. CALL US NOW.

STRAWN

3 bedroom, 1 1/4 bath, 3 lots, beautiful trees, carpet, paneling, chain length fence, nice neighborhood

2 bedroom, 1 bath, beautiful lot Attractive house in a nice neighborhood.

23 Acres 10 miles N.W. of Strawn, 2 bedroom house, 2 large barns, very scenic, excellent hunting, some financing available.

HOMES-RANGER

Brick three bedrooms, two full baths, den with wood burning fireplace, kitchen with double wall oven, corning cooktop. Dining room living room combination, central heat and air, utility room with washer dryer connections. Fenced back yard with covered patio, storage building. This is in a very nice neighborhood. \$75,000.

Rock two bedroom, central heat, one bath, living room, large kitchen, washer connection, range, refrigerator, would like to sell furnished. This house has 4 1/2 lots, 6 pecan trees and several fruit trees.

Brick three bedrooms, two full baths, all electric, central heat and air, dishwasher, range, wood burning fireplace. Has a small barn for storage, two car attached garage. This home is on 5 acres of land just out of the City of Ranger.

Mobile home to be sold, bedroom, one bath, central heat, range, refrigerator, 1972 Model. \$6,500.

Three bedrooms, two full baths, den, central heat and air, storage room, new carpeting. This house has been re-done all new painting inside and out. Will finance FHA, 5 percent down. \$37,500.

Three bedrooms, living room dining room combination, central heat. Very nice back yard with large oak trees. This home will FHA finance with some work done on it. If you are a fix-it man you could do the work for part of the down payment.

Two bedrooms, one and a half baths, large den, living room, dining room, large utility room, carpeted, double car port. This house is on 6 and a half acres with a fine pecan orchard. \$47,500.

Three bedroom on priced to sell \$8,500, bedroom, dining room, kitchen, bath, central heat, range, refrigerator, 1972 Model. \$6,500.

Brick three bedroom, one and a half baths, central heat, fenced back yard.

Oneta Robinson Associate 629-1467



JAMES W. RATLIFF REALTOR-BROKER



647-1260

OFFICE

647-1667

HOME

Two bedrooms, one bath, complete remodeled. New carpet, paneled and painted. Close to down town Ranger.

Two bedrooms, one bath, re-done lately, close to Main Street.

Three bedrooms one bath, paneled, new roof, carpeted. This house is close to down town Ranger.

Two bedrooms, one bath, kitchen, living room, central air. Has a VA loan that could be assumed. \$19,500.

Three bedrooms, one bath that has just been re-done, kitchen, living room dining room comb. This is a large home that needs more work on it. Eight lots go with this place, on paved road, price \$16,000.

Two bedrooms, den, or needs work on it. Five lots go with this place. \$10,000.

Small house on deeded lot, one bedroom, bath storage house.

Priced to sell \$8,000.

One of the better places on the lake, four bedrooms, two full baths, central heat and air, fireplace in living room, bath house and showers, one storage house. This is a two story house on the best part of the lake.

Very nice lake house. Brick, two bedrooms, two full baths, two fireplaces, 8x22' terrace, large garden space, deep freeze, refrigerator, washer and dryer, fruit trees, two window refrigerator units.

OUT OF EASTLAND

OUT OF EASTLAND

On Lake Road near Lake Leon

One acre, two bedrooms, living room, kitchen, one bath, utility room, unfinished second bath, sheds, city water, garden spot, carpeted, paneled, drapes, propane tank. Price at \$19,750.

NEAR LAKE LEON

11.85 acres, very nice three bedrooms, two baths, carport, storage house. This is a well kept place.

COMMERCIAL PROPERTY

1.88 acres, several small buildings on the place, fronts on HWY 80 east.

6.94 acres, fronts on access road to I-20. This place shows up good on the interstate.

Two story building on HWY 80 near the entrance to Ranger.

SMALL ACREAGE AND LOTS

One lot on Young Street, good place to build.

10 acres in city limits of Ranger. This could be used for building sites. There are four lots that join this property that are for sale, \$1,000 per lot and \$1,000 per acre.

1.7 acres in the city limits with all utilities, on Eastland Hill. Good building site.

FARMS AND RANCHES

981 acres east of Ranger, house, one cross fence, no minerals. This is a very good hunting place.

346 acres west of Ranger, 80 acres in cultivation, three tanks, good access on paved road.

100 acres north of Ranger, half minerals go with this place.

