

THE ROPES PLAINSMAN

VOLUME XXVIII—NO. 23

ROPEVILLE, HOCKLEY COUNTY, TEXAS

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THURSDAY, OCT. 17, 1963

If there is an X in this box it is notice your subscription has expired and an invitation to renew.

GRAIN HARVEST NEARS END

The grain harvest in the Ropes community is nearing its end with 592 cars of grain having been purchased by the three elevators. One firm has shipped 175 cars by rail, another some 70 cars, and the other 120. If cars had been available more than 500 would have gone out by rail. The complaint is that the railway for the last three weeks will not or cannot furnish cars and much of it is being hauled out by truck. One elevator manager told the Plainsman, "The grain had piled up on us and we had to move it, so we used trucks. If we had cars we would ship by rail. It becomes apparent any business lost by the Santa Fe here this year is the fault of the railroad and not the fault of the shipper."

COTTON BEGINS TO ROLL IN COMMUNITY

The cotton is now coming in, 825 bales having been ginned by the five gins in the community up to Tuesday noon of this week. What we need is hands—cotton pickers. Right now there is a demand for several thousand of them, but they are not here. There are fewer than last year. The recent warm weather has caused the cotton to open—fields are white with it and if hands can be obtained it will be only a short time until the gins will be covered up.

4-H CLUB COUNCIL REPORT

The 4-H County Council met on Tuesday, October 8th, at the agent's office in Levelland. Plans were completed for the achievement banquet on November 23rd: Program Arrangement: Farm Home 4-H Club; Food, Cloverettes 4-H Club; Ropes, Ropes Stage Band will furnish entertainment; Decorations, Sundown, Pettiet and Lone Star 4-H Clubs. A committee was named to make plans for a Council Float in the Cotton Parade on Nov. 5. They are: Beverly Arnold, Sundown 4-H Club; Jayellen Harbin, Farm Home 4-H Club; Roy Alexander, Farm Home 4-H Club; Freda Pointer and Danny Rosser, Ropes 4-H Club. New officers elected were: Pres. - Danny Rosser, Ropes 1st V. Pres. - Francis Price, Levelland. 2nd V. Pres. - Roy Alexander, Levelland. Sec. - Doris Martin, Ropes. Treas. - Jimmy Lattimore, Levelland. Reporter - Leoma Standifer, Sundown. These officers will be installed at a New Year's party for the year 1964. 1963 officers will plan the party: Leoma Standifer, Jayellen Harbin, Doris Martin, Beverly Arnold, Roy Alexander and Mark Hardin.

MISSIONARY TO BE AT NAZARENE CHURCH

Everett Howard, for sixteen years to the Cape Verde Islands, will speak at the Ropes Church of the Nazarene Friday evening starting at 6:00 p.m. Since 1952 he has been District Superintendent of Spanish speaking people in Texas. His home is in San Antonio. All Latin Americans are cordially invited to attend this service. It is starting at six for the convenience of those who wish to attend the homecoming event.

Ropes Jr. High To Play New Home Here Thursday Night Homecoming Is To Be Held Friday Night

