

Tis neither birth, nor wealth, nor state, but the get-up-and-get that makes men great

The Baird Weekly Star, Established December 8, 1887

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Callahan County Clarendon, Established November 15, 1879

Volume 108 Number 7

SERVING THE ENTIRE COUNTY FROM THE COUNTY SEAT

Thursday, February 15, 1996

SWCD Poster Contest Winners Announced



County Poster Winners: From left to right: Josh Hopkins, 1st Place, Cross Plains 6th grade; Kylie Elston, 2nd Place, Eula 5th grade; and Jason Beauchamp, 3rd place, Cross Plains 6th grade.

The Callahan Divide Soil & Water Conservation District held their 6th annual Conservation Poster Contest recently. The contest was open to all 4th, 5th, & 6th graders from all the Callahan County elementary schools. "The purpose of the Conservation Poster Contest is to promote conservation awareness of all our Natural Resources," says Clint Rollins, District Conservationist with the Natural Resources Conservation Service in Baird.

There were approximately 80 students participating in this years poster contest. Each school is required to judge their

own students by each grade then submit their top three posters for county competition. The following is a listing of individual winners by school and grade: Eula 4th grade--Tobin Smith, 1st place; Jessica Stanton, 2nd place; Rebecca Flowers, 3rd place; and Samuel Martin, 4th place. Eula 5th grade--Kylie Elston, 1st place; Hal Hoogstra, 2nd place; Kristin Loudermilk, 3rd place; and Sara Dove, 4th place. Cross Plains 6th grade--Josh Hopkins, 1st place; James Ross, 2nd place; Jason Beauchamp, 3rd place; and Allisha Branham, 4th place.

The top two Callahan County posters by Josh

Hopkins and Kylie Elston will go on to Temple, Texas for the Texas Soil and Water Conservation District Region 5 competition. These two posters will represent Callahan County in competition with 60 other counties in north central Texas. Each of these counties will submit two posters. Winners will be selected sometime in May, 1996.

The Callahan Divide SWCD would like to thank all the students and teachers that participated in this years Conservation Poster Contest and a hardy congratulations goes out to all the winners.

Commissioners Court News by Billy Harris

Callahan County Commissioners met in regular session Monday, February 12 at 9:30 a.m. in the Courthouse in Baird. Officers present at the meeting were Bill Johnson, Harold Hicks, Bryan Farmer, Tommy Holland, Charlie Grider and Darlene Walker.

Minutes of the previous meeting were approved.

Paula Windham and Maurice Newton, representatives of Leon-Bosque RC&D, met with commissioners. There was discussion of the lack of interest in the area for the grant programs that the RC&D organization can assist with. Various groups in the

county have received grants for projects it was said, but more help is available for interested parties. The county budgets \$250 annually to the RC&D. No action was taken on this item.

Billy Dezem and Johnny Turner, members of the Clyde Volunteer Fire Department, presented a request to Commissioners for \$2000 to help build a booster truck for rural firefighting. On a motion by Johnson and seconded by Hicks, Commissioners approved \$1000 for the project.

A motion by Farmer and seconded by Holland adjourned the meeting.

Spring Pictures To Be Taken February 20th

The Headlight Staff is announcing spring and elementary group pictures on Tuesday, February 20, 1996. Pictures will start at 8:30 in the Baird ISD cafeteria.

The group pictures must be paid for in advance. Everyone will have an

individual picture taken and proofs will be returned for the opportunity of purchase. Order forms for the elementary group pictures will be given out and if there are any questions, please call Baird High School.

Chili Supper To Be Held February 22nd

Meals on Wheels and Baird Senior Citizens are having their annual fund raiser. They will have their Chili Supper at the Nutrition Center, 4th & Chestnut, Thursday, February 22nd, from 5:00 to 8:00 p.m.

The cost will be \$5.00 for adults and \$3.00 for children.

Skip Parker will be making the chili for the supper. The ladies will donate the desserts.

Please help support this very worthy cause.

Clyde Man Convicted In Jury Trial

After a two day trial, a Callahan County jury has convicted a Clyde man of driving while intoxicated.

The jury took fifteen minutes last Wednesday to find Ronnie Dan Wills, 34, guilty of the offense. The charge stemmed from Wills' arrest in Clyde in the early morning hours of September 4, 1995.

According to Clyde Police Officer Paul Jaworski and Callahan County Deputies Billy Myrick and Buddy Croft, Wills was observed spinning his tires and running two stop signs on North 1st Street between Cherry Lane and Hunt Street. When the officers stopped him to investigate, they determined that he was intoxicated and placed him under arrest.

Callahan County Attorney Allen Wright stated that he was pleased with the swift verdict and commended the officers for their quick reaction at the scene and their professional presentation of the case to the jury.

Punishment was set by the court at at \$500 fine, court cost and 2 years probation.

4-H Shooting Sports Coaches Training February 24 & 25

The Callahan County 4-H Shooting Sports will hold a two day coaches training on February 24th & 25th for rifle, shotgun and archery.

Anyone interested in this training should call Bob Robinson at 915/893-5625 for more information.

4-H Shooting Sports To Hold Meeting February 17th

The Callahan County 4-H Shooting Sports will hold their organization meeting on Saturday, February 17, at 2:00 p.m. in the County Courthouse.

All 4-H members currently enrolled in shooting sports, their parents and any other

interested persons should attend this meeting. We will discuss practice scheduling, up-coming shooting events, coaches and leaders training as well as range rules.

Snacks and drinks will be provided.

Callahan Republican Party Meeting Set For February 20th

The Callahan Republican Party is holding their monthly meeting Tuesday, February 20th at 7:00 p.m. at the Dairy Queen in Clyde. Special guest speaker will be Dr. Rudy Izzard, candidate for the 17th Congressional District.

Don't forget to vote in

the Republican Primary Tuesday, March 12. For your voting convenience there will be three polling places this year. Precincts 1, 2 & 7; Eula Lions Club; Precincts 3 & 6; Clyde Lions Club; and Precincts 4 & 5; Cross Plains Community Center.

Chamber of Commerce Awards Dinner To Be Held March 2nd

The Baird Chamber of Commerce will hold their annual Awards Dinner Saturday, March 2, 1996 in the Baird School Cafetorium at 7:00 p.m.

This year our guest speaker will be David Bacon from KTAB. The meal for the evening will be brisket, beans,

potato salad, and dessert.

Tickets are \$5.00 per person and may be purchased through any Chamber director, First National Bank, or at the Chamber Office.

For more information, you may call the Chamber Office at 854-2003.

BYB Schedule For Week #2 February 17th

10:00 a.m.; Bulls vs. Suns; 1st & 2nd Grade Boys

11:00 a.m.; Spurs vs. Celtics; 1st & 2nd Grade Boys

12:00 noon; 1st & 2nd Grade Girls

1:00 p.m.; Rockets vs. Suns; 3rd & 4th Grade Girls

2:00 p.m.; Magic vs. Celtics; 3rd & 4th Grade Girls

3:00 p.m.; Bulls vs. Suns; 3rd & 4th Grade Boys

4:00 p.m.; Spurs vs. Celtics; 3rd & 4th Grade Boys

5:00 p.m.; Rockets vs. Suns; 5th & 6th Grade Girls

6:00 p.m.; Magic vs. Celtics; 5th & 6th Grade Girls

7:00 p.m.; Bulls vs. Suns; 5th & 6th Grade Boys

8:00 p.m.; Bulls vs. Celtics; 5th & 6th Grade Boys

BYB Week #1 Results

The first week of Baird Youth Basketball has come and gone with few complications, especially considering that all teams went without a practice due to bad weather.

Remember that we do not keep scores on first and second grade teams, so we will just list them with their coaches this week.

Black vs. Red (Girls)

Black: Coached by Gloria Mendez. Players included Rebecca Tollett, Adriana Diaz, Paige Robinson, Cayce Kilmer, Ashley Dillard and Summer Hargrove.

Red: Coached by Windy Burns. Players included Kayla Windham, Cissy Chavarria, Cassie Burns, Megan Betcher, Chelsea Williams, Jessica Spinks, and Kayla Cardenas.

Spurs vs. Bulls (Boys)

Spurs: Coached by Miller Scott. Players included Christopher Baker, Kerry Mendez, Blane Scott, Chance Rodriguez, and Blake Manning.

Bulls: Coached by Jay Gonzales. Players included Kelci Gonzales, Justin Armstrong, Kelby Cauthen, and Justin Patterson.

Suns vs. Celtics
Suns: Coached by Al Estrada. Players included Brett Jones, Malcolm Martin, Joshua Walker, and Roman Castillo.

Celtics: Coached by Bill Windham. Players included Chancey Pierce, Josh Atkins, Kolton Herley, Wes Reynolds, and Cody Shouse.

3rd & 4th Grade Girls

Magic 16 vs. Rockets 14

(Continued On Back)

Baird Junior Girl Scouts Complete Three Projects



Baird Junior Girl Scouts: Left to right: Ashlie Green, Melissa Henley, Sonja Walker/Callahan County Librarian, Amanda Manning, Wyndi Williams, and Lori Moore.

The Baird Junior Girl Scouts have completed three community service projects. The girls made Christmas Card for the Baird Nursing Home residents and helped to collect articles for the "Soap for Santa" drive which benefits children age twelve and above.

The third project we completed was donating books to the Callahan County Library. This year the

Junior Girl Scouts are Ashlie Green, Lori Moore, Melissa Henley, Michelle Devenport, Gini Russell, Wyndi Williams, Sheena Estrella, Ashley Rodriguez, Amanda Manning, and Meredith Curtis.

We would also like to thank everyone who bought girl scout cookies in showing your support for the girls.

Baird High School Band To Present Concert February 22nd

The Baird High School Band will present its mid-winter concert on Wednesday, February 22nd at 8:00 p.m. in the Baird High School Auditorium.

This concert will feature the band on several popular and light pieces. The band will perform three pieces from movies; The Man From Snowy River; Dances With Wolves; and Box Office Blockbusters. Also in the concert will be two marches; The New Colonial and Kentucky Sunrise. The remaining two pieces

are standard band literature. Encanto will feature several of our Junior High All District players and Irish Tune From Country Derry is the definitive version of Danny Boy.

Admission is free and all are invited to attend this evening of music with the Baird High School Band.

In last week's paper, Lindsey Odom was inadvertently left out of the listing of High School All District Band members. We apologize to Lindsey for this error.

Baird Firemen Fight Weekend Fires

Baird Firemen were very busy Saturday afternoon handling three fires, the last one extending into Sunday morning.

The first alarm was received about 1:30 of a grass fire north of Baird in the southern edge of Shackelford county. Damage was contained to about five acres of grass and one plastic oilfield flow line. Two Baird trucks extinguished the blaze in about thirty minutes.

A structure fire was reported at 4:15 at apartment #21 Walnut Hill Apartments in Baird. A grease fire in the kitchen caused heat damage in the immediate area and smoke damage throughout the residence. Firemen ventilated the structure by opening windows and using a positive pressure fan clearing the smoke out in about ten minutes.

The third alarm was received at 7:02, a short time after the norther blew in with high

winds, of a grass fire five miles east of Baird on the Sara Hatfield property west of FM 2228. Firemen battled the blaze until 1:30 Sunday morning before bringing it under control. Baird Fire Department was assisted by Clyde and Putnam Fire Departments in helping to contain the fire. Tony Robinson, a neighboring land owner that also lost grazing, said it appeared the fire started under some overhead electric wires. Damage estimates were from 100 to 250 acres of grass land and some fence damage. Baird Assistant Chief Russell Robbins said the terrain was extremely rough with very thick brush that hampered efforts to get to the fire. Also lending assistance were Callahan County Sheriff's Department and Texas Parks and Wildlife Game Warden.

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Remember The Boys In Gray

by Eddy Brumbaugh



Evin Boyd McCoy; born July 12, 1843; died December 19, 1919.

Real Daughter Medal will be presented to Vida Cates McCoy King by the Sons of the Confederate Veterans West Texas Brigade, Chief Clinton Camp #366 of Abilene Area in the near future at the Clyde Nursing Center in Clyde, Texas. Vida King is the daughter of Evin Boyd McCoy. Vida was born February 2, 1899 in Abilene, Taylor County, Texas. Parents; Evin McCoy and Tolitha Cuma Fitzpatrick. Vida married Joe King July 12, 1914 in Wilsonville, Texas.

Vida is a beautiful person at her young 96, in both looks and character. She has never tasted coffee or has she had as much as an aspirin. She is very healthy, active and lovable. Joe and Vida had five children; Altha Faye King Bowen, Elvin C. King, Eliwanda V. King Bell, Bobby Joe King, and Bennie M. King. Evin Boyd McCoy was born July 12, 1843 in Mississippi, and died December 19, 1919 in Mississippi, and is buried at Midway Cemetery, Hodges, Texas.

Evin married his first wife, Elizan N. She died October 18, 1889 in Kingsland, Arkansas. He married his second wife, Tolitha Coma Fitzpatrick May 10, 1891. She died August 20, 1905 of typhoid fever. Tolitha was born November 4, 1858. She is buried at Midway Cemetery beside Evin McCoy. Evin served in

Company E, 35th Mississippi Infantry Regiment C.S.A. He was an assistant school teacher when he was seventeen years old.

He later taught in Snowville, Mississippi. He went to Arkansas with his parents some time between 1867 and 1870, settling near Kingsland, Arkansas.

