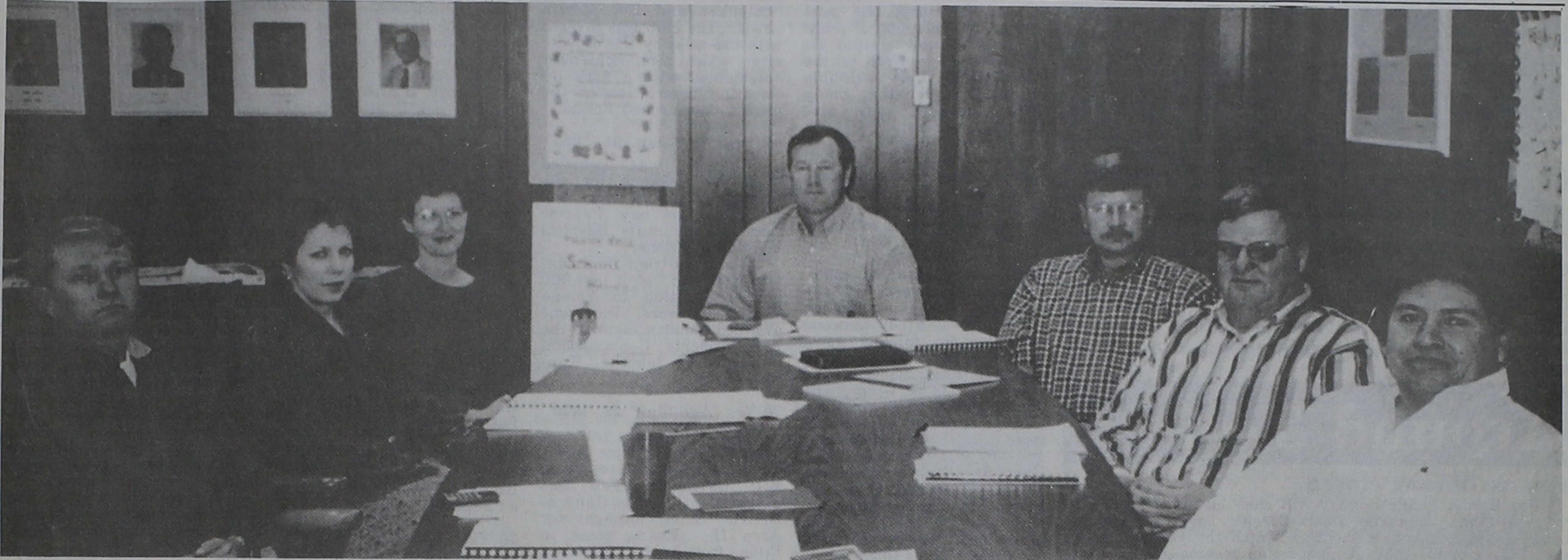


**Valentine Baby
Picture Page
Coming Soon!**



TxDOT Will Conduct Meeting At City Hall

The Texas Department of Transportation (TxDOT) will hold a pre-construction meeting on Monday, January 24 at 1 p.m. in the conference room at City Hall, 623 Main Street, to discuss the landscaping plans for several intersections in Friona. The public is invited to attend. The project, scheduled to begin January 25, includes landscaping at the intersections of U. S. 60 and Business 214 and U. S. 60 and FM 2013. Some landscaping will also be done along Etta and Springfield Streets. The project cost is

\$131,000.

Plans call for planting 500 trees and bushes including desert willows, blue spruce, several varieties of juniper, potentilla, yucca, spanish broom, honey locust, bradford pear and some oak and pine varieties.

Contractors will also build a gravel path around the perimeter of the three-acre intersection at U. S. 60 and Business 214.

TxDOT will provide the plant material and labor. The City of Friona will maintain the newly landscaped areas.

IN RECENT WEEKS our nearest little city of Amarillo has gained quite a bit of unwanted attention from the national media with the Brian Deneke/Dustin Camp case. It's nothing new. The decade between childhood and adulthood is a time of anguish for just about everybody. At the turn of the last century, the term "teenager" had not yet been invented, but the second decade of life seems always to have been burdened with huge problems.