Insurance News On Hurricanes

Following is an excerpt from the House General Investigating Committee on Hurricane Carla made to the members of the House of Representatives at the 58th regular session of the Legislature—1963. THE FOLLOWING is a copy of the House General Investigating Committee report on Hurricane Carla which was furnished to the members of the House of Representatives at the 58th regular session of the Texas Legislature—1963. HISTORICAL BACKGROUND OF WINDSTORM COVERAGE Historically, extended (windstorm) coverage in Texas has always excluded rising waters. In 1913 the Texas Legislature required the State Fire Insurance Commission to prescribe standard uniform policy forms. Since then, Texas standard policies have contained exclusions stating: "This company shall not be liable for any loss or damage . . . occasioned directly or indirectly, by or through any . . . tidal wave, high water, overflow, cloudburst." This exclusion was in the windstorm and tornado policy used in Texas at the time of the 1915 disaster. Even before then, a policy written on April 30, 1900 (before the Galveston storm) excluded ". . . loss or damage that may occur from hail, flood, waves, whether tidal or otherwise." In 1932, the Board of Insurance Commissioners approved the Texas "Standard Windstorm Policy No. 1" which insured against direct loss or damage due to windstorm, cyclone and/or tornado. Its exclusion stated the company would not be liable for damage ". . . caused directly or indirectly by tidal wave, high water, or overflow whether driven by wind or not . . ." There was also adopted a "Standard Windstorm Policy No. 2" with a similar exclusion. In 1938, an extended coverage endorsement was promulgated with the same coverage and exclusions contained in the forms previously adopted insofar as windstorm was concerned. During the 1940's there were heavy sustained hurricane losses in the Houston-Galveston area. In 1944, the Board of Insurance Commissioners prescribed a Texas standard fire policy in which extended coverage was included. This insured against "direct loss caused by windstorm, hurricane, hail, explosion" and other perils. The exclusion stated: Conditions Applicable Only to Windstorm, Hurricane and Hail. This company shall not be liable for . . . loss caused by tidal wave, rising water, snowstorm, blizzard or change in temperature, nor, unless caused directly by a hurricane, for any loss caused by water or rain, whether driven by wind or not unless the wind or hail shall first make an opening in the walls or roof of the described building, and shall then be liable only for loss to the interior of the building, or the insured property therein, caused immediately by water or rain entering the building through such openings. From 1946 to 1949 the loss experience in the Galveston and Houston area was so great that rates had to go up or coverages had to come down. A number of companies withdrew their facilities

and declined to write insurance against windstorm in that area. Reinsurance facilities of large risks were withdrawn. Companies declined to accept business which had produced staggering losses for a period of nine years. The insurance industry requested a mandatory One Hundred Dollars deductible on windstorm coverage to eliminate the expense of small claims rather than adopt the heavy rate increase which appeared justified. The Texas City disaster of April 1947 further compounded the withdrawal of insurance facilities in the Gulf Coast industrial areas.

On March 1, 1949 the Board ordered elimination of the Hurricane Driven Rain coverage due to extremely high losses.

Since 1949 the standard fire insurance policy with extended (windstorm) coverage has read:

Conditions applicable only to windstorm, hurricane, and hail. Unless specifically named herein, this company shall not be liable for loss . . . by snowstorm, tidal wave, high water, or overflow, whether driven by wind or not, unless the wind shall first make an opening in the walls or roof of the described building, and shall then be liable only for loss to the interior of the building . . .

In 1954 the Board again considered including wind-driven rain. However, it was made available on an optional basis, through purchase of the endorsement form No. 148-S, the "Physical Loss Form", which was revised in 1959.

Shortly thereafter, the "package policy" including Comprehensive Dwelling Policy and Homeowners policies were adopted. In the Homeowners: Form A is a named peril form, Form B is a broad form, and Form C is an all-risks form.

Form A excluded wind-driven rain; Form B excluded damage by wind-driven rain . . . contents but included it as an insured peril so far as the building was concerned; Form C insured against wind-driven rain on both buildings and contents. These variances in standard policies subject to state supervision project the confusion of non-uniform policies and non-regulated companies.

Essentially, coverage in other states is the same as in Texas.

It is the recommendation of this Committee that the word "hurricane" be removed from the policy face and that serious consideration be given to incorporating the language "Rising Water Damage Excluded" as part of the descriptive language, with policy conditions changed to conform.

COMPANIES OPERATED OUTSIDE CONTROL OF THE STATE BOARD OF INSURANCE

Substandard performance and policyholder mistreatment principally came from those carriers operating outside the jurisdiction of the State Board of Insurance. The responsible performance came from those companies operating within the rules and regulations of the Board—and particularly those companies represented by local, established insurance agents.

The most serious complaints heard by the Committee were told by those witnesses who did not have the services of an insurance agent

The Ropes Eagles will host the Meadow Bronchos Friday night of this week in the first district game of the season for both teams. The game has been designated as Homecoming for all Ropes ex-students and teachers.

While Ropes has the best season record so far this year, records mean next to nothing when these two old-time rivals meet on the gridiron. Quite often the favorite comes out on the short end of the score.

Meadow was idle last week and the Eagles had little trouble in winning from Roosevelt to the tune of 39-0. Both teams depend on strong line play to carry their defense and outstanding running backs to make the yardage on the ground. Meadow has an exceptional runner in quarterback Bill Sturdivant. He is backed up by Melcher and Hester in the ball carrying department. Ropes depends on Captain and halfback Jerry Morrow, Mike Timmons, Bobby Jeffcoat, Ronnie Sedgwick, and Ray Witt for most of the Eagle ball carrying chores.