After his wife's death, he came to Texas in the late 1880's or 1890 and lived in Abilene until his death in 1919.

Evin met and married T. Fitzpatrick in 1891. She had six sons by a previous marriage. The youngest being three years old. Evin and Elizan had five children; he and Tolitha had five children; and she had her six boys.

The records show that E.B. McCoy, private, Company E, 35th Mississippi Infantry Regiment, C.S.A., enlisted March 6, 1862 at Neshoba County, Mississippi and discharged in 1865.

The 35th Mississippi Infantry Regiment recruited at West Point and Corinth was organized during the spring of 1862. The unit fought under General J.C. Moore at Corinth. Later it was assigned to Hebert's and Moore's Brigade, Department of Mississippi and East Louisiana. It was captured when Vicksburg fell. After being exchanged, it was placed in Baldwin's and Sear's Brigade, served throughout the Atlanta

Baird 48 Study Club

The Baird '48 Study Club met Monday, February 5th at the home of Laurie Eubanks. After the call to order by the president Irma Crow, the program was introduced by yearbook chairman Barbara Corn. Virginia Shanks and Rev. Skip Hodges were present to describe their mission trip to Russian last summer. They told of the really hot weather while they were there and the lack of air conditioning. Both were greatly impressed by the Russian people and their display of friendship and faith. Mrs. Shanks and Rev. Hodges were visitors in

Russian at different times. Dale Brewer accompanied Rev. Hodges. When Mrs. Shanks left Russia she left behind most of her clothes to be used by the Russian ladies. This thrilled them.

Refreshments were served by Rosemary Johnson to the following members and guests. Lynette Bowen, Cathy Brock, Barbara Corn, Irma Crow, Billie Ann Earp, Laurie Eubanks, Sally Goldsmith, Judy Gulley, Georgie Manion, Minnie Martin, Bridget McDowell, Sue McNeil, Jane Ringhoffer, Joyce Smauley, Dyon Thompson, Virginia Shanks, and Rev. Skip Hodges.

Campaign, was in Tennessee with Hood, and aided in the defense of Mobile. It surrendered with the Department of Alabama, Mississippi, and East Louisiana.

In these times we seldom have time to revert to activities of the past; to these days when Texas was a wild country. Thrilling as it may be to read of those times when our ancestors so bravely faced rough realities of life and the Civil War. It is even more thrilling to actually talk with one who lived and remembers hearing her father tell about the Civil War.

Such a person as Mrs. Vida King possesses a treasure trove of memories. It is interesting indeed to sit and listen to her stories concerning the time when she was a child. Mrs. King and her father, they should be remembered and respected and honored as the real makers of our state.



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Thank You

We would like to thank the Volunteer Fire Departments from Baird, Clyde, and Putnam for the wonderful job they did putting out the grass fire on our land south of town Saturday night. We would also like to thank Eddie Curtis and

the sheriff's department for their efforts. And also Cookie Robinson and United Energex for the transport of water. Everyone's help was greatly appreciated. Thank you, Tony and Lori Robinson

Corinne Blackburn Club News

The Corinne Blackburn Club met in regular session Monday, February 12, 1996.

The talk on "President" was given by Viva Peek. She talked about George Washington and Abraham Lincoln. Stating that Lincoln was born before Washington, but Washington was the first president. Both talks were very interesting.

Florice Robbins gave an interesting talk on "Valentines Day". The hostess, Lucibel

Manion and Sybil Dickey served a delicious cake and coffee.

A motion to give \$40.00 to the nursing home to buy new music tapes. Motion carried.

Those present were Frances Dunlap, Dorothy Browning, Chigger Pruett, Ethel Hughes, Ouida Walker, Clara White, Florice Robbins, Burma Warren, Margie Sullivan, Pat Sartor, Joyce McAuley, Goley Henry, Eulala Ault, Lucibel Manion, Sybil Dickey, and Viva Peek.

Gifts To Scranton Cemetery Reported

The following persons gave memorial gifts or donations for the upkeep of the Scranton Cemetery between July 1, 1995 and December 31, 1995. Each gift was sincerely appreciated by the Board of Directors.

Betty A. Allen; Alma J. Turner; Roy Applewhite; David & Diane Boland; Russell & Mary Ruth Chatham; Willie Cozart; Gean Sprawls Craig; Virginia Elam Gilliam; Bob & Clara Hallmark; Barbara Harlow Jones; Alvin & Ruth King; Fay Marie King; Aubrey & Charlotte Loper; Jerry & Barbara Luster; Gertrude Reese; Hugh & Joan Shrader; LaVelle Stuart Speegle; Murl Hallmark Stroebel.

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★Private Practice since 1968

★Instructor at McMurry University in Texas & United States Government - 1968 - 1969

★Former Director, Abilene YMCA

★Special Prosecutor - Taylor County

★Admitted to United States Supreme Court - 1974

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JOE K. REED, DDS

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• Cut off about 18 inches of floss and wrap the ends around the middle fingers, leaving about 2 inches between the hands. Guide it with thumbs for the top teeth and index fingers for lowers.

• Pass the floss gently between two teeth, sliding several times to the gum and back along the side of one tooth. Repeat the scraping on the side of the adjacent tooth and move on until all

teeth are flossed.

A word of caution: Always control the floss. Try never to snap the floss suddenly between two teeth as the gums may be sensitive. Use as gentle, sawing motion. If gums bleed, you may be flossing too hard, or they may be in poor health. It makes sense to have your dentist or hygienist demonstrate the flossing method to you. It will help insure the future health of your teeth and gums.

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MORAN NEWS

By Mrs. Luke Huskey

Mike Blue, who was in a car accident last Monday, continues to receive treatment in Hendricks Hospital, Abilene. Mike is a senior at Moran High School. A fund has been started in the Peoples State Bank in Moran to help defray Mike's expenses while he is in the hospital. Any amount will be appreciated. A chili supper at the Moran School cafeteria is being held Thursday night for his benefit.

Birthdays

The Moran Birthday Club met last Thursday night at the Lone Star Eatery in Albany for the February meeting. Sixteen members were present.

The "Happy Birthday" Song was sung to Mrs. Lucion Brooks and Hubert Brewster who had birthdays in January and Mildred Smith who has a birthday in February. The club did not meet in January due to illness and weather conditions.

Nadine Brewster led a discussion on the inventions and things that has happened since 1935. Others present made comments, which made the meeting very entertaining and amusing.

Small valentines were enjoyed.

Those present were Mr. and Mrs. Ray Spurgeon, Mae Delle Jones, Mildred

Smith, Mr. and Mrs. Lucion Brooks, Nadine Brewster, Florence Brooks, C.L. Miller, Hubert Brewster, Mr. and Mrs. Dub Midkiff, Mr. and Mrs. Marvin Kays and Mr. and Mrs. James Garrett. The next meeting will be Thursday night, March 14, at the Lone Star Eatery in Albany.

Class Meeting

The Dorcas Sunday School Class of the Baptist Church met in the home of Elaine Shelton with Madole Harper as co-hostess.

The opening prayer was offered by Hazel McKinney, and class song was sung.

Olee Edwards presented the devotional using the "Love" Chapter of I Corinthians 13:1-13. One of life's temptations is to wear our feelings on

our sleeves. In some strange way getting our feelings hurt ministers to our ego to forgive or forget a wrong toward us is in a sense, to surrender. It is our natural instinct to fight back. Love cannot be sensitive, tough or unforgiving. It is easy to keep account of wrongs against us, to be too sensitive, to look for evil when none was intended. But love almost always refuses to be omitted or to be hurt. There is a toughness, a strength about love that protects one's heart and feelings, like a suit of armor protects our body. Over and over we have heard "Love is blind." But love does have eyes that can see and love is aware. Love has eyelids and sometimes closes its eyes and does not see. Love looks for good instead of bad and when someone does wrong, love is ready to forgive.

The minutes were read and approved and the

treasurers report was approved.

Gladys Matthews gave the closing prayer and the class was dismissed for the social hour.

Other class members present were Jean Tabor, Ruel Tabor, Dale Pippen, and Maurice Snyder.

The weather continues to be hot, humid, and dry conditions. People are asked to be extremely careful with outside burning, due to the conditions. A good warm rain would be very beneficial to and for everyone.

Elma May Huskey spent the weekend in Fort Worth and Burleson with her nephews, Bill, James R. and Foy Dunaway and their families.

Feb. 9, 1996

The Moran Lady Bulldogs concluded their 95-96 season with a loss at Woodson Friday 55-36. Moran ended with a season record of 2-20 and 0-6

in District. The future is bright with 4 full time starters and 1 part time along with 8 letter winners. Shanta led the scoring Friday with 21 points backed up by Beth Chambers with 8 and Becky Sanders with 5. I would like to thank all parents, teachers, administrators and fans for their loyal support. We will be better in the future.

Thanks,
Coach Willie Schoen

Bi-district opponent: Lingleville (Runner up Dist. 24-A)

Tentatively set for Thursday, 22nd in Eastland (Doubleheader with Newcastle and Lipan). Finalized details TBA next week.

Practice games: Saturday, Feb. 17 v. Paint Creek in Albany, time TBA. Tuesday, Feb. 20 v. Sidney, site and time TBA.

Moran Bulldogs v. Strawn Greyhounds on Feb. 6th in Moran.

Score was Moran 102, Strawn 80.

Scoring were Joseph Corral with 10 points, Stony Trainham with 4 points, Bryan Branham with 51, John Martinez with 13, Angel Corral with 7 and Jeff Chambers with 15 points.

Their season record is

9-16; District record 3-1.

Moran Bulldogs v. Newcastle Bobcats on Feb. 8th in Moran.

Score was Moran 76, Newcastle 74.

Scoring were Joseph Corral 14 points, Bryan Branham 14, John Martinez 7, Angel Corral 7 and Jeff Chambers 34.

Season record 10-16; District record 4-1.

Moran Bulldogs v. Woodson Cowboys on Feb. 9th, in Woodson.

Score was Moran 79, Woodson 78.

Scoring were Joseph Corral 6 points, Stony Trainham 11, Derek Schoen 2, Bryan Branham 27, John Martinez 14, Angel Corral 2, and Jeff Chambers 17 points.

They trailed by as much as 17 in the 2nd half. The kids showed a lot of character to win this one. Our bench came up big. The district championship has been a goal of ours for a long time. This was a sweet win!

Thanks to all our fans for making the trip to Woodson. We appreciate the support they show, and encourage them to follow us in the playoffs.

Season record 11-16; District record 5-1. District 23-A Champions!!!

On Monday, February 12, Miss Pittard's senior English class and junior/senior AP English class put MacBeth and Lady MacBeth on trial for the murder of King Duncan.

After a brief introduction by Miss Pittard, "Judge" Grant Robinson opened the court session and seated the preselected jury: Wendel Farmer, Beth Branham, Shauta Johnson, Chris Robinson, Beth Chambers, and Bryan Branham. The attorney for the defense was Eriq Trapp, and the attorney for the prosecution was Joseph Corral. Witnesses for both the defense and the prosecution included: Ronnie Ellis, Horace Porteous, Richard Whitt, John Martinez, Kelly Vickers, Stony Trainham, Matt Hendon, and Billy Crozier. Both

attorneys brought to the stand their own witnesses. After cross-examinations and the opportunities for rebuttal, each attorney gave his closing statement to the jury. Judge Robinson then asked the jury to retire for deliberation. The jury found the defendants, MacBeth and Lady MacBeth, guilty of murder and conspiracy against King Duncan and the country.

MacBeth was written by William Shakespeare around 1606 and is probably the most familiar of all tragic patterns: the rise and fall of a powerful but flawed man. It is a story of greed and lust for power. It is about man's struggle against forces, including the mind, which are beyond his control.

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V T R Q O A E M A N N E S A B
L K I H L R F D C A Z X W V U

Find the listed words in the diagram. They run in all directions-forward, backward, up, down and diagonally.

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Degree	Hand	Name	

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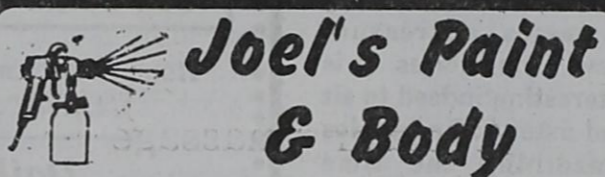
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90 Nissan Sentra 2 dr., 4 cyl., 5 sp., cold air, good work car.....\$2995

92 Ford Tempo auto, air, AM/FM, 1 owner, 58,000 miles (white car)....\$4995

92 Isuzu PU 4 cyl., 5 sp., extra nice, one owner...\$4750

92 Tempo, auto, air, one owner, 48,000 miles...\$4995

87 Nissan Sentra 4 cyl., 5 sp., air, 1 owner.....\$2550

91 Ford Mustang LX 2 door, auto, air, AM/FM, cruise, tilt, 1 owner...\$3995

87 Ford Ranger Pickup 4 cyl., 5 sp., air.....\$2350

94 Mercury Topaz Auto, air, AM-FM, cassette, elec. windows, & locks, one owner.....\$5995

89 Ford Aerostar Auto, Air, AM/FM, cruise, tilt, 1 owner.....\$4750

93 Dodge Shadow 4 door 4 cyl., 5 speed, AM/FM cassette, 1 owner, 48,000 miles.....\$3995

88 LTD Crown Victoria 4 dr., extra clean.....\$2995

88 Lincoln Town Car auto., air, cruise, tilt, elect. windows, locks, seats, AM/FM cassette, nice car....\$3995

93 Chevy Corsica V6, 4 dr., auto, air, AM/FM, 1 owner.....\$5995

92 Ford Tempo 2 dr., 5 sp., AM/FM, air.....\$3995

89 Chevy Astro Minivan All seats, auto, front & rear air, AM/FM, nice.....\$3995

93 Ford Tempo 2 dr. 4 cyl., 5 sp., air, AM/FM, 1 owner, 45,000 miles...\$4995

81 Ford Curior 4 cyl., 5 speed, good work truck....\$1,000

75 Ford Pickup short wide, good work truck....\$1,000

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11th Court Of Appeals

The following proceedings were had in the Court of Appeals, Eleventh District of Texas:

AFFIRMED
11-95-262-CR David Lee Coghlan v. State of Texas.-Harris. (Per Curiam Opinion).