Prior to the Great Depression, very few young people went to high school. They were part of the work force. They worked in the factories, the mines, as delivery boys, or as household servants, or in the sweat shops, or on their family farms. Out here in the wide open spaces of the west they worked as cowboys. The majority of the "hands" on the great cattle drives were youngsters between the ages of 14 to 18.

Just about everybody was out of work after the Depression and when FDR took office in 1933, the needs of the young took a back seat as the country's main objective became getting men with families back into paying jobs. Of course, bored young folks with nothing to do resorted to mischief and even crime, becoming known as juvenile delinquents.

A secondary education for children of working-class families had not become popular, since people had to depend on the added income of their children for survival. High school was thought of as something for the well-to-do who planned to send their children on to college. Few working-class young people graduated from high school in the 20s and early 30s. Once you reached mid-teens you were considered grown up.

Today, youth is a time of rebellion, of breaking away from the constraints of childhood. Adults try to channel the excessive hormonal energy of teens into constructive activities. Their more violent tendencies are channeled into organized sports. But those who don't accept such directions often become misfits.

A recent article in *Focus on the Family* points out how the American culture has shaped each succeeding generation of teens. Those born between the years 1901 and 1945 are known as the "Builders." They were young during the Depression and WWII. Radio and newspapers were the only "media" they knew. They (or I should say "we") grew up with the Judeo-Christian ethic, married only once, saved their money, and bought only items they could afford. They enjoyed the swing music of the big bands.

Then came the "Baby Boomers" born between 1946 and 1964. Television exploded on the scene and opened up a whole new world. These young people experienced the Cold War, civil rights, de-segregation, the Vietnam War, rock and roll music, the sexual revolution, and space exploration. Morals and money both became more relaxed at about the same time. The divorce rate skyrocketed for this group.

Next we find Generation X or the "Xers" born between 1965 and 1976. From Watergate they learned that our country's leaders cannot always be trusted. There was less supervision at home since both parents were working. Environmental concerns and AIDS came on the scene. Many of these teens became single parents. Money and jobs were harder to get. Rock and roll was out, heavy metal and rap were in. Home computers were just beginning to be a major force.

Currently we have the Net Generation or the "N-Geners" born between 1977 and 1997. They have seen the end of the Cold War, the beginning of domestic terrorism, a booming economy, and a tolerance toward morals. Genetic research will play a part in their lives. The internet is the be-all to end-all for the current group of youngsters.

From this, it is easy to see that differences in values just naturally lead to conflicts between the different groups. High schools in large cities have become battle grounds. I've heard discussions about doing away with high school after the 10th grade. Perhaps we should go back to thinking of our young people after age 15 on up as adults rather than teenagers.

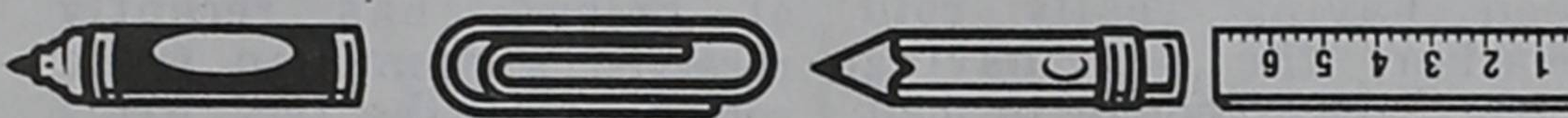
MY TURN

By Carol Ellis



1999-2000 FRIONA SCHOOL BOARD Recognized during Texas School Board Month are, l-r, Jayson Grimsley, Loraine Anthony, Kathryn Gurley, Don Carthel, Alan Monroe, Danny Black and Joe Santellana.

ron carr photo



Local School Book Fair Is Set For January 31

Scholastic Book Fairs come to Friona Primary School on January 31-February 4 to share the newest books and other exciting learning products with our young readers. Parents and teachers will find plenty of items to interest them, too. The fair is open each day from 8:30 a.m.-4:30 p.m.

We will be hosting a Family Night on February 3 from 6-7 p.m. Please come and shop with us. Everyone is welcome.