The decision in this contest could come from the lines, since both teams have good heavy lines that are capable of doing outstanding jobs on both defense and offense.

To say the least, it should be a good game to watch.

Announcement is made the football game Friday night will start at 7:30 instead of 8:00 o'clock.

The Ropes Eagle Band would like to invite all of the ex-Eagle band members to come sit with the band at the homecoming football game. We would also like for you to dust the cobwebs off your horns and join in with us as we play in the stands. Due to the Exes' meeting following the game, we will not have a social this year, but we do hope to see many of our old friends Friday night—and with their horns.

with whom they were personally acquainted. Many were uncertain whom to contact about their loss, stating their insurance was handled by an investment company or had been bought by mail.

Some witnesses were not satisfied with settlement offers regardless of how the policy was merchandised. However, the persons most confused and dissatisfied were those who had purchased insurance at less than manual rates, were without service of a local agent, or had policies written by carriers not under regulation of the State Board of Insurance such as county mutuals operating on a state-wide basis, reciprocals and Lloyds.

Unregulated insurance writing is a matter of great concern to this state. Carla brought to light abuses of a type which, absent such a catastrophe, must have been practiced against policyholders in individual cases for a long time.

The following testimony indicates the problem. Mrs. August Eberspacher from Angleton, insured thru the Farmers Mutual Protective Association of Texas with headquarters in Temple, Texas, had the doors of her house blown from their hinges, 13 windows smashed, a garage and barn destroyed. Damage was estimated by reputable contractors to be \$7,500.00. She was offered \$25 as settlement in full.

A. W. Walters, a cab driver of Victoria, had the porch blown from his house, the shingles torn off and water

News Of Ropes Public Schools

ELEMENTARY SCHOOL CONTINUES INCREASE

According to Terry Redford, principal of Elementary School, the enrollment continues to increase. Monday and Tuesday of this week sixteen new pupils enrolled, bringing the total attendance up to 338. He stated as yet the heavy load has not come on because the transient laborers are not arriving as fast as they did last year.

PATTERSON, BRADEN IN CORPUS CHRISTI

Pat Patterson, principal of Junior High, and Glenn Braden, principal of Ropes High, are in Corpus Christi attending a meeting of principals. They will return home Friday. Rev. Bill Johnson is filling in for Mr. Patterson in Junior High.

HOMECOMING

Plan to attend the Senior Chicken Dinner before seeing

DAUGHTER VISITS E. HOBBS HOME

Mr. and Mrs. Emory Hobbs had as visitors over the week end their daughter, Mr. and Mrs. J. C. Dorsett, Mark, Steve and Bruce of Brownfield. On Sunday they all attended a meeting of the Primitive Baptist Church in Littlefield.

The Hobbs, accompanied by a niece, Mary Jeffcoat of Lamesa, only recently returned from Cisco where they visited Mrs. Hobbs' sisters, Cleburne where they visited a nephew, Fort Worth where they visited a niece, and on the way home they stopped at Fluvanna where they went to the cemetery. The family originated in Fluvanna and many of their kin are buried there.

IS IMPROVING

Gert Brown told the Plainsman Monday her mother, Mrs. J. M. Brown, while still in the hospital, is improving. Several weeks ago she fell and broke her hip and since has been in a Lubbock hospital.

CARL ALLENS

Tommy Allen was here last week visiting his grandparents, Mr. and Mrs. Carl Allen. He was enroute to Denton where he will be employed at a missile base.

IS RECOVERING

Mrs. Nancy Martin, who has been under the care of a physician for several weeks, is showing marked improvement.

FOR SALE

Frigidare refrigerator in good condition. See Emory Hobbs.

pouring through the roof. A local contractor estimated damage at \$282.00. He received only \$56.00. When he phoned Farmers Group Insurance Company, both the agent and adjuster hung up on him.

Mrs. Charles Hanzelka of Placedo carried the insurance on her home with Farmers Mutual of Temple. The roof was blown off with resultant damage estimated at \$1,563.00. However, one week later, the adjuster handling the loss for this company brought his son to inspect the damage. The boy said the ceilings and walls had never been wet and the walls were not damaged. He decided the wallpaper came down because it had never been glued. Although an agreed settlement of \$1,563.00 had been made, Turn to Page 3

our Eagles play Meadow. Prices are Adult Chicken Dinner \$1.25, and children, \$0.75. The time is 5:00 until game time.