REVERSED & ACQUITTED
11-94-092-CR Christopher A. Ukadike v. State of Texas.-Dallas. (Per Curiam Opinion).
MOTION SUBMITTED & GRANTED; APPEAL

DISMISSED
11-96-004-CV TMG Life Insurance Company v. John Daniel Wickham. Appellant's motion to dismiss appeal.-Fisher. (Per Curiam Opinion).
MOTIONS SUBMITTED & GRANTED

State of Texas.-Harris. Appellant's second motion for extension of time to file brief.

11-95-094-CR Jesus Escobar Arismendez v. State of Texas.-Harris. Appellant's second motion for extension of time to file brief.

11-95-130-CR Ki Young Kim v. State of Texas.-Dallas. State's third motion for extension of time to file brief.

11-95-131-CR Ki Young Kim v. State of Texas.-Dallas. State's third motion for extension of time to file brief.

11-95-141-CR C. L. Millsap v. State of Texas.-Dallas. Appellant's third motion for extension of time to file brief.

11-95-166-CR Vincent McNeal v. State of Texas.-Dallas. State's motion for extension of time to file brief.

11-95-203-CR Carlon Jermaine Person (Wooten) v. State of Texas.-Dallas. State's second motion for extension of time to file brief.

11-95-065-CR Virginia Lynn Garlin v. State of Texas.-Harris. Appellant's motion for extension of time to file brief.

11-95-093-CR Jesus Escobar Arismendez v. State of Texas.-Harris. Appellant's second motion for extension of time to file brief.

motion to withdraw abatement order. Appellant's motion to supplement the record.

11-95-247-CR Alfred Deases v. State of Texas.-Harris. State's second motion for extension of time to file brief.

11-95-253-CV Abdulrahman A. Al-Turki et al v. Abdul Hadi Taher.-Harris. Appellee's motion to appear pro hac vice.

11-95-278-CR Phillip Morris Joshua v. State of Texas.-Harris. Appellant's third motion for extension of time to file brief.

11-95-285-CR Stoney Ray Timmons v. State of Texas.-Taylor. Appellant's motion for postponement of submission.

11-95-306-CV Chad Graham v. Freese and Nichols, Inc.-Palo Pinto. Agreed motion for continuance.

11-95-315-CR Bradley Richard Bell v. State of Texas.-Taylor. Appellant's motion for continuance regarding oral argument.

11-95-316-CR Bradley Richard Bell v. State of Texas.-Taylor. Appellant's motion for continuance regarding oral argument.

11-95-335-CR State of Texas v. Todd Newman Tyson.-Taylor. Appellant's motion for postponement of submission.

Teams Needed For Volleyball Tourney

Teams are needed for a Volleyball Tournament at the Carbon Gym - Carbon, Texas on Feb. 26, 27, 29, March 1 & 2. It is for High School age and up. 1st and 2nd place awards will be given in

each bracket. No limit to number of players listed on roster, but only 7 awards will be given per team.

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Mangum Baptist Church. Call Ray or Ellen Kanady at (817) 639-1956 or Lynn or Rosetta Hagan at (817) 639-2550 for more information.

MS Support Group To Meet Feb. 15 In Breckenridge

The Breckenridge Multiple Sclerosis, (MS), Support Group Meeting will be held on Thursday, Feb. 15, 1996, at 6:30 p.m. The meeting will be held in the Tower Room at First National Bank, Albany/Breckenridge, located at 101 East Walker, Breckenridge.

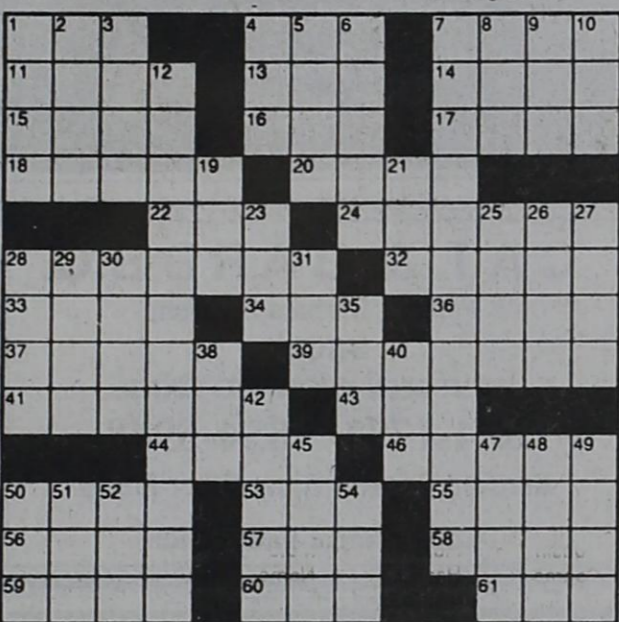
The program will be a video film on "MS Fatigue." Anyone in the Eastland or Callahan County area,

who has Multiple Sclerosis, (no matter how advanced the symptoms are, or how long they have been diagnosed), or anyone who is a caregiver or who is a friend of someone who has MS, is invited to attend.

The Breckenridge MS Support Group meeting is held every third Thursday of each month. For more information call Wanda Hallmark, 1-817-559-5412.

King Crossword

- ACROSS**
1 Letter after phi
4 Vacationing
7 Highway access
11 Half: prefix
13 Every last crumb
14 Really eager
15 Mashhad is there
16 Carnival setting
17 Hawkeyes' home
18 Silverheels role
20 Reorient
22 "Alley —"
24 Book after Acts
28 Stadium single
32 Radium discoverer
33 Cruising
34 Sticky stuff
36 Window ledge
37 Popular Halloween costume
39 Dough-knot?
- DOWN**
12 Start of a proverb
19 La-la lead-in
21 Mythical fier
23 Glutton
25 SW U.S. map abbr.
26 Cleo's waterway
27 Broker's advice
28 Cry loudly
29 Largest of the seven
30 Collections
31 Pinnacle
35 Raw rock
38 Attention getter
40 Wapiti
42 Pair of sixes?
45 Designate
47 "It vanished!"
48 Combine
49 "Diana" singer
50 Foolish one
51 Author Buscaglia
52 Get ready for a fight
54 Deposit

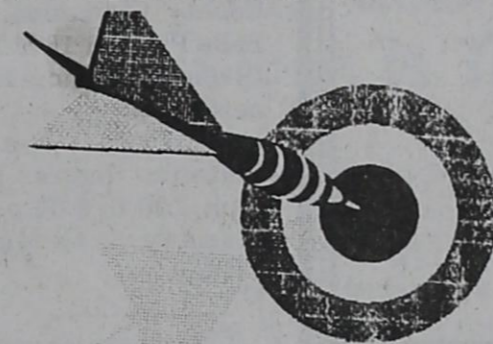


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Canterbury Villa News
By Johnnie Plunk

Juanita Senter won the black out bingo game Monday afternoon. Other residents who played were Clarice Black, Xantha Teeters, Nevie Hanson, Elna Adams, Dwain Warren, Bobby Strickland, Georgia Williams, Earl Session, Twin Flores, Billy Holly, Cordie Brame, Judy Kehrer, and Alyne Jackson. Mrs. Young from Clyde also played bingo with us.

Margie Robinson was here Tuesday afternoon for our regular music and sing-a-long. We enjoy this program very much.

Skip Hodges and Margie Robinson were here Wednesday morning for music and Bible message. We're sorry Burma Warren was unable to be here. We always look forward to this program.

Dwaine Warren won the black out bingo game Thursday afternoon. Other residents playing were Georgia Williams, Earl Sessions, Twin Flores, Billy Holly, Cordie Brame, Judy Kehrer, Juanita Senter, Margie Ramsey, Nevie Hanson, Elna Adams, and Bobby Strickland.

Cordie Brame won the play off bingo game Friday and won a meal of choice from the local Dairy Queen. We do appreciate Jeraldeen Brumbaugh doing this each month.

The Cisco Senior Citizens Rhythm Band

members were here Friday afternoon. They always have a really good program and bring smiles to the residents.

The Baird Masonic Lodge #522 members hosted the February birthday party at our home Saturday afternoon. The program was enjoyed by everyone. Mrs. Grover Cleveland played the piano while Grover Cleveland, Robbye Benningfield, and Harriette Lewis sang. Later Elizabeth Clinton, Jessica Benningfield, Joshua and Eleanor Lewis played several selections. Everyone joined to sing the Happy Birthday song to Naoma Lockaby and Clarice Black, resident who have February birthdays. Angel food cake and red punch was enjoyed by all in attendance. Our thanks to everyone for a very enjoyable party.

The March birthday party will be hosted by The Wednesday Club members.

Louise Joy visited and taught Sunday School for 20 residents this week.

Members from First Baptist Church were here for our Sunday afternoon worship service.

Our prayers for a speedy recovery are for Mr. Carl Gaston this week.

We appreciated the lovely flowers from the Lucille Rutherford family.

Come visit with us soon!!!

News From Your Local Library

According to an article in Thursday's (February 1) Abilene Reporter News, 350,000 Texas students who took the state required reading skill test last year failed it. Of those 350,000 who did not pass, 90,000 were third and fourth graders. Governor Bush called this a catastrophe; he said something must be done right now. Making of good readers must start at an early age in the home. A child is never too young to be read to, acquaint your child with words every chance you have, for example, when your child goes to the grocery store with you read names on the packages. Words are all around us so take advantage of them.

If your school child is not a reader, encourage them to read about things they are interested in, let them see reading can be fun. The Callahan County Library has a wide selection of subjects for

children as well as for adults. We invite you to come by the library and check out some books. It does not cost anything to get a library card, so if you return your book on time it cost you nothing to read a good book.

Experts say that by reading just 20 minutes a day can make a difference in a child in school. If a child gave us one TV program a day and spent that time reading, it can make a difference. I hope you encourage your children to read, read for fun and read for information. **READING CAN BE FUN!!!**

Did you see the article in Ken Ellsworth's column Friday, February 2, Reporter-News about the Callahan County Library and Museum? The museum is a great assist to Baird and the county but gets overlooked too often. A few months ago we had a couple who came by to visit the museum

because they had seen one of the museum's brochures up north somewhere, thanks to former secretaries of the Chamber of Commerce who sent out the museum's brochures.

Here are just a few of the books recently added to the library: "Raising a Responsible Child" by Elizabeth M. Ellis; "The World Almanac for Kids 1996"; "Lone Star Dinosaurs" by Louis L. Jacobs; "The Christmas Mouse"; "The Nutcracker"; "I Can't Wait Until Christmas" by Susanne Santoro Whayne; "The Book of List for Kids" by Sandy and Harry Choran; and "Teen Pregnancy" by Judy Berlein.

Now just a couple of notes of nostalgia from the 1908 Baird Stars: March 27th; "The John Smatt school house near Admiral was destroyed by fire Friday night and it is believed it was set on fire by someone, so far we can learn nothing definite about it." May 28th; "The original Buster Brown was in town yesterday and

Chapter 2 Annual Evaluation Report for 1993-94

The Chapter 2 Annual Evaluation Report for 1993-94 for the state of Texas is now available to the public through each regional education service center.

Public notice of the availability of these documents is being published in the Texas

Register. Please advise parents, teachers, administrators, applicable agencies, and other interested persons that these evaluation reports are available for review or may be copied at the education service center.

Callahan County Residents Graduate From Tarleton

Tarleton State University students graduated in winter exercises December 16, 1995.

Those from Callahan County were: Sandy B. King, BBA-Administrative

Systems; Doris Denise Waggoner, BA English; Christopher Luel Lynn, BS Ag Services & Development; all of Baird; and Randall Kyle Foster, BS Animal Science, of Cross Plains.

Two From Baird Graduate From Hardin-Simmons Univ.

Taggart Williams of Baird graduated from Hardin-Simmons University in December 1995 with a bachelor of behavioral science degree.

Scott Vance of Baird

graduated summa cum laude from Hardin-Simmons University in December 1995 with a bachelor of behavioral science degree.

Use the Classifieds

made his headquarters at B.L. Boydston's Dry Good Store." May 28th; "Mr. E.G. Rust and W.R. Lotz established the first paper in the county, Callahan County Clarendon, at Belle Plain in 1879."

Happy Reading until next week.

Library and Museum hours are from 1:00 to 5:00 p.m., Monday through Friday.

Carpooling and using mass transportation will help save almost four million gallons of gas a day.