When you visit the fair, look for the Classroom Wish List display to see how you can help build your child's classroom library.

The Book Fair helps us **Grandparents Are Reminded To Turn In Baby Photos**

Grandparents are reminded that the *Friona Star's* annual Valentine Baby Brag Page is less than a month away. Be searching for photos of your little darlings between now and Monday, February 7. The Valentine Brag Page will be published in the February 12 issue of the paper.

promote learning while raising money for special school projects. Our goal is to be able to purchase some equipment and supplies for literacy.

Don't miss out on the Scholastic Book Fair, January 31-February 4. Admission is free. Call Friona Primary at 250-3935 for more information.

County Gets Monthly Tax Rebate

Texas Comptroller Carole Keeton Rylander delivered \$197.2 million in monthly sales tax payments to 1,105 Texas cities and 119 counties. It is a 20.3 percent increase compared to the \$163.8 million paid in January, 1999.

January's sales tax rebates include local sales taxes collected by monthly tax filers in November and reported to the Comptroller in December.

Parmer County's January payment was \$22,454, compared to \$19,323 in the same period last year. Bovina received \$2,455; Farwell, \$3,702; and Friona, \$16,296.

Bovina's current tax rate is 1%; Farwell is 1.5%; and Friona is 2%.

Business Seminar To Be Sponsored By Chamber

Friona Chamber of Commerce will be bringing a developmental training expert, Joel Combs, to Friona for a business seminar. Two sessions are planned for Monday, Jan. 31 and Feb. 7 from 7 to 9:30 p.m. in the Bank Community Room.

The seminar is aimed to help local business people with such tools as personal relations effectiveness, dealing with customers, sales skills, goal setting, time management and memory devel-

opment.

Other towns which have brought these seminars to their local people have found this to be a useful and practical tool for both individual development and professional growth.

Phone the Chamber at 250-3491 for further details regarding costs per person, as there are discounts for early sign-up and also discounts for more than three persons representing any one business firm.

Heart Assoc. To Meet February 3 At Hospital

The local chapter of the American Heart Association has scheduled a meeting on February 3 at 6:30 p.m. in the lobby at Parmer County Community Hospital in Friona.

Dr. Chuck Brogan, a heart specialist from Lubbock, will present the program. Dr. Brogan will speak on the aspects of heart problems.

Hospital spokesmen say that any one who has heart problems in their family or has the potential for heart problems should attend the

meeting with Dr. Brogan. A question and answer session will also be held.

Light refreshments will be served. Everyone in the community is encouraged to attend.

Jurors Are Dismissed

The members of the jury panel that were directed to report to District Court, 287th Judicial District, Farwell, on January 24, 2000 at 9:30 a.m. DO NOT need to report.

The case scheduled for trial has been settled. Any questions should be submitted to Sandra Warren, District Clerk, (806) 481-3419.

As of
January 21, 2000
106,803
bales of cotton had been ginned in Parmer County.
Friona Star and Bovina Blade Survey