Place: High school cafeteria. MENU OCT. 21-25

Following is the school Cafeteria menu for the week of October 21-25: Monday—Baked Fish, buttered corn, buttered English, Peas, fruit cobbler, light bread and milk.

TUESDAY—Fried chicken, black eye peas, creamed potatoes, jello hot rolls and milk.

Wednesday—Barbeque on bun pinto beans, tossed salad, canned fruit milk.

Thursday—Meat balls, spaghetti and tomatoes, fresh vegetable salad, ice cream, hot rolls, butter, honey and milk.

Friday—Chicken and dressing and giblet gravy, green beans, cranberry sauce, hot rolls, butter and milk.

CARD OF THANKS

We desire to take this means of thanking the folks of the Ropes community for the many kindnesses, flowers, cards, and words of sympathy at the time of the death of our beloved father and grand father, W. J. Moore. It is our prayer that God's richest blessings be on each of you.

The W. J. Moore family.

RETURNED HOME

Mrs. Sam Whitener was returned home from the hospital Monday improved after undergoing surgery last week.

GREAT GRANDCHILD

Mr. and Mrs. Carl Allen are now great grandparents. The happy event was the birth of a son to Mr. and Mrs. Allen Robinson of Levelland. He was named Timothy Allen Robinson. The father is a grandson of the Allens.

FOR SALE

Three lots in Resthaven Cemetery near Lubbock. Sufficient space for twelve graves. See Emory Hobbs.

Citation by Publication

THE STATE OF TEXAS TO: WESLEY BAST GREETING:

You are commanded to appear by filing a written answer to the plaintiff's petition at or before 10 o'clock A.M. of the first Monday after the expiration of 42 days from the date of issuance of this Citation, the same being Monday the 2nd day of December A.D., 1963, at or before 10 o'clock A.M., before the Honorable 121st District Court of Hockley County, at the Court House in Levelland, Texas.

Said plaintiff's petition was filed on the first day of August, 1963.

The file number of said suit being No. 4813. The names of the parties in said suit are: MARY BAST as Plaintiff, and WESLEY BAST as Defendant.

The nature of said suit being substantially as follows, to wit: Divorce

Cruel, harsh and tyrannical treatment No children born or adopted No property accumulated Issued this the 14th day of October A. D., 1963.

Given under my hand and seal of said Court, at office in Levelland, Texas, this the 14th day of October A. D., 1963.

Ruby Beebe, Clerk 121st Judicial Dist. Court Hockley County, Texas (Seal)

ROPES 4-H NOTICE
 Our next meeting will be possible for the 4-H boys who on Tuesday night, Oct. 22, at 7 o'clock at the Community House. This time was made possible for the 4-H boys who are in football to attend.
 Reporter, Danny Rosser.

JOHN POPEJOY IN HOSPITAL
 John Popejoy, father of Mrs. Bob Whitlock, and who has been making his home with the Whitlocks, was taken to a Lubbock hospital on Monday where he is receiving treatment.

NAZARENE LADIES SOCIETY MEETS
 The Missionary Society of the Nazarene Church met on Monday afternoon in the home of Mrs. Mansfield Thomas. The following were in attendance: Mrs. Clyde Loveless, Mrs. J. R. Smith, Mrs. J. D. Beaty, Mrs. Isla Etheridge, Mrs. Bill West, Mrs. Bill Johnson, Mrs. Joe Harris, Mrs. Jim Martin, Mrs. Edwin Whitehead, and the hostess, Mrs. Thomas.

MRS. WILKISON IS IMPROVED
 Mrs. W. H. Wilkison, who has been numbered among the ill, is said to be improved.

COUPLES CLASS HAS SUPPER
 The Couples Class of the Ropes Church of the Nazarene, enjoyed supper at Furr's in Lubbock on Monday night of this week. Those attending were Mr. and Mrs. J. D. Beaty, Mr. and Mrs. Mansfield Thomas, Mr. and Mrs. Leon Young, Rev. and Mrs. W. O. Johnson, Mr. and Mrs. John Smith, Mr. and Mrs. Joe Harris.