A copy may also be requested at no charge from the Texas Education Agency, Document Control Center, Room 6-108, 1701 North Congress Avenue, Austin, Texas 768701, 512/463-9304, by any interested persons or agencies.

Thank you for your assistance and cooperation in this matter. If you have questions or desire additional information, please contact Ms. Earin Martin, Chapter 2/Title VI State Coordinator, at 512/463-9269.



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- * Delivers for Meals on Wheels
- * Callahan County Historical Association
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- * Clyde Kiwanis Club
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MARCH 12

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Tax season 1996

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Save Now! Your Retirement Clock Is Ticking

Most individuals know they need to save for retirement, but often they aren't sure where to begin. "How much do I need to save each year? Can I maintain my current standard of living? When can I afford to retire?"

To begin developing a plan, you need to answer the following questions:

- 1 At what age do you plan to retire?
- 2 How many years will you spend "in retirement?" When estimating, you should plan to live to age 90 or 95.
- 3 How much do you expect to receive from Social Security? Your local Social Security office should have an "Earnings and Benefits Estimate" form for you to complete and submit. You'll receive a report that estimates your personal Social Security payments at ages 62, 65 and 70.
- 4 What other sources of income do you expect? Does your employer provide a company-sponsored pension plan? If so, check with plan administrators to see if they can estimate your monthly benefit or lump sum.
- 5 How much do you currently have set aside as retirement savings? Include IRAs, savings accounts, company retirement plans (like 401Ks, profit sharing or money purchase pension).
- 6 How much income will you need in retirement? This is always a difficult question to answer. Most individuals assume that their expenses will go down upon retirement. That may be true—you may no longer have a mortgage *(Continued on page 2)*

CD Buyers

Happy with your current CD rates? Before you roll over your CD, be sure to check with your local Edward Jones representative. Edward Jones offers competitive FDIC-insured CDs as well as a range of investments that could mean a substantial increase in your income.

Tax Relief Is Here!

If taxes are taking a big bite out of your income, consider investments that pay you tax-free interest income. Tax-free investments like municipal bonds, unit investment trusts and tax-free mutual funds actually pay interest that is free from federal taxes, so you keep more of the income you earn. That means more money in your pocket to reinvest, pay bills or meet other expenses. Because of the tax advantages they offer, tax-free investments often provide significantly more after-tax income than comparable taxable investments paying higher interest rates.

If you're tired of losing your hard-earned money to taxes, contact your local Edward Jones Investment Representative for information on tax-free investments.

Sometimes, Less Is More

An investor in the 28% tax bracket would have to earn 7.64% on taxable investment to get the same amount of after-tax income paid by a 5.5% tax-free bond.

Tax-Free Yield	Marginal Tax Rate				
	15%	28%	31%	36%	39.6%
	Taxable Equivalent Yield				
4.0%	4.71	5.56	5.80	6.25	6.62
4.5%	5.29	6.25	6.52	7.03	7.45
5.0%	5.88	6.94	7.25	7.81	8.28
5.5%	6.47	7.64	7.97	8.59	9.11
6.0%	7.06	8.33	8.70	9.38	9.93

(This example does not represent currently available rates.)

Business Owners: Reduce Your Tax Liability

SEPs and SARSEPs

At the printing of this article, sweeping changes to SEPs & SARSEPs are pending.

This is the time of year when many business owners begin thinking about taxes, and more importantly, how to reduce them. If you're a business owner, you can reduce your tax liability by establishing and funding a qualified retirement plan. There are many different types of qualified retirement plans, ranging from the simple to the complex.

SEP

If you are interested in simplicity, look no further than a Simplified Employee Pension plan or SEP. A SEP is the easiest and least expensive business retirement plan to establish and maintain.

Super IRA

A SEP plan is often referred to as a "super IRA" because many features are identical to the IRA. The main difference between a SEP and an IRA is the amount that can be contributed each year. The maximum amount that can be contributed to an IRA is \$2,000 annually.

However, you can make a SEP contribution of 15 percent of compensation or \$22,500* for 1996, whichever is less. All contributions to a SEP plan are tax-deductible.

*Based on a \$150,000 compensation cap.

Employee Eligibility

Once you have established a plan, you must make contributions for all eligible employees based on their compensation. You may be wondering, what makes employees eligible to receive a SEP contribution? *(Continued on page 2)*

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Reduce Your Tax Liability

Continued from page 1

The maximum eligibility requirements for a SEP include:

- employment in three of the last five years;
- attainment of age 21;
- compensation of \$400 (1996) adjusted annually.

You can reduce these maximum limits if needed. For example, if you have not been in business for at least three years, you can reduce your years of service requirement so you do not exclude yourself from receiving a SEP contribution.

The deadline for establishing and funding a SEP plan is the business tax-filing deadline, including extensions.

SARSEP

If you want to fund a retirement plan as a benefit to reward good employees but are concerned about cash flow, you may consider a Salary Reduction Simplified Employee Pension plan or SARSEP.

Mini 401K

A SARSEP follows all the rules for a SEP, but the funding responsibility is shared between the employees and the company. A SARSEP is often referred to as a "mini" 401K, without the costly annual administration.

SARSEP Features

- An employee can contribute, through pre-tax salary reduction, 15 percent of compensation or up to \$9,500 (for 1996), whichever is less.
- Any business with 25 or fewer eligible employees can have a SARSEP.
- At least 50 percent of the eligible employees must agree to participate by deferring a portion of their salary.

Whether you prefer a company contribution or employee salary deferrals, establishing a plan provides added incentives to employees and the opportunity to meet your own retirement objectives. Stop by your local Edward Jones office today for more information on SEP and SARSEP plans.

Your Retirement Clock is Ticking

Continued from page 1

payment, but you'll still have utilities, maintenance, insurance and property taxes on any home that you own.

Budgeting for medical expenses, including insurance, is a must. Below is a list of items to help you begin thinking about your "true" annual expenses.

Retirement Expenses

- | | |
|---------------------|-------------|
| Housing | Home Care |
| Transportation | Maintenance |
| Food | Taxes |
| Clothing | Insurance |
| Travel | Other |
| Personal Care | |
| Medical | |
| Recreation | |
| Gifts/Contributions | |

Once you have gathered this information, ask your local Edward Jones Investment Representative to prepare a free savings projection for you. In only a few minutes you will have a good idea of what you need to save today for the retirement you deserve tomorrow.

Are Annuities Right for You?

Annuities have become increasingly popular in the past several years, largely because more taxpayers are seeking options to increase their retirement savings and control when they pay taxes. But while the benefits may be significant, annuities are not for everyone. Whether you are looking to purchase a fixed or variable annuity, there are several factors you should consider to determine if it will meet your objectives.

Investment Objective

Annuities were designed to provide tax-deferred savings for or during retirement, with the ability to provide retirement income. If you are trying to supplement the savings in your employer-sponsored retirement plan, or are looking to begin saving funds for retirement, annuities can provide for the accumulation of savings with the advantage of delaying taxes until you withdraw the money. Annuities can also provide a series of income payments that cannot be outlived.

Taxes and Capital Gains

Last year was a remarkable one for stock investors. The Dow Jones Industrial Average began 1995 at 3864 and went on to achieve more than 70 new highs, topping the 5000 mark in November.

Now many investors are faced with a desirable problem: capital gains. You may have already realized your opportunity to cash in on these gains and take some profits. However, taking profits means paying taxes, and taxes on capital gains can be burdensome. If you own mutual funds, you don't even have to redeem shares to have a capital gain. When a fund distributes a capital gain, you are required to pay taxes on that gain even if it is reinvested in additional shares.

So, how can you make the most of capital gains while minimizing the impact of taxes? Following are a few suggestions that could not only improve your outlook on capital gains, but also better position your portfolio.

Minimizing Your Taxes

The best and most common way to reduce capital gains is with capital losses. Capital gains can be offset with capital losses realized in the same tax year or carried forward from prior years. Capital losses can be carried forward for an unlimited number of years until exhausted, and can be applied to ordinary income up to an annual limit of \$3,000.

Gains and losses on sales of capital assets like stocks, bonds, property, etc. are classified as either short-term or long-term. Short-term capital gains and losses are those that occur after being held for one year or less and are less desirable because they are taxed as ordinary income as high as 39.6 percent.

Long-term capital gains, which occur on assets held longer than one year, are taxed at a maximum of 28 percent. This more favorable tax treatment for long-term gains is just one of many reasons to stick with a buy-and-hold strategy.

Another way to lower your tax bill is to use long-term appreciated property, such as a stock, when making a charitable contribution. You can use the fair market value of the asset on the date of the gift as a reduction against income. Not only can you deduct the gift when contributing to a qualified charity, but you will also avoid paying capital gains tax on the property.

Should You Sell a Stock

We know from many market studies that time in the market is more important than timing the market. In other words, a buy-and-hold strategy has proven better than a strategy of getting in and out of the market in attempts to buy low and sell high. However, there are times when selling a stock or investment may be appropriate.

Remember, you must first consider the proper investment reasons for selling a stock or any investment; only then should you consider the tax implications.

We have identified three principal investment reasons that may make it appropriate to sell a stock:

- 1 When the stock appears grossly overvalued;
- 2 When the fundamentals of the company have changed (e.g. earnings, financial stability, competition, etc.);
- 3 When it's necessary to change or improve the diversification of your portfolio. Your Edward Jones Investment Representative can perform a free portfolio analysis that will show how well-diversified your investments are.

Knowing your cost basis is an important consideration once you've decided to sell shares of stock. Say you had purchased shares of a company on more than one occasion; the key is to identify the specific shares you wish to sell. It's to your advantage to sell the shares with the highest cost basis to minimize the gain. It is better to use the higher cost shares today and pay less taxes now, so the money you save can continue to grow in your portfolio. Edward Jones can provide stock-split and share price information to help you determine your cost basis.

Time Horizon

The time horizon for an annuity should be long term. With fixed annuities, maturity dates can be as short as one year or as long as 10 to 15 years or more.

With variable annuities, surrender charges are imposed if the contract is liquidated within a period of time, usually the first seven years. In addition, because of the higher expenses found in variable annuities versus other investments, it is generally best to hold a variable annuity contract at least 10 years.

Age

Since annuities are designed as retirement savings vehicles, and withdrawals may be subject to a 10 percent penalty tax if withdrawn prior to age 59 1/2, purchasers should identify their pre-retirement income needs and have sufficient other savings to meet those needs prior to purchasing an annuity contract.

Potential annuity purchasers should also consider the maximum commencement age in the contract when considering whether an annuity is appropriate. The maximum commencement age is the age at which the insurance company will automatically begin distributing the policy proceeds. To maintain maximum flexibility, annuity buyers should plan so that the contract surrender charges expire before the automatic distribution of proceeds begins (even if the insurance company is not currently enforcing distributions.)



Edward Jones Can Help

These are just a few factors that you should consider when deciding whether or not to purchase an annuity. Your local Edward Jones Investment Representative can help you decide if annuities are right for you.

Your 1995 Tax Preparation Checklist

April 15 will be here before you know it. Will you be ready? Use this tax preparation checklist to make your tax-time preparations less time consuming and less confusing.

Be sure to check each item that applies to you and assemble the necessary paperwork early to give yourself or your tax preparer plenty of time to complete your return accurately.

Remember, these are general guidelines only. Always consult a competent professional for tax planning advice.

- I have totaled my income for 1995. Don't forget:**
 - Salaries, wages, commissions (W2)
 - Social Security (SSA-1099)
 - Business income
 - Rent income (1099-Misc)
 - Alimony
 - Other income
- I have received and reviewed my tax reporting information on my investments:**
 - Interest (1099-INT & 1099-OID)
 - Dividends (1099-DIV)
 - Sales proceeds (1099-B & 1099-S)
 - Cost basis for sales

- Tax-exempt income
- Income from partnerships, S corporations, estates and trusts (K-1)
- Distributions from retirement plans (1099-R)
- Retirement plan rollovers (Form 5498 mailed in May)

- I have made my annual IRA or retirement plan contribution and have reviewed my IRA or other retirement plan and am satisfied with the return I am earning.**

- I have documented relevant expenses for 1995, including:**

- Medical expenses
- Charitable contributions for each gift over \$250
- State income taxes paid by 12/29/95
- Real estate and personal property taxes
- Mortgage interest and points
- Margin expense
- Casualty or theft losses
- Moving expenses
- Other miscellaneous expenses

- I have reviewed my investment strategy and am satisfied with the amount of taxes I'm saving. My tax-free investments include:**

- Municipal bonds
- Tax-free unit investment trusts
- Tax-free mutual funds
- Tax-free money market account

Tax Brackets for 1995

Marginal Rate	Single	Married Filing Jointly	Head of Household	Married Filing Separately	Estates And Trusts
15%	\$0-23,350	\$0-39,000	\$0-31,250	\$0-19,500	\$0-1,550
28%	\$23,351-56,550	\$39,001-94,250	\$31,251-80,750	\$19,501-47,125	\$1,551-3,700
31%	\$56,551-117,950	\$94,251-143,600	\$80,751-130,800	\$47,126-71,800	\$3,701-5,600
36%	\$117,951-256,500	\$143,601-256,500	\$130,801-256,500	\$71,801-128,250	\$5,601-7,650
39.6%	over \$256,500	over \$256,500	over \$256,500	over \$128,250	over \$7,650

Tax Brackets for 1996

Marginal Rate	Single	Married Filing Jointly	Head of Household	Married Filing Separately	Estates And Trusts
15%	\$0-24,000	\$0-40,100	\$0-32,150	\$0-20,050	\$0-1,600
28%	\$24,001-58,150	\$40,101-96,900	\$32,151-83,050	\$20,051-48,450	\$1,601-3,800
31%	\$58,151-121,300	\$96,901-147,700	\$83,051-134,500	\$48,451-73,850	\$3,801-5,800
36%	\$121,301-263,750	\$147,701-263,750	\$134,501-263,750	\$73,851-131,875	\$5,801-7,900
39.6%	over \$263,750	over \$263,750	over \$263,750	over \$131,875	over \$7,900

1995 Deductions

1995 Personal Exemption	\$2,500
1995 Standard Deductions	
Married, filing jointly	\$6,550
Age 65 or older	an additional 750
Head of Household	5,750
Single	3,900
Age 65 or older	an additional 950
Married, filing separate return	3,275
Dependent standard deduction	.650

1996 Deductions

1996 Personal Exemption	\$2,550
1996 Standard Deductions	
Married, filing jointly	\$6,700
Age 65 or older	an additional 800
Head of Household	5,900
Single	4,000
Age 65 or older	an additional 950
Married, filing separate return	3,350
Dependent standard deduction	.650

Source: Commerce Clearing House • September 14, 1995

Smart Ways to Take Your Lumpsums

If you are going to receive a lump sum distribution from your retirement plan, you have a number of options to consider. Where do you begin?