160 acres north of Ranger, one-fourth minerals, 74 acres of Klein and 13 acres of Love grass.

We need a place with 1,200 acres, good hunting, some minerals. Have a buyer for such a place.

We solicit your listings
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629-1781

RESIDENTIAL

LOOKING FOR A NICE HOME? Come see this 2 bedroom house on large shade tree corner lot! Built-ins, carpet, central heat & air, large living room/dining room comb. 1600 sq. ft. Office/storage building, large carport. \$45,000.00

LIKE NEW! Try this 3 bdrm., 1 1/2 bath brick home. New carpet, 1 car garage. Central heat. Plenty of garden space. \$36,000.00

COZY & COMFORTABLE - 2 bdrm., frame house freshly painted. New carpet. Minimum upkeep, easy to care for. \$25,000.00

ATTENTION SINGLES - own your own home with this 1 bdrm., 1 bath home. \$1,000 down and owner will finance. \$8,500.00

LOW DOWN PAYMENT - on this neat 2 bedroom, 1 bath mobile home on it's own lot. Only \$1,000 down and owner finance. \$8,500.00

ROOM TO GROW - with this partially remodeled home with 2 bdrm. downstairs and large upstairs game room or bedroom. Franklin fireplace, nice neighborhood, and new storm windows. Assumable financing. RE-34, \$29,500.00

PLENTY OF ROOM - with this 3 bdrm. brick home on 1 acre. 1400 sq. ft., 1 1/2 bath, central H/A, utility room and appliances. Large shop bldg., carport, pretty yard with trees. Assumable financing. RE-35 \$37,500.00

EQUITY BUY - \$2,000 down, pmts of \$166.85 a month will get this 2 bdrm, 1 bath home. 1,300 sq. ft. Better hurry! RE-43

RANGER - 3 bdrm, 1 bath comfortable home has new carpet, new paint, ceiling fans, peach and pecan trees. Come look! Possible owner finance. \$21,000.

RANGER - Equity Buy-3 bdrm., 2 bath brick home. Central H/A, appliances, spacious closets all on nice large lot. Buy equity and assume VA loan. \$45,000.00

IDEAL MOBILE HOME SITE - City utilities available on this cleared lot in Olden. 150' x 75'. Owner finance. \$2,750.00

RANGER - Excellent building site or mobile home site. 3 lots with city utilities. Owner finance. \$8,700.00

MOBILE HOME OR BUILDING SITE - lot in Olden 150' x 90'. Utilities available. Has been cleared. Possible owner finance. \$3,300.00

NEED A HANDYMAN - to complete remodeling of this 3 bdrm, 1 bath house on 1 acre. Located in Ranger and priced to sell. Will trade for mobile home. \$7,000.00

COMMERCIAL

INTERSTATE LOCATION - Prime location for development. Unlimited potential. Call for details. \$48,000.00

DOWNTOWN EASTLAND - 2 buildings partially remodeled. New store front, very good potential. Assumable financing. \$43,000.00

THRIVING BUSINESS - Local business that grossed \$740,000 in 1979. Excellent cash flow and terrific location. Terms negotiable.

MEET DEMAND FOR RENTAL PROPERTY - 3 frame houses in Ranger, all remodeled, in a nice neighborhood. Houses stay rented. Good return on investment.

EXCELLENT LOCATION - 1.5 acres on Hwy. 80 near I-20. Unlimited potential. Older 3 bdrm. house. Call for more information.

APARTMENT COMPLEX - 16 units built in 1976 located in Comanche, Tx. Unit in excellent condition. Positive cash flow with high occupancy rate. Excellent investment. \$250,000.00 \$50,000 down, owner finance.

DOWNTOWN CISCO - Excellent location in Cisco business district. Approximately 7800 sq ft. office bldg. \$49,500.00

COMMERCIAL LOCATION - Large bldg. site on N. access of I-20. Excellent location. Good investment. Owner finance, 25% down. \$25,000.00

3 ACRES LOCATED - in Comanche. Excellent commercial possibilities., City water, possible owner finance. \$15,000.00

DEVELOPMENT POSSIBILITIES - 151 acres with I 20 frontage, paved hwy. Numerous options. Owner finance. \$1,000.00

ESTABLISHED BUSINESS - both in Eastland and Ranger. Excellent investment for the right person. Call for information.

SEVERAL MOTELS - listed in various parts of the state. All excellent investments. Call for location and details.