JIMISONS VISIT LAKE THOMAS
 Mr. and Mrs. W. L. Jimison were at Lake Thomas this week looking for a location for a trailer house, which they will use when fishing.

LOCAL FOLKS ON JURY DUTY
 Folks from the Ropes community doing jury duty this week in Leveland are Mrs. Tommy Littlefield, Mrs. E. E. Nix, Winston Jones, J. W. Jackson, D. G. Kulms and Clyde Lovcless.

ISLA ETHRIDGE IN NEW HOME
 Mrs. Isla Ethridge and daughter, Lanell, are now enjoying their new home in north Ropes. Mr. and Mrs. J. R. Galey will occupy the residence vacated by Mrs. Ethridge.

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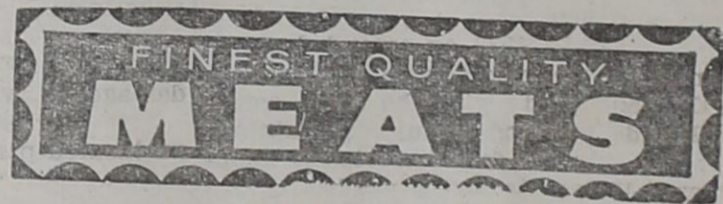
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| SHURFINE | 46 OZ. CAN | |
| PINEAPPLE JUICE | 3 FOR | .89 |
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| ORANGE DRINK. | | .35 |
| FRANCO AMERICAN | 15 1-2 OZ. CAN | |
| SPAGHETTI. | 2 FOR | .25 |
| MOUNTAIN PASS | ONLY | |
| TOMATOE SAUCE | 12 CANS | \$1 |
| SHURFINE VIENNA | CANNED | |
| SAUSAGE | 5 FOR | .95 |
| SHURFINE | FALL CANS | |
| MACKERAL | 6 FOR | \$1 |
| SHURFINE Vanilla Wafers | POUND | |
| COOKIES | | .25 |



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|-----------------------|----------|------|
| BEEF RIBS | POUND | .33 |
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INSURANCE
From Page 1

the adjuster offered \$585.00 and told the assured it was the "last offer".

Mrs. Nadine Morthilljohn carried insurance with the Hochheim Prairie Mutual Insurance Company and was offered \$344.00 against an actual \$2,828.00 damage. The offer was made arbitrarily

without a representative of the company even inspecting the damage.

Mrs. Alpha Miller of Olivia carried insurance on her home and three rent houses with the Texas Farm Bureau Mutual Insurance Company of Waco. Two roof tops were found in a cotton patch. On the total loss of approximately \$25,000.00 an adjuster from

Waco offered \$6,000.00 and told the assured if she didn't accept that day it would be \$1,000 less the next day.

Mrs. Lydia Busch of LaSalle had \$4,000.00 coverage on her dwelling with her Farm Mutual Insurance carrier. They were allowed \$160.00. The adjuster denied all damage to the house claiming water came in from the louvres despite the fact the sky could clearly be seen through holes blown in the roof.

J. D. Greenwalt of Palacios carried insurance with the Farmers Insurance Exchange (reciprocal). Two adjusters agreed that he had sustained a total loss of \$9,000.00 on his policy. They said they could not write a check for more than \$5,000.00. The following day they again agreed to pay the total loss of \$9,000.00 less the \$100.00 deductible. However, on the next day they returned and said they would pay only \$900.00 (or 10%) because they had decided the loss was from rising water.

Correspondence and testimony showed a consistent pattern of refusal to recognize damage or to make reasonable adjustments by the Farmers Insurance Exchange.

Allstate Insurance Company, which advertised its services during Carla, had an adjuster who simply went to homes and without inspecting the roof for damage or looking for broken windows, denied damage because there was rising water in the area.

In the Palacios area, the Texas Farm Bureau issued Mrs. B. T. Elliott a check for \$200.00 without considering estimate. The estimated damage was \$2,000.00 with the policy written for \$4,100.00. The adjuster told the lady to "take it or leave it" as that was all she would get. The agent handling the insurance backed up the adjuster saying she "wasn't hurting".

Lawrence Abrahamson of Palacios carried \$15,000.00 on

his home and \$6,000.00 on contents, plus living expenses. The Farmers Insurance Group representatives admitted his residence was a total loss but would allow him only \$1,500.00 on the home and nothing on the contents.