Your first decision is whether you want to keep the lump sum payment or roll it into another tax-advantaged investment. Which choice is best? If financial hardship is a concern, taking the money now and paying the applicable taxes might be your only choice. If this is the case, you have one of two options:

- 1 Pay ordinary income taxes, plus a 10 percent penalty if you are under 55 at the time you separate service. In addition, 20 percent will automatically be withheld for federal income tax purposes.
- 2 If you are eligible, you could choose a special tax treatment called

income averaging. Income averaging allows you to pay taxes on your lump sum as if you had received it over five or 10 years (depending on the method you choose). However, you are still required to pay the tax in one payment. You must have been born before 1/1/36 and been a participant in your employer's plan for five or more years to be eligible.

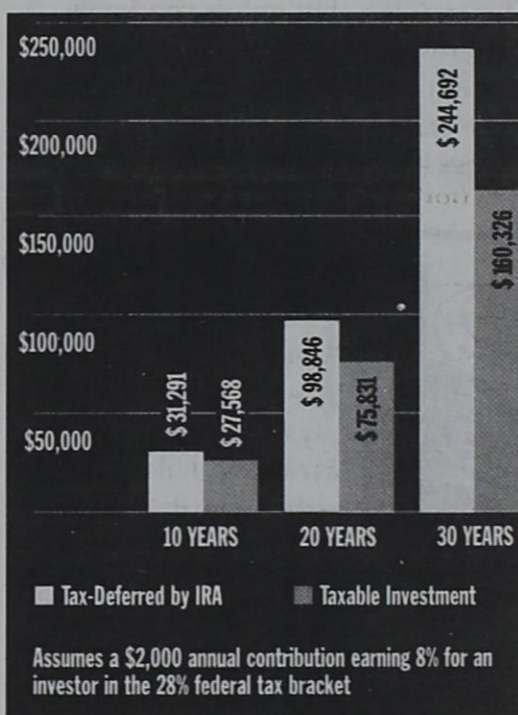
However, before you make the decision to take your lump sum and pay the taxes, ask yourself these questions:

- **How long do you have before retirement?**
- **If you are retiring, do you have enough saved to meet your retirement needs?**
- **What are your other sources of income?**
- **Do you know what to expect from Social Security?**
- **Do you want to maintain your current standard of living? If so, do you have the resources to meet those goals?**
- **Are you planning to return to work?**
- **Do you really need that money now?**

The answers to these questions will provide a blueprint for your savings needs.

If you find that you do not need those dollars now, you can maintain the tax-deferred status of your distribution by rolling the dollars into another tax-deferred vehicle, such as an IRA.

Rolling your distribution means you don't pay taxes on those dollars until you



withdraw them. The longer you wait to pay taxes, the more your savings can grow. The chart above illustrates what a difference tax deferral can make.

At retirement, many people find themselves in a lower tax bracket. As a result, when distributions do begin, your after-tax return will be even greater.

IRAs come in many forms, and each offers unique benefits to suit your needs for growth and safety. Your Edward Jones Investment Representative can show you all your options, including our Self-Directed Account.

Traditional Values

Continued from page 1

one-person branch offices conveniently located for individuals. The concept was the brainchild of Edward D. "Ted" Jones Jr., son of the firm's founder. Ted Jones thought investors should be served by someone who lived and worked in their local community. He believed personal service meant being available for customers where and when it was convenient for them, even if that meant meeting them in their homes or businesses.

From a single office, Edward Jones has expanded to 49 states and a

Canadian affiliate. Today there are more than 3,200 Edward Jones offices across North America. Despite rapid growth, Jones remains committed to its traditional values. Our investment philosophy is long term and stresses diversification. We emphasize the importance of choosing investments that have the potential to perform well over time, and we still believe in a face-to-face approach.

At Edward Jones, we understand that investments aren't one-size-fits-all. We take the time to get to know the concerns of every customer, and we recommend investments suited to their long-term needs.

Estate Planning Checklist

Estate planning is one of the most important things you can do to secure the future of those you love. With proper planning, you can be sure that your estate is handled the way YOU want it to be handled.

At Edward Jones, we suggest a team approach to estate planning. Your estate planning attorney, tax advisor and your Edward Jones representative can give you coordinated financial recommendations to help you reach your long-term goals.

It's important that you take time to understand the advantages, disadvantages and costs of any estate planning choice fully before making your final decision. Here is a checklist of considerations to get you started.

Estate Planning Checklist:

- Find an estate planning attorney** with whom you are comfortable and who is willing to work with the other professionals upon whom you depend (tax advisor, investment representative, etc.).
- If you already have a will**, has it been reviewed the last five years, or have you experienced a major life change (marriage, divorce, birth of a child, etc.)?
- Review the registration of property you own.** Will these assets go through probate? Is that what you want? Discover your options.
- Consider "Beneficiary Contracts"** such as Edward Jones' TOD (Transfer On Death) service if your net estate is under \$600,000 and relatively uncomplicated.
- Consider a living trust** if you: want extra protection against the problems of incapacity, would like to save on probate's delays and expense, have special family considerations, or want to make full use of available tax credits.
- If you already have a trust**, when was the last time it was reviewed? Does it still meet your needs? Are your successor trustees still valid choices?
- Review insurance needs** from an estate planning perspective.

Choosing Between Fixed or Variable

Deferred annuities come in two basic types: fixed and variable. With a fixed annuity, you invest your money at a guaranteed rate, for a guaranteed period of time. You generally have a wide variety of maturities from which to choose.

Variable annuities, on the other hand, offer you the growth potential of the stock and bond markets, while providing the benefits of tax deferral. A variable annuity's return is determined by the market performance of the funds you select.

Variable annuities also offer a unique death benefit feature. Upon your death, your heirs will receive at least the amount invested in the annuity, less withdrawals taken, regardless of the market value at that time.

Tax Reform:

You can hardly open a financial magazine or newspaper these days without reading about the efforts of various members of Congress to reform the current graduated income tax system by substituting a flat tax or consumption tax. If these reforms are enacted in their current format, they will change the way most Americans pay taxes and invest. The following chart outlines the major proposals and the possible impact on the stock and bond markets.

Because it's impossible to predict which, if any, of these proposals will be adopted, what can you, as an investor, do to prepare?

The best thing to do is to take steps to ensure that your investment portfolio can weather any tax environment: stick to high quality securities, diversify and invest for the long term.

See *Rules of the Road...* below, for more tips on "all-weather" investing.

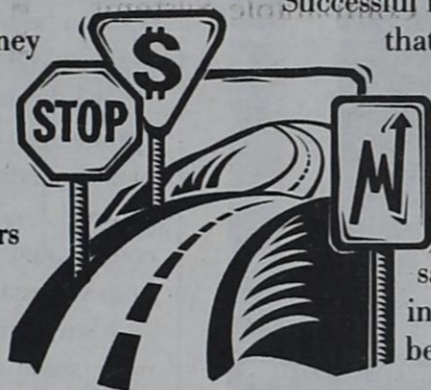
	Details	Advantages	Disadvantages
Flat Tax	Flat tax rate on earned income; mortgage and charitable deductions eliminated	All investment income becomes tax-free; no taxes on capital gains. Possible rise in taxable bond prices. Probably positive for the stock market over the long term. Greatly simplifies tax return.	Municipal bonds lose their unique tax-free status and muni bond prices may drop. Puts a relatively larger tax burden on the lower and middle classes.
Unlimited Savings Allowance Tax	Graduated income tax rates remain, but an unlimited deduction is allowed for savings and investment. Interest is not taxed until it is spent. Retains mortgage and charitable deductions.	Investment income is tax-free until it is spent; muni bond income remains tax-free even when spent. Possible rise in taxable bond prices; probably positive for the stock market over the long term. This is the least damaging proposal to the municipal bond and real estate markets.	Filing taxes remains complicated. Wealthy have more money to invest, so they receive a bigger tax break. Muni bond prices may drop slightly.
Consumption Tax	Replaces the income tax with a consumption-based tax, either national sales tax or value-added tax. Eliminates deductions and abolishes the IRS.	All investment income becomes tax-free; no taxes on capital gains. Possible rise in taxable bond prices; probably positive for the stock market over the long term. Eliminates filing a federal tax return.	Municipals lose their unique tax-free status and muni bond prices may drop. May hurt retail stocks if consumption slows down. Larger impact on the lower and middle classes, who spend a higher percentage of income on food, gas, clothing, etc.

Rules of the Road For Individual Investors

During our 125 years in this business, we've met many investors looking for the secret to overnight success in the stock market. Although we hate to disappoint anyone, the truth is, if there is such a secret, it has been very well kept. Most individual investors make their money over time, not overnight.

While individual strategies may differ according to personal needs, successful investors seem to follow the same set of guidelines. We call them the *Rules of the Road*.

As is often true in life, the rules are simple, but not always easy to follow. We hope they will be helpful to you as you consider your own investment decisions.



1 Have a plan.

Getting there may be half the fun for travelers, but unless you know where you're headed, you'll waste a lot of time and money along the way. The same is true of investing.

Successful investing requires a plan that defines your long-term goals and your needs for safety and return. Use it to help you stay focused on the long term, so it's easier to say no to speculative investment fads that may be temporarily popular.

2 Stick to quality.

The soundness of your overall investment strategy is determined by the quality of the individual investments you own. Avoid gimmicks. Look for well-managed companies with long track records of growth and performance. Growth is shared with stockholders in the form of increasing dividends. Many high-quality companies can boast of 10, 20 or even 30 years of consecutive dividend increases.

3 Don't be blinded by taxes.

No one wants to pay more than his fair share at tax time, but investment decisions based solely on tax considerations are all too often not good decisions.

Tax laws change frequently, and tax advantages can disappear from one year to the next. Ask yourself whether the quality of the investment you're considering is consistent with that of the rest of your investments. If it is not, a tax-advantaged investment may one day put you at a disadvantage.

Building long-term financial security is far more important than the short-term benefit of a tax deduction.

4 Price only matters when you are selling.

The ups and downs of the stock market are a fact of life for equity owners, but from time to time, they test the courage of even long-term investors. Don't let short-term price considerations scare you away from a long-term value.

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I would like more information on:

- Tax-free bonds
- Tax-free unit investment trusts
- Tax-free mutual funds
- U.S. government securities
- Certificates of deposit
- Tax-deferred annuities
- IRAs
- Laddering bond maturities
- High-quality common stocks
- Other _____

I would like to schedule an appointment for:

- A free evaluation of my IRA
- An analysis of any increase in taxes on my Social Security benefits
- A complete review of my investment portfolio

Please print clearly:

Name: _____

Address: _____

Phone: _____

Return to:

Your local Edward Jones Investment Representative.

See page one.

ments is determined by the long-term performance and growth of the companies whose stocks you hold. Long-term owners of high-quality, well-managed companies have historically done very well, despite temporary fluctuations in the prices of the stocks they own.

5 Diversify.

No single investment performs well under all market and economic conditions. Diversifying your portfolio helps smooth out the ups and downs.

Unless you can predict the future, your best protection against market fluctuation is a diversified strategy that spreads your money over a variety of high-quality investments.

6 Buy to keep.

Despite tall tales of Wall Street fortunes made overnight, the key to accumulating wealth is to buy high-quality equity investments and hold them over the long term. Remember, it's time in the market, not timing the market, that counts.

7 Your first loss is the best one.

If an investment isn't living up to your expectations, think about why you bought it in the first place. If there has been a fundamental change

in the company's approach to business or in its management, then your investment has changed. You can minimize losses by quickly acknowledging a basic shift in quality.