LAKE PROPERTY

PRETTY VIEW OF THE LAKE - Come see this furnished home on deeded lot. Could be year-round home or week-end retreat. Two bdrm. frame with city & lake water. Boat dock and storage shed. 1400 sq. ft. Would consider trade for other property. \$29,900.00

LAKE CISCO - Enjoy the view from your own astroturf sun deck, this 2 bdrm., 2 bath lake home. Fireplace, appliances, fenced yard, boat dock all on 2 1/2 acre leased lot. RO-08. Assumable financing. \$37,000.00

SUMMER HIDE-AWAY - Small modern cabin on deeded lot. Good fishing. Make us an offer on this one! LL-07 \$11,700

LAKE LOTS - We also have many lots available, some with excellent water frontage. The fishing is good and the price is right. LL-01

HOMES & ACREAGE

SECLUDED COUNTRY LIVING - in this new 2 bdrm. 1 bath home, total electric, central H/A, energy efficient, cedar siding on 2 acres of pretty oak trees. Water well. Priced right. You'll love it! \$36,000.00

IDEAL SET-UP - Nice, 3 bdrm. 2 bath brick home at Olden on 2.2 acres of coastal. Fireplace, built-in appl., 1860 sq. ft. Fenced, greenhouse, barn, 2 storage bldgs. FHA or conventional \$75,000.00

RETIREMENT SPOT-KOKOMO - 2 bdrm., 1 bath home on 1 1/2 acres. Franklin Fireplace; partially remodeled, aluminum siding. Pecan & oak trees. Garden. City water & well. A few mineral. Farm Equipment. Very good location. Some owner finance. \$35,000

100 ACRES AND 2 BEDROOM HOUSE - located close to Carbon. Land is improved, coastal and love grass, good fences. 2 bedroom frame house with great remodeling potential. \$600.00 per acre.

13 ACRES AND 3 BEDROOM HOUSE - five miles N.E. of Eastland. Land in coastal with high production potential. New 3 bdrm., 2 bath home is highly energy efficient and fully carpeted. Call for more details.

6 ACRES AND 2 BEDROOM HOUSE - Fully producing pecan orchard with approx. 75 trees. Large 2 bdrm. house has formal living room, dining room and den. Storage galore. Property includes garden tractor and plow. Located close to Ranger. Owner financing. \$45,000.00

HOUSE & 40 ACRES - 2 bdrm. home on 40 acres improved grasses. Barn and corrals. Close to Ranger. Owner finance. \$53,000.00

ACREAGE

5 ACRES - with I-20 frontage. Land is unimproved but has excellent potential. Call for more details.

20 ACRES - available on paved highway about 4 miles from Eastland. All improved coastal bermuda, 1 tank, few trees, good fences. Possible owner finance. Will Tex. Vet. \$15,000

20 ACRES - irrigated coastal and large pecan trees on the Leon River near dam of Lake Eastland and Lakeside Golf Course. Owner will finance for 10 yrs. with 29% down at 10% int. All utilities and city water with septic system.

OPEN MON-SAT

FHA-VA-CONVENTIONAL FINANCING

We want to SELL your listing.

Robert M. Kincaid, Broker

We have many other listings on ranches, motels, and apartments.

Myra Lowrance 817-629-1675

Eddie Kincaid 629-1781

Gilbert Meredith 653-2472

Beryl McKinnerney 817-647-1386

OBITUARY

Jack Arledge

Funeral services for Jack Arledge, 69, of Cross Cut were held Monday in the Higginbotham Funeral Chapel of Cross Plains with the Rev. Bill Reed officiating.

Burial was in the Cross Cut Cemetery.

A retired rancher, he died early Saturday morning at his home in the Cross Cut community after a long illness. He was born Feb. 6, 1911 at Cross Cut where he had lived all his life. An army veteran of World War II, he was a Baptist.

Survivors include his wife, Lorene; one daughter, Nancy Arledge of San Angelo; one stepdaughter, Elizabeth Smith of Jackson, Miss.; one stepson, Larry Smith of Houston; one brother, W.C. Arledge of Cross Cut; one sister, Mrs. James (Nedra) Shults of Cross Plains.

Earl McBride

Earl E. McBride, 89, a lifelong resident of May, died at 4:40 a.m. Sunday in San Antonio. Services were held at 2:30 p.m. Thursday at Davis-Morris Funeral Home Chapel.