The International Service Insurance Company of Fort Worth settled a claim with Fred Kleingle of Victoria and then told him that his policy would be cancelled as well as other policies in Texas City and Galveston. The company maintained, even though the house was under an FHA mortgage, that it had faulty construction and the company would no longer be liable since moisture coming through the foundation had caused the damage even though no question of rising water was involved. (This tactic raises the ethical issue of a company collecting premiums for years of profitable operation and cancelling policies with the first loss.)

There were many cases where policyholders were ignored or where appointments were broken by adjusters. Tactics such as these only added to the anger and resentment.

Not only should the State Board of Insurance have the power to regulate all carriers of insurance in Texas, but it should also exercise that power and cancel the licenses of companies about whom there are repeated and justifiable complaints.

One stock company operating through agents left much to be desired in its performance. St. Louis Fire and Marine Insurance Company was condemned many times.

The Committee received a report from one of the State Board's investigators sent to the area stating:

... Upon my arrival in the storm area it was felt that a good starting point would be with the St. Louis Insurance Group. The reason for this decision of course was brought about by the difficulties encountered by this group after Hurricane Debra.

A statement was made to Mr. Blunt by the writer that he hoped that we would not have the same difficulties and the same reports concerning the St. Louis Insurance Group out of Hurricane Carla as we did with Hurricane Debra. At this time Mr. Blunt informed the writer that in his opinion the Department would receive considerably more complaints. I asked him what brought him to this conclusion and he informed me that officers of the company were due in Houston shortly and possibly certain changes would be made.

... It is the writer's opinion that his group will, based upon the result of Hurricane Debra, attempt to settle each and every loss as low as possible and further will attempt to use the same tactics that were employed previously.

Apparently the same tactics were used because the Committee received numerous complaints against this group. It is startling that the adjuster in charge of this group's operations during Carla would admit to a staff member of the State Board that they undoubtedly would receive more complaints against them than they did during Hurricane Debra. The public is entitled to action by the State Board against such practices.

It was also noted that the St. Louis group was one of the forerunners of the practice of deviated rates in Texas. It is incumbent upon the Board to ascertain whether such deviations are in fact justified by experience and to make certain that lower rates do not come at the expense of policyholders with justifiable claims.

Some of the confusion came when a few companies did pay for rising water damage even though not required to do so. The public could not understand why

one company would pay such a loss and another company refused.

While recognizing the need for county mutual companies to operate within their own specific area of interest, the Committee feels that all insurance carriers operating in the State of Texas should be placed under the same regulations and subject to the same penalties for inadequate performance.