SCHOOL BOARD RECOGNITION MONTH
JANUARY 2000

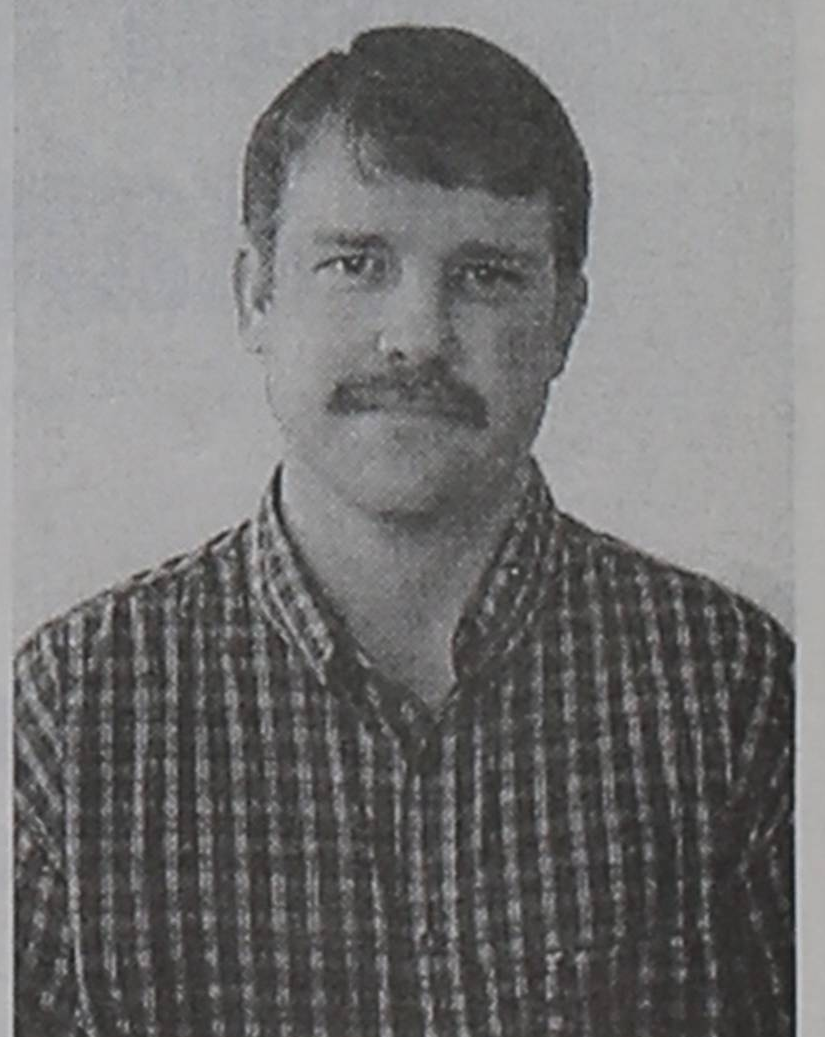
Sheriff Is Nominated For Award

On December 22, 1999, Sheriff Walt Yerger was nominated for the annual Education Community Service Award by the Texas Commission on Law Enforcement Standards (TCLES). The statewide award recognizes outstanding efforts in the area of community policing.

Yerger was nominated for the award for his efforts in establishing a county wide "lunch at the schools" program. The program is conducted once a year at each county school when area law enforcement officers serve lunch in the school cafeteria to the students and staff.

TCLES cited the program as helping students, teachers and staff at our schools to get better acquainted with area law enforcement officers.

The nomination further described how valuable the program was in promoting better communication between law enforcement officers and the people they serve.



KIRK FRYE

Frye Is Candidate For Commissioner

Kirk Frye authorizes the Friona Star to announce his candidacy for Parmer County Commissioner for Precinct 1. Kirk, a home-grown resident for 37 years, farms in the Parmer and Castro area.

Kirk and his wife Annette, who teaches 1st grade in Friona, have three children, Kandace, age 12, Miranda, age 9, and Kirby, age 7. Kirk's candidacy is subject to action of the Republican Primary.



BIG RED DONUTS...Mark Achor, right, owner of Pappy Jack's Donuts, hands over the keys to new owners Bobby Broyles and Machele Hunt. Bobby and Machele will rename the business Big Red Donuts. See their advertisement for details.



CHEERING THE CHIEFS...FHS cheerleaders cheering the Chiefs against the Cooper Pirates were, front, l-r, Audra King and Felicia Lafuente; middle row, Louise Walker, Candace Ingram, Christian Hanes; Standing, Tania Hand and Lesli Fiel.
ron carr photo

Around Town

Friona library closed

The Friona Public Library will close on Monday, Jan 24 for renovation. Librarian Darla Bracken says they plan on being closed for about a month. Watch the Friona Star or your Classic or WT cable channel for an opening date.

It's Girl Scout cookie time

Do-si-dos, samoas, and tagalongs are just three of the flavors of cookies you can order from the local Girl Scouts during the annual Girl Scout cookie sale. The cookies are only \$3 a box and can be paid for when delivered. You can order from any girl scout or call Kim Herring at 250-3707 to order. Try apple cinnamon, striped chocolate, or lemon drop too! New packaging has allowed for more cookies in each box.