Rev. Estell Allen officiated. Burial was in May Cemetery.

Born Oct. 17, 1891, in May, he was a retired farmer. He married Nellie Sudderth March 18, 1917, in May. He was a Baptist.

Survivors include a daughter, Mrs. Venita Lawrence of Fort Stockton; two sons, Hugh V. of San Antonio and Cloyce E. of San Jose, Calif.; a brother, Emory of Blanket; a

sister, Mrs. Musie Thomas of Brownwood; eight grandchildren; nine great-grandchildren; and a number of nieces and nephews.

Mary Starkey

Mary Starkey, age 86, died at 8:40 a.m. Saturday in the De Leon Hospital.

Funeral services were held at 11:00 a.m. Monday at Higginbotham Funeral Chapel.

The Rev. Bill Easley, pastor of the First United Methodist Church officiated. Burial was in the Rising Star City Cemetery.

Born April 22, 1894 at Snyder, she married John W. Starkey, November 24, 1912 in Rising Star. She was a Methodist.

Survivors include her husband, John; five sons, Clarence of Garland, Claude and J.W. of Rising Star, Walter of Grapevine, and Clyde of Duncanville; one daughter, Irene of Rising Star; eight grandchildren; and two great-grandchildren.

She was preceded in death by one son.

Ada Prentice Unit Meets

Ada Prentice United Methodist Women met in the fellowship hall of the Methodist Church at 2 p.m. Monday.

Mrs. Rosalie Glenn, president, presided over the meeting.

"Take Time To Be Holy" and "Take My Hand Precious Lord", was sung in unison with Grace Glenn at the piano and Rosalie leading.

A spiritual devotion and prayer was given by Mrs. Ben Brannum. A week of prayer and self denial was discussed, to be held at a later date.

Installation of officers will be held at 2 p.m. on Monday, January 19th.

Cookies and coffee were served by Mrs. Ben Brannum and Clyde Allen to nine members as follows: Mary Michael, Grace Glenn, Rosalie Glenn, Johnny Madison, Clyde Allen, Alice Gee, Ann Lewis and Mrs. Ben Brannum.

Meeting was closed with a prayer.

Rising Star Heritage Cemetery Association

We are grateful to the following who contributed to the upkeep of our cemetery from 11-1-80 to 1-1-81.

PERMANENT FUND
Miss Willie Ray McDonald.....100.00
Ray R. Armstrong 50.00
Drucilla George.....50.00
Mr. and Mrs. Ira L. Edwards.....100.00

GRAVE OPENING PERMITS

Grace and Watson grave.....50.00
May Alice and George E. Cook.....100.00
MAINTENANCE FUND
C.R. Tyler.....25.00
Helen Jackson.....25.00
Essie Green.....10.00

MEMORIALS

To Leonard Harris
Annie Dill.....25.00
Mrs. W.C. Ormand 20.00
Mr. and Mrs. R.J. White.....5.00
Memorial to Mother & Father:
The children of Mr. and Mrs. Chester Claborn.....25.00
To Ervin Hull
Bobby & Inez Elliott.....5.00

GORDON SPOT

By DeMarquis Gordon

A farmers income tax workshop has been planned for Friday, January 16. The workshop is being sponsored by the Extension Service and will be in the new Eastland National Bank meeting room. James Denton, Extension Economist, will lead the workshop which will begin at 9:30 a.m. and will continue as long as there are questions. In past years we have ended the workshop about 2:30 p.m.

While most taxpayers have until April 15 to file their 1980 income tax returns, farmers and ranchers face a much earlier filing date.

Agricultural producers who do not file an estimate of their income by January 16 and do not pay estimated taxes must file their tax returns and pay due taxes by March 2. However, if farmers file an estimate, they have until the April 15 deadline to file final returns.

I would like to mention several considerations for Eastland County farmers and ranchers as they prepare their 1980 income tax returns.

Filing requirements for 1980 are the same as in 1979. For example, an individual must file a return if his gross income is \$3,300 or more, and a married couple under 65 years of age must file if their joint gross income is more than \$5,400. If both are 65 or older, they may make \$7,400 before a return is required.

In contrast to the 1979 optional standard mileage rate of 18½ cents, rate per mile

for 1980 is 20 cents for the first 15,000 miles of business travel in your automobile. The rate has increased to 11 cents from 10 cents for business travel of more than 15,000 miles or when one's automobile is fully depreciated.