8 Take your time.

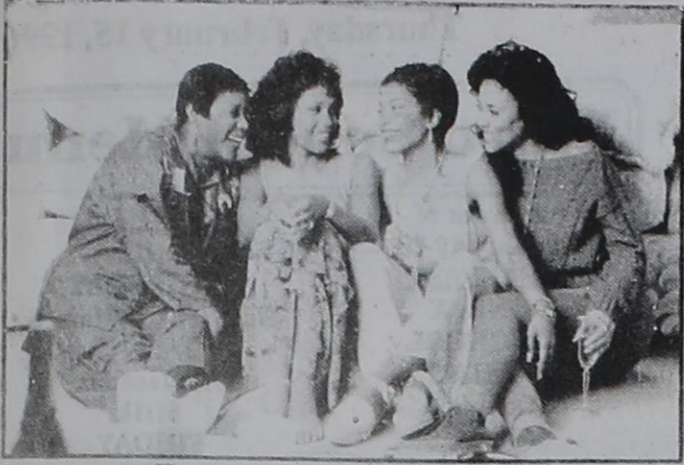
Your investment decisions are among the most important you'll ever make. Don't be rushed, by yourself or anyone else. If you have questions, ask them. You have a right to a complete explanation of any investment you might be considering.

9 Once you decide, act.

Trying to time the highs and the lows of the market is very difficult, even for professional money managers. When it comes to owning high-quality investments, remember this rule: the sooner, the better. Time is an investor's greatest ally.

10 Review your plan.

Investments aren't one-size-fits-all. Your investment plan should be tailored to meet your personal objectives. As those objectives change, your strategy should too. Review your plan regularly. For most of us, once a year is about right. If your plan still fits your needs and your objectives are within reach, stick with it.



From left to right: Loretta Devine as Gloria, Whitney Houston as Savannah, Angela Bassett as Bernadine and Lela Rochon portray four women who journey through a modern landscape of husbands, lovers, jobs and makeovers in 'Waiting to Exhale.' This movie, rated R, will open at the Majestic Theatre on Friday, Feb. 16.

'Waiting To Exhale' Opens At Majestic Theatre Friday

The provocative movie "Waiting To Exhale" tells of four women, all friends, who are all waiting.

For years, Savannah (Whitney Houston) has

been asking God to send her a decent man. Bernadine (Angela Bassett) on the other hand, is focusing her energies on something nearer home - her

about-to-be ex-husband who has left her for his bookkeeper.

If love is a two-way street, Robin (Lela Rochon) has been on a dirt street. However, like her friends, she's determined to find the Real Thing.

At least for Gloria (Loretta Devine) things are looking up. She is poised to embark on a new relationship with her neighbor, who "likes his women with a little meat on their bones."

Over the span of a single year these four women weather triumph and revenge, sons and mothers, ex-husbands, and new lovers, jobs, and makeovers, searching for the near-to-impossible - true love.

This Twentieth Century Fox Production, "Waiting To Exhale," will open at the Majestic Theatre in Eastland on Friday, Feb. 16, 7:30 p.m. It will run at the same time

nightly through Monday, Feb. 19.

Admission will be \$3.50 at the box office, with balcony seats available to adults at \$5.

The movie is rated R, probably for some of the language, and subject matter.

There are a number of songs and musical numbers in this film, most in the rhythm and blues and pop music field. Many of the

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Baird: Sandy B. King, BBA-Administrative Sys-

tems, Doris Denise Waggoner, BA-English, Christopher Luel Lynn, BS-Ag Services & Development; Cisco: Julie DeNell Weathers, BS-Interdisciplinary Studies; Cross Plains: Randall Kyle Foster, BS-Animal Science; Eastland: Larry R. Grady, BS-Sociology, Tammy Dee Scarbrough,

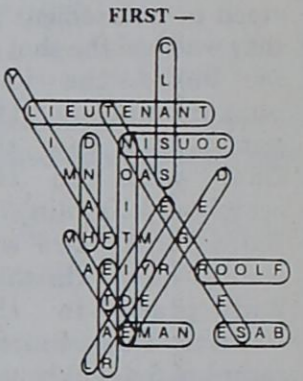
BA-History, Stephanie Kay Bailey, BA-Government, Tracy Lynn Edwards, BS-Geology, Tracy Michelle Angerer, BBA-Marketing, Randy Scott Thomas, BS-Management; Gordon: Stanley Lee Rouse, BS-Interdisciplinary Studies; Gorman: Dara Wykes, BS-Exercise & Sport Studies; May: Charles Glenn Woods, BS-Criminal Justice; Ranger: Garry Lee Murry, BBA-Management, Vivian Leann Wilson, AD-Nursing; Strawn: Melanie Kelso Cormack, ME-Guidance & Counseling.

Cottonwood Musical To Be Held Friday

The Cottonwood Quilting Club is having their benefit for the Ben Richey Boys Ranch on Feb. 16, 1996 at the Cottonwood Community Center.

The ladies will be serving

ing BBQ sandwiches with all the trimmings. The ladies will begin serving at 5:30 p.m. The musical will begin at 6:30 p.m. with Smokey Callaway as emcee. Everyone is invited to attend.

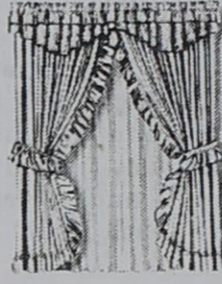


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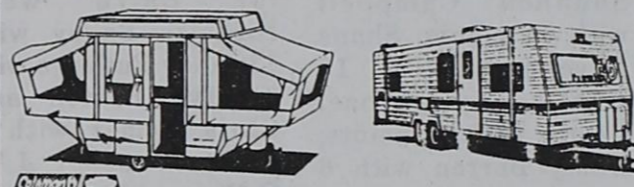
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Jerry Davis

If it looks too good to be true, it probably is.

Last year was one of the best years on record for many stocks and stock mutual funds. Returns were much greater than they have been over the past several years. That's good news for investors.

The bad news is that some individuals are now making investment decisions for 1996 and beyond, based only on what happened in 1995. Last year's returns were the exception, not the rule. Looking only a short-term performance puts your long-term financial security at risk.

If you need some advice on investments that will stand the test of time, give us a call.



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Dublin's Buzzer Shot Pressures The Baird Bears

by Denise Waldrop

It was unbelievable! After we sank 5 free throws to tie the game (3 by Chad Barron and 2 by Nicholas Bailey), all we needed was the seconds to tick off the clock. Dublin took their time getting the ball across the half court line and passed it into their post standing at the three point line. He turned and shot. Baird stood in amazement as they watched the shot go in, heard the loud buzzer ending the game, and saw the final score on the scoreboard Dublin 75, Baird 72. A Baird win would have clinched 2nd place in the District. Now, Baird's record of 6-4 will be put to the test again against Ranger on Friday.

The scoring summary for the Varsity Boys include: Nicholas Bailey with 20; Andy Rutledge with 16; Christopher Gomez and Chad Barron with 12 points each; Eric Wall with 6 points; and Jim Scott and J.W. Collins with 3 points each.

The Varsity Girls stayed up with the Lady Lions for a half but had trouble executing their offense in the second half. Dublin went on to

defeat the Lady Bears 45 to 32. Scoring for the Lady Bears were Adrienne Kerbow and Kristal Pruet with 7 points each; Heather Jones and Kristi Bell with 6 points each; Jennifer Benton with 3; Heather Barry with 2; and Kari Roan with 1 point.

Another close game for the JV boys proved to be disappointing as well. Dublin JV defeated Baird's JV 38 to 36. Jeremy Riney led the team in scoring with 12 points. David Strickland scored 8; Dusty Barron scored 7; Shannon Campbell with 5; and David Jones finished out with 4 points.

The JV Girls dropped a game to Dublin by the score of 55 to 30. Krissi Jennings led the team in scoring with 17 points. Cindy Waldrop had 5 points; Cortney Rodriguez with 4 points; and Alicia Stephenson and Laura Gilliland each scored 2 points.

The regular season is quickly coming to a close with the last District game Friday night, February 9th at Ranger. We'll be there to report on all of the action!!! GO BEARS!!!

Players of the Game

Kristal Pruet
Adrienne Kerbow
Chad Barron

The Callahan Co. Star works hard to promote our town, schools and the citizens here.

Baird And Ranger Varsity Girls, JV Girls, and JV Boys End Season With A Victory Varsity Boys Forced Into Playoff Situation

by Denise Waldrop

The Junior Varsity Girls started the night off right with an overtime victory against Ranger. Baird defeated Ranger 27 to 26 with Krissi Jennings leading the team in scoring with 13 points. Laura Gilliland contributed 6 points; Cortney Rodriguez ended the night with 5 points; and Alicia Stephenson, Cindy Waldrop, and Erica Aguirre each had 1 point.

The Junior Varsity Boys ended their season 12-10 for the year and 4-5 in District competition. Their final score against Ranger was Baird 51, Ranger 32. Scoring for the JV Boys were Shannon Campbell with 14 points; Shane Devenport with 13 points; Lee Michael Reyna with 7 points; Dusty Barron with 6 points; Ryon Vestal with 5 points; and Jeremy Riney, David Strickland, Randy Westbrook each with 2 points.

The Varsity Lady Bears took care of Ranger by a score of 48 to 38. Heather Jones and Kari Roan led the team in scoring with 10 points each. Close behind were teammates Kristal Pruet with 9 points; Kristi Bell with 8 points; Kayla Hatcher with 3 points; and Jennifer Benton, Sally Walker,

Adrienne Kerbow, and Shannon Odom all with 2 points each.

The Varsity Boys felt the pressure as they traveled to Ranger. A win would almost assure them 2nd place in the district. A loss would tie them with Ranger and possibly with Dublin, too (if Dublin could beat Cisco). Unfortunately, that is just what happened. Ranger defeated Baird, 62 to 56. And to top it all off, Dublin almost made it a three way tie, but fell short as they lost to Cisco by only 2 points (we were told that Cisco got their last 2 points from a goal tending violation on Dublin).

Individual scorers for Baird were Nicholas Bailey with 13; Andy Rutledge with 9; Tye Barton and Chris Gomez with 8 points each; J.W. Collins with 6 points; Julian Santos with 4 points; Eric Wall with 3; Jim Scott with 2; Bryan Abernathy with 2; and Chad Barron with 1 point.

A playoff game between Ranger and Baird will take place on Thursday, February 15th at 6:30 p.m. The neutral site for the game will be the gym in Cisco. This game will decide second place for the District. They need our positive support. Let's cheer for our BEARS!!!

Baird Junior High Basketball

The Baird 8th grade played against Albany and Baird won by a score of 32-25.

Scorers were: K. Neal with 11 points, C. Riddle with 1 point, A. Rudder with 2 points, E. Henley with 3 points, C. Tollet with 1 point and J. Menzies with 14 points.

Other players were: A. Brewer, A. Gomez, D. Rivera.

and Albany won by a score of 31-20.

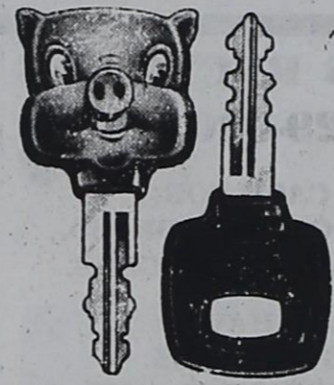
Scorers were: S. Taylor with 3 points, H. Kerbow with 5 points, K. Jennings with 4 points, A. Wylie with 2 points, K. Ashburn with 2 points, and C. Hasha with 4 points.

Other players were: C. Hardy, J. Watson, and T. Bogard.

The Baird 7th grade played against Albany



For Expert Advice, go to the Source... The Classifieds!



If you have two cars, using the more efficient one will help save you two million gallons of gas a day. And reduce our dependence on unreliable sources of oil. DO YOUR PART. DRIVE SMART!™

Players of the Game

Varsity Girls:
Senior Team
Mates
Kristi Bell
Heather Jones
Shannon Odom

Varsity Boys:
Tye Barton

Classified Ads in The Callahan Co. Star GET RESULTS

Baird High School Track Schedule

Sat., Feb. 24	@ Ranger	V-Boys, V-Girls
Sat., March 9	@ Eastland	V-Boys, V-Girls, JV-Boys
Sat., March 16	@ Cross Plains	V-Boys, V-Girls
Sat., March 23	@ Roscoe	V-Boys, V-Girls, JV-Boys
Sat., March 30	@ Baird	V-Boys, V-Girls, JV-Boys
Thurs., Apr. 4	@ Jim Ned	V-Boys, V-Girls, JV-Boys
Fri., Sat., Apr. 12, 13	@ Dublin (Dist.)	V-Boys, V-Girls, JV-Boys
Fri., Apr. 19	@ Breckenridge (Reg. qual.)	V-Boys, V-Girls
Fri., Sat., Apr. 26, 27	@ ACU (Reg.)	V-Boys, V-Girls
Fri., May 3	@ ACU (St. qual.)	V-Boys, V-Girls
Fri., Sat., May 10, 11	@ Austin (St. meet)	V-Boys, V-Girls

Baird Bears Baseball Schedule 1996

Date	Opponent	Place	Time
February 20	Rotan	Baird	4:30
February 22-24	Albany Tournament	Albany	T.B.A.
February 27	Hamlin	Hamlin	5:00
March 1	Gorman	Gorman	4:30
March 4	Rotan	Rotan	4:30
March 8	Anson	Baird	4:30
March 19	Hamlin	Baird	5:00
March 23	Anson	Anson	4:30
March 29	Ranger*	Baird	4:30
April 2	Albany*	Albany	4:30
April 5	DeLeon*	Baird	4:00
April 9	Winters	Winters	5:00
April 16	Cisco*	Cisco	5:00
April 19	Ranger*	Ranger	4:30
April 23	Albany*	Baird	4:30
April 30	DeLeon*	DeLeon	4:30
May 7	Cisco*	Baird	5:00

*denotes district game

Head Coach: Tony Kuch
Assistant Coach: Jeffrey Campbell



Baird School Menu

For Week of February 19-23
BREAKFAST
MONDAY
NO SCHOOL
TUESDAY
Donuts
Juice
Milk
WEDNESDAY
Cereal
Toast

Raisins
Milk
THURSDAY
Hot Rolls w/Ham & Gravy
Applesauce
Milk
FRIDAY
Pancakes
Juice
Milk
LUNCH
MONDAY
NO SCHOOL
TUESDAY
Chalupas
Lettuce
Tomatoes
Spanish Rice
Fresh Strawberries
Milk
WEDNESDAY
Baked Ham w/Gravy
Blackeye Peas
Creamed Potatoes
Hot Rolls
Applesauce
Milk
THURSDAY
Spaghetti
Lettuce & Tomato Salad
Corn
Garlic Bread
Jello
Milk
FRIDAY
Hot Dogs
Cole Slaw
French Fries
Brownies
Milk

DPS Report

02-04-96 to 02-10-96

CASES INVESTIGATED
Warnings --90
Complaints --69
DWI--1
Public Intoxication--1
Fugitive Arrest;
Theft by Check--1

ACCIDENTS

There were 4 accidents investigated during this time span.