See me

when you're
shipping something
or traveling
somewhere

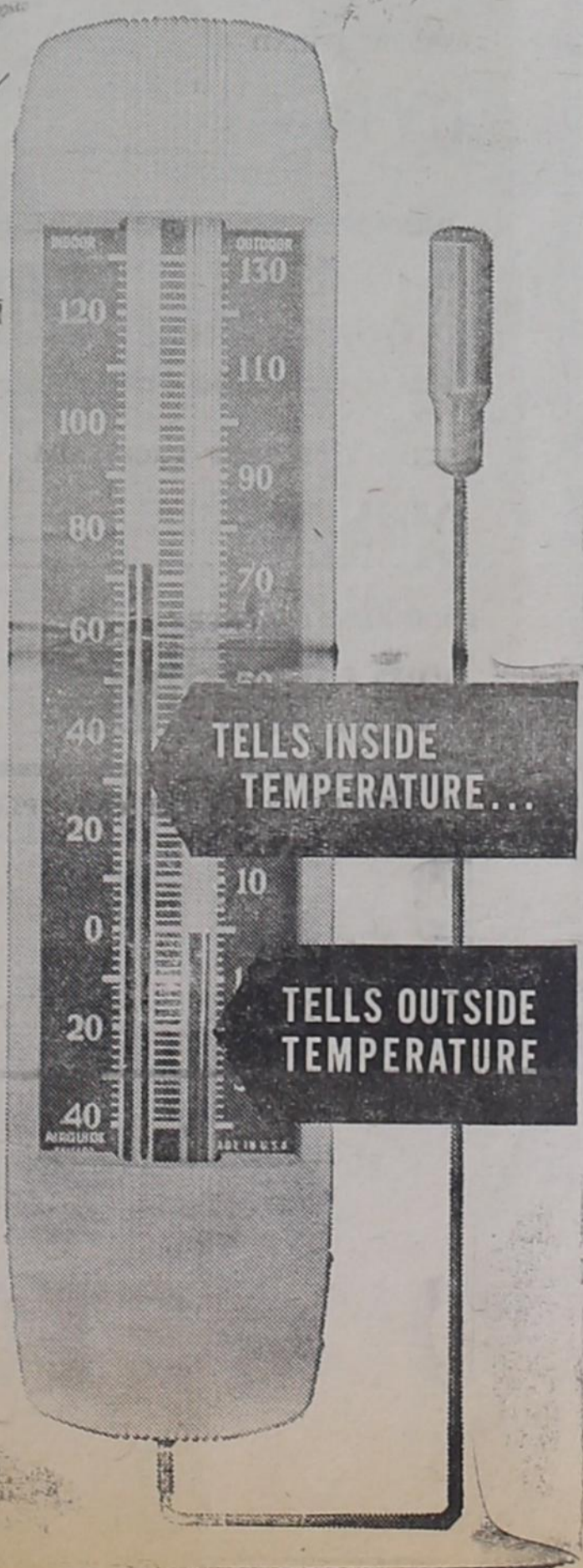
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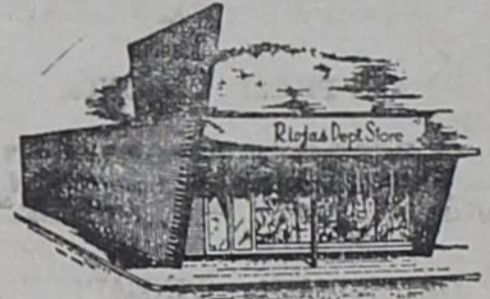
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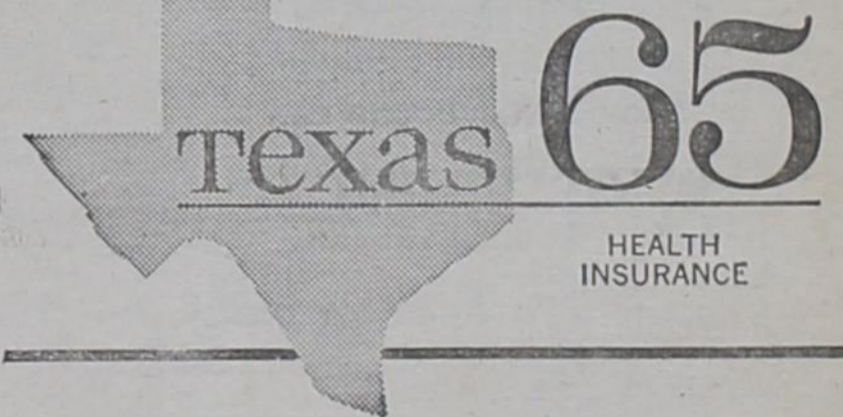
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BEANS 2 FOR19

NO. 300 CAN AUSTEX SPAGHETTI
MEAT BALLS25

SWIFT'S PREM 12 OUNCE CAN
LUNCHEON MEAT39

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PINTO 5 POUND BAG
Beans **.99**

FOOD KING 5 POUND CAN
SHORTENING55

GIANT SIZE LIQUID JOY DEH
SOAP61

OPEN PIT 24 OUNCES
BARBECUE SAUCE55

DEL MONTE 14 OUNCES
CATSUP19

STALEY'S WAFFLE 1 1/2 PINT
SYRUP39

Finest Quality **MEATS**

ARMOURS OR NEUBOFF LB.
BACON55

PORK
STEAK 3 LBS. \$1

BEEF
Ribs, 5 lbs. \$1

SHLOAN FOUND
STEAK79

SHURFRESH 6 OZ. PKG.
CHEESE SLICES19

Garden Fresh **Vegetables**

FIRM HEAD POUND
CABBAGE05

WINECAP POUND
APPLES15

YELLOW POUND
ONIONS05

Quick Convenient **FROZEN FOODS**

MEXICAN OR BEEF ENCHILADA
DINNER39

FOOD KING 10 OUNCES
STRAWBERRIES19

ALL BRANDS 12 BOTTLE CRT. PLUS DEPOSIT
Pop **.57**

THE ROPES FOOD STORE