The standard mileage rate of 9 cents per mile is permitted as a deduction for charitable, medical or moving expense purposes.

A taxpayer should determine his actual transportation expenses (according to IRS guidelines) before deciding whether to use the standard mileage rate or to use his actual transportation expenses.

New installment sales recently passed by congress significantly changes the rules for reporting gain from sales of real property and personal property. The changes which become effective for 1980 include:

- Repeat of the requirement that no more than 30% of the selling price be received in the tax year of sale to qualify for installment reporting.
- Two or more payments are no longer required.
- Installment sales tax treatment is automatic unless rejected by the taxpayer.
- The selling price for sales of personal property no longer have to exceed \$1,000.

The rules are tightened on installment sales between certain related parties—whether through kinship or through business organizational structure.

One report has stated that the new Installment Sales Revision Act of 1980 would "simplify the installment sales tax rules".

Other changes concern business energy investment credit and alcohol fuel credit as well as numerous Revenue Rulings, Revenue Procedures, Tax Cases and minor law changes.

For information on these and other changes and for assistance in filing your income tax return, come to the tax workshop Friday.

Thursday, January 15, 1981

in a brief session Monday night, January 12, 1981 to vote on complying with state requirements for fire department by-laws in order that fire department workers and their families be covered with insurance in several facets.

Fleta Gregory, president, is leading the fire department in a strong effort to comply with all by laws. She is also an LVN and in the past has taught safety practices locally.

Entha Campbell, reporter

REACT

The REACT ambulance has made one run since our last news report. On January 7th, Mrs. Mary Starkey who was a patient at the Rising Star Nursing Center, was taken to the De Leon Hospital.

The Club thanks Barbara Wright and Don Cornett for donations made to the Ambulance Fund.

Until next time, God Bless.

Lorene Clark, Secretary-Treasurer

May VFD Meets

The May Volunteer Fire Department met

NOW IS THE TIME TO BUY! GIANT JANUARY SAVINGS!!!



SAVE \$500
Stock no. 99, Super big 2 bedroom BRECK at our low January price!

SAVE \$500
Stock no. 77, REDMAN 1152 sq. ft. doublewide with great room, only one at this low price!

SAVE \$500
Stock no. 78, MELODY large 3 bedroom, 2 bath home at a very, VERY LOW PRICE!

PRICE SMASHER ONLY TWO LEFT

NEW 14 WIDE ONLY \$8591
Stock no. 98, MANATEE 14 x 10

AMH Abilene Mobile Homes
4618 N. 1st The Housing Giant 672-6486

January SAVINGS For Men





Sport Time Savings
Athletic wear for winter now reduced. Save on men's and boys' sweat shirts, sweat suits and winter caps. A great way to stay in shape—and keep your budget in shape, too.

Save 20%

Save on Shirts
Beef up your wardrobe with these great looking shirts. We've got men's and boys' long sleeve shirts in dress and sport styles you'll enjoy long into spring. See them now while the selection is at its best.

Save 20%

Belts-You Need Them, We've Got Them
Men's and boys' dress and western style belts in sizes and colors to complete your wardrobe.

Save 30%

Try These Ties for Savings
We've reduced the price on all our ties to keep you looking good. Select from great looking patterns and colors.

Save 25%

Coats, Jackets, Vests and Sweaters
Select from a wide assortment of styles, sizes and colors in boys' and men's famous name coats, jackets, vests and sweaters.

Save 20%

HIGGINBOTHAM'S
18 FRIENDLY LOCATIONS TO SERVE YOU

Main Street Rising Star, Texas



MADISON'S WESTERN STORE
104 E. 8TH • CISCO, TEXAS •
"Look For The Horse"

LADIES LEVIS ---30% OFF
DENIM AND CORDUROY

ALL JACKETS ---30% OFF DOWN, DENIM, POLY FILLED	JEWELRY ---20% OFF BUCKLES ---20% OFF BILLFOLDS ---20% OFF GIFT ITEMS ---20% OFF
ALL VESTS ---30% OFF 2 LEATHER LEFT, DOWN, DENIM, POLY FILLED	

MENS LONG SLEEVE SHIRTS ---30% OFF
BOYS LONG SLEEVE SHIRTS ---30% OFF
ALL CORDUROY JEANS IN STORE- ALL SIZES ---30% OFF
MENS KNITS PANTS ---20% OFF
ALTERATIONS EXTRA