Huckabee, Bobby--Clyde

Suanders, Kenneth--Clyde

George, Anthony--Clyde

(Other 1 was an out of town person)

PEOPLE ARRESTED ON OUTSTANDING WARRANTS

3 for a total of \$858.00 collected and paid to Callahan County.

1996 Baird High School Tennis Schedule

Tuesday, February 27	Dual Meet at Albany	2:30 p.m.
Saturday, March 2	Tri-meet at Cross Plains	8:30 a.m.
Friday & Saturday March 8 & 9	Cross Plains Tournament	8:15 a.m.
Friday & Saturday March 15 & 16	Santa Anna Tournament	8:30 a.m.
Monday, March 18	Blackwell Tournament	8:30 a.m.
Friday, March 23	Brownwood Tournament	8:30 a.m.
Friday & Saturday April 5 & 6	Abilene High Tournament	8:00 a.m.
Tuesday & Wednesday April 9 & 10	DISTRICT Rose Park-Abilene	8:30 a.m.

Junior High Schedule

Tuesday, March 5	Dual Match at Albany	4:00 p.m.
Tuesday, March 19	Dual Match with Hawley at Baird	4:00 p.m.
Monday, March 25	Dual Match at Santa Anna	4:00 p.m.
Monday, April 1	Dual Match at ACU	4:00 p.m.
Monday, April 15	Dual Match with Jim Ned at Baird	4:00 p.m.

Practice Times

Monday-Tuesday
Junior High--3:35-5:00 p.m.
High School--5:00-7
Wednesday-Friday
High School 3:35 p.m.-7



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East 1st Baird, TX

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American Legion
Eugene Bell Post 82
100 Chestnut Baird, TX

Parker Funeral Home
141 East 3rd
Skip, Pat, & Mike

Law Office Of
Robert E. McCool
235 Market 854-1016

Jessie Odom, Miller,
Marian, Blan Scott

Grumpe's Specialities
206 Market 854-1106

Neal's Automotive
S. 1st & Archer Streets
Clyde, Tx 893-2613

B & B Grocery
508 W. 4th Baird, Tx

Russell-Surles Title
337 Market Baird, Tx

Callahan County Star
211 Market 854-1008

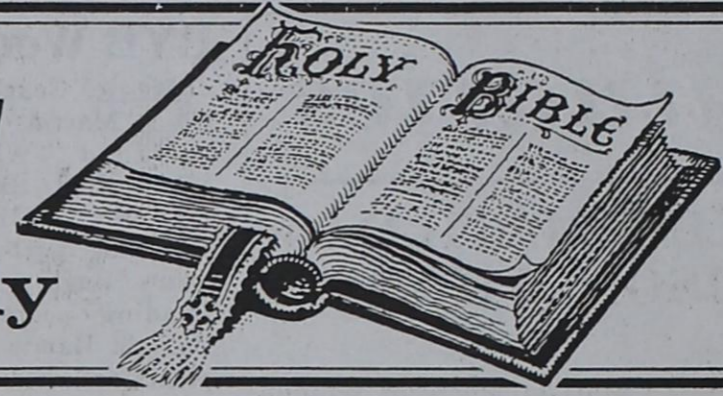
Callahan County Veterinary Clinic
I-20 Clyde-Baird 893-5895

Hanner
Chevrolet-Pontiac-GMC-Geo
Chrysler-Plymouth-Dodge-Jeep-Eagle
I-20 Baird, Tx 854-1133

The Prescription Shop
229 Market St. 854-1687

Attend Church Regularly

...and read your Bible daily



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FM 604 S. Clyde 893-5443
Office: 216 Oak Clyde, TX

The Clyde Cafe
205 S. 1st Clyde, TX 893-2811
Open: Monday - Saturday 6am-3pm

American Legion
Eugene Bell Post 82
100 Chestnut 854-1196

Hanner Chevrolet,
Pontiac, GMC Truck
I-20 West Baird 854-1133

The City Of Baird

Baird Family Dental Center
Joe K. Reed, D.D.S.
Family Denistry 126 W. 3rd
Orthodontics 854-1173 Baird

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We also buy junk drill bits
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Clyde, TX
893-5548

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OF CLYDE 893-2788
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Bill Kinkade, PA-C

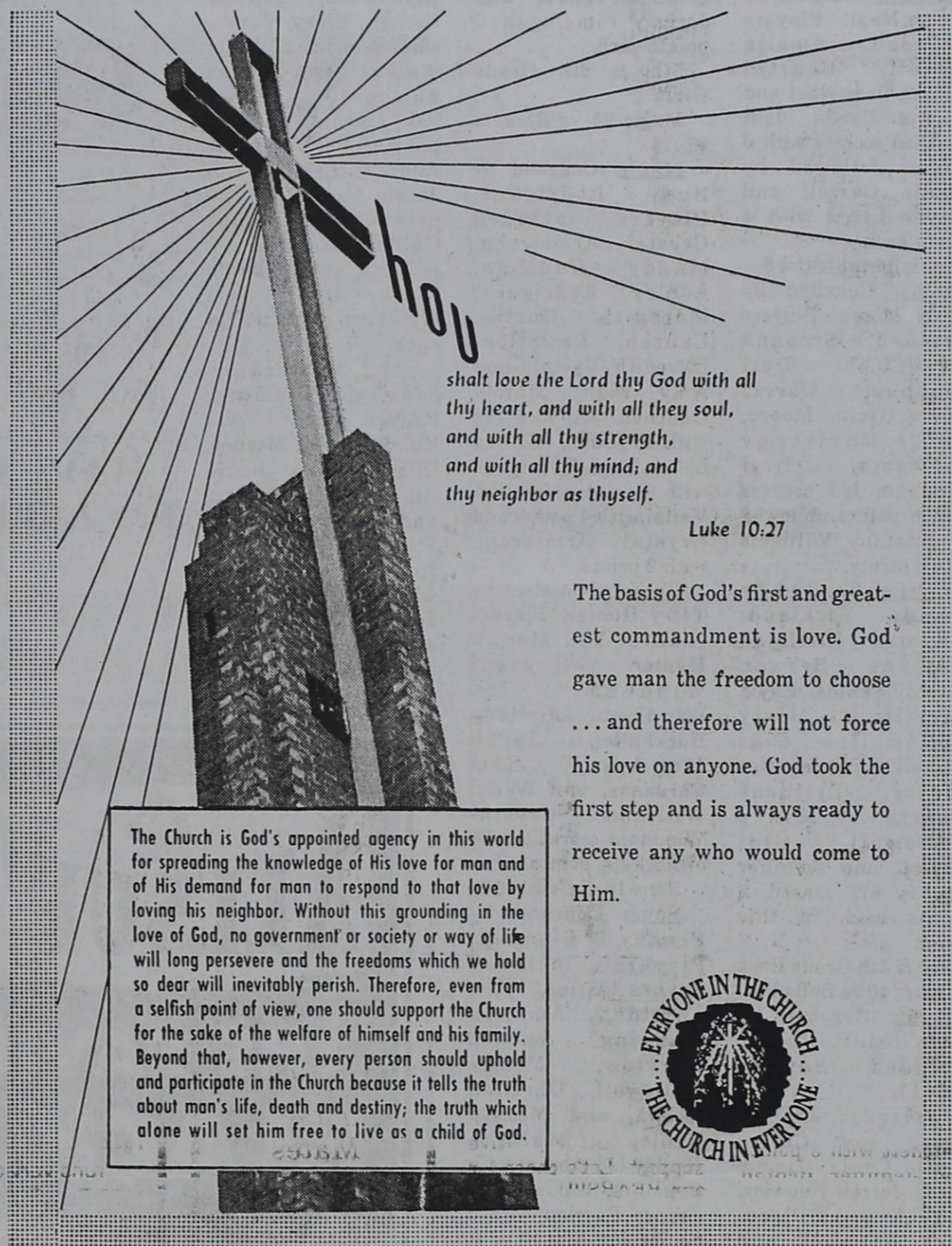
Callahan County Star
211 Market 854-1008
Carol Smith, Editor

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244 Market Baird, TX
854-1295



*This page is sponsored
by these businesses and
individuals who believe in
the right to worship freely.*



shalt love the Lord thy God with all
thy heart, and with all thy soul,
and with all thy strength,
and with all thy mind; and
thy neighbor as thyself.

Luke 10:27

The basis of God's first and great-
est commandment is love. God
gave man the freedom to choose
... and therefore will not force
his love on anyone. God took the
first step and is always ready to
receive any who would come to
Him.

The Church is God's appointed agency in this world
for spreading the knowledge of His love for man and
of His demand for man to respond to that love by
loving his neighbor. Without this grounding in the
love of God, no government or society or way of life
will long persevere and the freedoms which we hold
so dear will inevitably perish. Therefore, even from
a selfish point of view, one should support the Church
for the sake of the welfare of himself and his family.
Beyond that, however, every person should uphold
and participate in the Church because it tells the truth
about man's life, death and destiny; the truth which
alone will set him free to live as a child of God.



Church Directory

BAIRD CHURCHES

FIRST BAPTIST CHURCH
Race and Third
Jack Willoughby, Pastor
Sunday School, 9:45 a.m.;
Worship, 11:00 a.m.; Disci-
pleship Training, 6:00 p.m.;
Evening Worship, 6:00 p.m.

FIRST PRESBYTERIAN CHURCH
Fourth and Chestnut
Larry Black, Pastor
Sunday School, 9:00 a.m.; Pub-
lic Worship, 10:00 a.m.

CHURCH OF GOD
Thelma Dr. and W. Hwy 80
Rev. James Radford, Pastor
Sunday: Sunday School, 10:00
a.m.; Morning Worship, 11:00
a.m.; Evening Worship, 6:00
p.m.
Thursday: Bible Study, 7:00 p.m.

BAIRD CHURCH OF CHRIST
I-20 and FM 2047
Sunday: Bible Classes, 10:00
a.m.; Worship & Communion,
10:45 a.m.; Evening Worship,
6:00 p.m.
Wednesday: Ladies Bible Class,
9:30 p.m. Mid-Week Bible
Class, 7:00 p.m.

FIRST METHODIST CHURCH
Hwy 283
Skip Hodges, Pastor
Sunday School, 10:00 a.m.;
Morning Worship, 11:00 a.m.;
Youth Group, 5:00 p.m.; Eve-
ning Worship, 7:00 p.m.
Wednesday: Youth Meeting,
7:30 p.m.
Holy Communion every 1st
Sunday at 11:00 a.m.
Methodist Services at Golden
Holiday Care Center, 3:00 p.m.
every 1st Sunday.

CLYDE CHURCHES

FIRST ASSEMBLY OF GOD CHURCH
S. Access Rd., Off I-20, 893-
5208
Charles Morgan, Pastor
Sunday School, 9:45; Sunday
morning worship, 11:00 a.m.;
Sunday evening worship, 6:00
p.m.; Wednesday night, 7:00
p.m.

FIRST UNITED METHODIST CHURCH
217 Oak St.
893-4923
David Edwards, Pastor
Worship Service, 8:30 a.m.;
Fellowship: Coffee & donuts,
9:30 a.m.; Sunday School, 9:45
a.m.; Worship Service, 10:50
a.m.; Jr. High Youth, 5:30 p.m.;
Evening Worship, 6:00 p.m.; Sr.
High Youth, 7:00 p.m.; Tues.
9:30 a.m. prayer group; Wednes-
day: Choirs (all ages); Wednes-
day night, Bible Studies.

SOUTHSIDE BAPTIST CHURCH
Ronnie Timms, Pastor
S. 604 California
893-4611
Sunday School, 9:45 a.m.; Sun-
day morning worship, 11:00
a.m.; Sunday evening worship,
6:00 p.m.; Wednesday night,
7:00 p.m.

APOSTOLIC UNITED PENECOSTAL CHURCH
So. First & Marion
893-4874
Sunday School, 10:00 a.m.;
Worship 11:00 a.m.; Prayer and
praise, 7:00 p.m.; Wednesday
evening, 7:30 p.m.

ST. JOACHIM & ANN CATHOLIC CHURCH
Cherry Ln.
Priest, Mark Woodruff
Sunday Mass: 8:30 a.m.

FIRST BAPTIST CHURCH OF CLYDE
So. 3rd & Austin
893-5815
Jerry Joplin, Pastor
Sunday School, 9:45 a.m.; Sun-
day morning worship, 11:00
a.m.; Sunday evening worship,
7:00 p.m.; Wednesday Prayer,
7:15 p.m.

NORTHSIDE CHURCH OF CHRIST
No. 5th & Plum
Sunday Morning Service, 10:30
a.m.; Sunday evening service,
6:00 p.m.

HWY 36 CHURCH OF CHRIST
12 miles SE of Abilene
on Hwy 36
529-3818
Ed Headrick, Minister
Bible School, 10:00 a.m.; Sun-
day Morning, 11:00 a.m.; Sun-
day evening, 6:30 p.m.; Wed-
nesday Evening, 7:30 p.m.

FIRST BAPTIST CHURCH OF EULA
529-3768
Johnny Hales, Pastor
Sunday School, 9:45 a.m.; Sun-
day morning worship, 10:55
a.m.; Discipleship Training, 5:00
p.m.; Sunday evening worship,
6:00 p.m.; Wednesday Prayer,
7:15 p.m.

CHERRY HEIGHTS BAPTIST CHURCH
N. 4th & Cherry Ln.
893-5630
Rick Alkire, Pastor
Sunday School, 9:45 a.m.; Sun-
day morning worship, 11:00
a.m.; Sunday evening worship,
7:00 p.m.; Wednesday night,
7:00 p.m.

BIBLE BAPTIST CHURCH
South 604
893-5851
David McGraw, Pastor
Sunday School, 10:00 a.m.;
Sunday morning worship, 11:00
a.m.; Sunday Eve worship, 6:00
p.m.; Wednesday Night, 7:00
p.m.

NEW HOPE BAPTIST CHURCH
No. First & Pine
893-2783
Sunday Morning service, 10:30
a.m.; Sunday evening, 6:00 p.m.

TRINITY COMMUNITY CHURCH
North First & Cedar
893-4438
Dave Drennan, Pastor
Sunday School, 9:45 a.m.; Sun-
day morning worship, 10:45
a.m.; Sunday evening worship,
6:00 p.m.; Wednesday night
7:00 p.m.

EULA UNITED METHODIST CHURCH
529-4241
John Bill Hedrick, Pastor
Sunday School, 9:45 a.m.; Sun-
day morning worship, 10:50
a.m.; Sunday evening worship,
6:00 p.m.; Youth Fellowship,
7:00 p.m.; Wednesday Bible
Study, 7:00 p.m.

CLYDE CHURCH OF CHRIST
So. 4th & Austin
893-4723
Rick Cunningham, Minister
Bible Class, 10:00 a.m.; Sun-
day worship, 10:55 a.m.; Sun-
day evening worship, 6:00 p.m.;
Wednesday evenings, 7:00 p.m.

AREA CHURCHES
OPLIN BAPTIST CHURCH
Riley Fugitt, Pastor
Sunday School, 10:00 a.m.;
Sunday morning worship, 11:00
a.m.; Sunday evening, 5:00 p.m.,
Wednesday evening, 6:00 p.m.

COTTONWOOD BAPTIST CHURCH
Knox Waggoner, Pastor
Sunday School, 9:45 a.m.; Wor-
ship, 11:00 a.m.; Choir practice
6:00 p.m.; Sunday evening 7:00
p.m.; Wednesday, 7:00 p.m.

The Prescription Shop
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And we know that all things work together for good to them that love God,
to them who are the called according to His purpose. Romans 8:28
"God Bless You"

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Canterbury Villa of Baird
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FAITH CALLS LOVE MORE THAN CARDS ON VALENTINE'S DAY

Now very soon will come the day
That's been established to convey
Our love for someone very dear
With feelings that are quite sincere.
Just by expressing our regards
On sentimental greeting cards,
To show this love that we disperse;
Yet love is more than just a verse.
It's doing any kindly deed
For someone known to be in need.
It's giving something to the poor
To ease the hardships they endure,
And also praying for the ill,
That they'll recover, through God's will.
All this is love, whose true design
Is more than just a Valentine.

—Gloria Nowak

So long as we
love, we serve.
—Robert Louis Stevenson

"Let us not love
in word...but in
deed and in truth."
—1 John 3:18

Obituaries

LILLIE MATILDA MORRISON WILLIAMS

Brownwood-Lillie Matilda Morrison Williams was born November 19, 1907 and died February 10, 1996.

She was born to Benjamin Franklin Morrison and Lula Mae Garland Morrison in Portales, N.M. She moved to Baird at the age of 3 in a covered wagon. She worked in Boydston's Dry Goods store and then as a city secretary until she married Lewis Williams and moved to Putnam to become a homemaker and mother.

She was a prominent member of the Putnam Study Club and served for many years as secretary/treasurer of Putnam Methodist Church. She served one term on the school board. She attended beauty school and opened a beauty shop in Putnam in the late 1950's.

She and Lewis moved to Cisco in 1972, and she joined the First Methodist Church in Cisco. Lewis died in 1979, and she moved to Brownwood in 1982. Illness prevented her from attending church there, and she always considered herself a member of Cisco Methodist Church.

Survivors include one daughter, Gayle Smith of Brownwood; one sister, Grace Asbury of Monahans; a triplet brother, Garland Morrison of Houston; one granddaughter, Jimmi Gayle Phelps of Nicholasville, KY; one grandson, Russell Ray Smith of San Angelo; and one great-granddaughter, Kandyce Nichole Phelps.

She was preceded in death by her husband Lewis Alford Williams in 1979; and two sisters, Mamie Powell and Millie McDowell.

Graveside services were at 11:00 a.m. Tuesday, February 13, 1996 in Ross Cemetery, directed by Parker Funeral Home. Rev. Skip Hodges officiated.

BYB Week #1 Cont. From Page 1

Magic: Coached by Cindy Martin. Players included Whitney Windham, Belinda Harris, Chelsea Holland, Lori Moore and Bailey Bell. Leading scorer was Belinda Harris with 8 points, followed by Lori Moore and Bailey Bell with 4 points each.

Rockets: Coached by Terry Neal. Players included Amelia Carroll, Courtney Kilmer, Jodi Neal and Shayne Cerda. Jodi Neal led scorers with 6 points, followed by Amelia Carroll and Shayne Cerda with 4 points each.

Suns 10 vs Celtics 8
Suns: Coached by Cristi Moore. Players included Breanna Tollett, Traci Windham, Carrie Walls, Holli Moore, and Brittany Williams. Traci Windham led scorers with 6 points, followed by Brittany Williams with 4 points.

Celtics: Coached by Brandy Kirkland. Players included Britneay Brewer, Krystal Santos, Kayla Carrillo, Misty McDowell, Gini Russell and Jennifer Santos. Britneay Brewer, Misty McDowell, Gini Russell and Jennifer Santos all scored 2 points each in this game.

3rd & 4th Grade Boys
Spurs 40 vs Bulls 19
Spurs: Coached by Kevin Smith. Players included Sawyer Smith, Andy Kowalzek, Joshua Sims, Jay Calvo, Martin Cerda, Timmy Burns, Jerrett Knowles, and Kyle Dillard. Andy Kowalzek and Sawyer Smith led scorers with 12 points each, followed by Joshua Sims with 8 points and Martin Cerda with 6 points.

Bulls: Coached by Diane Green. Players included Will Green, Josh Rudder, Zach Green, Daniel Lewis, Trent Rector, and Keylon Herley. Zach Green led scorers with 10 points, followed by Will Green with 7 points, and Keylon Herley with 2 points.

Suns 30 vs Celtics 10
Suns: Coached by Kenneth Brock. Players included Blake Mendez, Richie Neinast, L.J. Mendez, Mitchell Lewis, Michael Fears, Aaron Brock, and Jonathan Carrion. Aaron Brock led scorers with 10 points, followed by Blake Mendez and L.J. Mendez with 8 points each and Mitchell Lewis and Jonathan Carrion with 2 points each.

5th & 6th Grade Boys
Suns 20 vs Celtics 15
Suns: Coached by Franky Fleming. Players included Zach Riney, Patrick Mooney, Chad Franke, Justin Atkins, Shawn Spinks, and Jake Fleming. Patrick Mooney led scorers with 8 points, followed by Chad Franke with 6 points, Shawn Spinks with 4 points and Zach Riney with 2 points.

Celtics: Coached by Marvin Calvin. Players included Tanner Wilson, Steven Turner, Kelly Miller, George Fox, Larry Fox, and T.J. Kowalzek. Steven Turner led scorers with 9 points, followed by Tanner Wilson with 4 points and George Fox with 2 points.

Bulls 20 vs Suns 13
Bulls: Coached by Terry Hunter. Players included Sage Goldsmith, Andrew Brewer, Ricky Burks, Ubaldo Gomez, Adam Walker, and Jason Autsin. Ricky Burks led scorers with 5 points, followed by Andrew Brewer and Jason Austin with 4 points each, Sage Goldsmith with 3 points, and Ubaldo Gomez and Adam Walker with 2 points each.

Suns: Coached by Franky Fleming. Players included Zach Riney, Patrick Mooney, Chad Franke, Justin Atkins, Shawn Spinks, and Jake Fleming. Patrick Mooney led scorers with 5 points, while Zach Riney and Justin Atkins added 4 points each.

PLEASE be very careful with matches. Because without the forests, life is unimaginable.

Only You Can Prevent Forest Fires.

HAPPY 33RD TO MY LITTLE SHORT BUDDY, LOVE, REBECCA

Love delights in giving attention rather than in attracting it. Love finds the element of good and builds on it. Love does not magnify defects. Love is a flame that warms but never burns. Love knows how to disagree without becoming disagreeable. Love rejoices at the success of others instead of being envious. Father James Keller Proverbs 12:25 Heaviness in the heart of a man maketh it stoop; but a good word maketh it glad.

John 15:9-12 As the Father has loved me, so have I loved you; abide in my love. If you keep my commandments, you will abide in my love, just as I have kept my Father's commandments and abide in his love. These things I have spoken to you, that my joy may be in you, and that your joy may be full. This is my commandment, that you love one another as I have loved you.

Dear Heavenly Father, Help us to always look for the good in each other. Help us to be an encouragement for the good in each other. Thank you for your unchangeable love. In Jesus name we pray. Amen.

Read The Classifieds

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Roger Corn
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Baird, Texas

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Center Point, IA 52829

Read the Classifieds

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Roger Corn
854-1137 854-5992
Baird, Texas

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Coffee Drinkers Welcome

Thursday & Friday Night
Catfish Nights
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Open 6-9, Tues.-Sat.; 6-2 Sunday; Closed Monday

one hour prior to your game time in the Old Gym.

Also, remember that team pictures will be taken on February 17th prior to your game.

Imagine Little Red Riding Hood without a forest.

PLEASE be very careful with matches. Because without the forests, life is unimaginable.

Only You Can Prevent Forest Fires.

HAPPY 33RD TO MY LITTLE SHORT BUDDY, LOVE, REBECCA

Love delights in giving attention rather than in attracting it. Love finds the element of good and builds on it. Love does not magnify defects. Love is a flame that warms but never burns. Love knows how to disagree without becoming disagreeable. Love rejoices at the success of others instead of being envious. Father James Keller Proverbs 12:25 Heaviness in the heart of a man maketh it stoop; but a good word maketh it glad.

John 15:9-12 As the Father has loved me, so have I loved you; abide in my love. If you keep my commandments, you will abide in my love, just as I have kept my Father's commandments and abide in his love. These things I have spoken to you, that my joy may be in you, and that your joy may be full. This is my commandment, that you love one another as I have loved you.

Dear Heavenly Father, Help us to always look for the good in each other. Help us to be an encouragement for the good in each other. Thank you for your unchangeable love. In Jesus name we pray. Amen.

Read The Classifieds

EFFECTIVE FEBRUARY 11-17, 1996
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HORMEL LITTLE SIZZLER SAUSAGE 12 OZ. PKG. 79¢	ALL VARIETIES CHEETOS® & LAY'S® GRAB BAGS REGULAR 75¢ 2 \$1 FOR	SHURFINE FACIAL TISSUE 175 CT. BOX 99¢
ALLSUP'S 1.5 LB. LOAF SANDWICH BREAD 69¢ EACH OR 2 \$1 FOR	LANCE ALL FLAVORS TAKE HOME PACK CRACKERS 8 PACK \$1.89	Beef & Bean Burrito.....89¢ Beef & Cheese Chimichanga...1.29 Beef & Salsa Burrito.....1.29 Breakfast Burrito Ham or Sausage, Egg & Cheese.....1.09 Johnny Rib Sandwich.....99¢ Hot Pockets.....1.49 BBQ Sandwich.....1.09 C/F Steak Sandwich.....1.59 Stuffed Jalapeno Pepper.....59¢ Hot Link.....1.09 Corn Dog.....79¢

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