Heart meeting Feb 3

The local American Heart Association will host a meeting on heart problems given by Dr. Chuck Brogan of Lubbock. The meeting is Feb 3 at 6:30 p.m. in the hospital lobby. Light refreshments will be served. Everyone is encouraged to attend.

Ag Expo Feb 22-23

The New Mexico Ag Expo will be held at the Roosevelt County Fairgrounds Feb 22-23. The Expo committee wants local businesses to show their products and services in the Women's Building. For Women's Building booth information contact Michelle Bargas-Victor at 505-763-9611 or 505-273-4332.

Palo Duro handweavers to meet

The Palo Duro Handweavers Guild monthly meeting is on Jan 27 at 7 p.m. Anyone interested in weaving, spinning, dyeing or fiber arts is welcome. The group meets in different homes each month. To find out more about the meetings call 355-6220.

Basketball videos Saturdays

Catch the Squaws and Chiefs home district basketball games on video replay each Saturday morning at 10 a.m. on Classic Cable channel 6 and WT Services channel 76.

Amarillo arts & crafts festival Jan 22-23

The ninth annual Amarillo Arts & Crafts Festival will be held Jan 22-23 in the Amarillo Civic Center. Exhibitors from throughout the Southwest will be on hand. Hours are Saturday 10 a.m.-6 p.m. and Sunday noon-5 p.m. There is no admission charge.

It's not too late to . . .

Give Yourself A Raise.



There's still time to register for the Spring semester at Amarillo College.

Quality education conveniently offered in both Amarillo and Hereford at an affordable price. It's simply one of the soundest investments you can make. With flexible scheduling you can go to school while you work. And financial aid is readily available.

Late Registration • Monday, Jan. 24 6-7 p.m. Hereford High School

So get with the program. There's never been a better way to prepare yourself for the future. Call Bryan Hedrick at 363-7627.

EDUCATION PAYS.

An Equal Opportunity Community College



Amarillo College

FRIONA FLASHBACKS

...from the files of The Friona Star

70 Yrs. Ago--Jan. 24, 1930

According to the report of cotton farmers within the Friona territory, the past season has been one of profit to the man who has put his attention and effort to the growing of that valuable crop. In order that many other farmers may also become interested in the growing of this crop in Parmer County, the Star will offer the sum of \$10 in cash for the best letter written by farmers on the subject. "Why it will pay to plant cotton on the Plains." *****

65 Yrs. Ago--Jan. 25, 1935

Did you ever have the pleasure of having known while he was a boy someone who became famous as a man? Well, that has been one of my experiences. His name is Elza C. Segar, who became the creator of "Popeye." Milady, the youngsters and I lived one summer and winter in a little house in Chester, Illinois, that was built and owned by Elza's father. In that house, on old tablets and even on the walls of his room, we saw abundant evidence of Elza's talent as an artist--from "Cogitations & Aphorisms of Jodok." J.W. White's column. *****

60 Yrs. Ago--Jan. 26, 1940

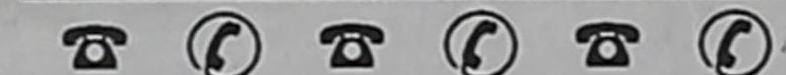
Ever since the eight-inch snow fell here the night before Christmas, we have been having really cold weather, the sun having shone barely enough to melt the snow from the ground. Blow torches and kerosene torches were brought into play for thawing frozen pipes so that some families could get enough water to wash their faces in time to get to Sunday religious services. *****

55 Yrs. Ago--Jan. 26, 1945

Everett Horner, Dean Hall, G.W. Mayhew, Ray Murphy and Coach Short were among the group that took part in the Golden Gloves tournament in Amarillo Tuesday night. *****

50 Yrs. Ago--Jan. 20, 1950

At its regular meeting

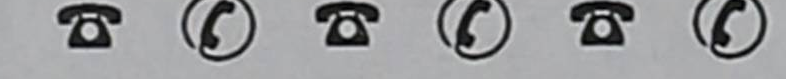


The Friona Star

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Bill Ellis.....Editor & Publisher
Vickie Copley.....Production Supt.
Marlene Mueller.....Bookkeeper
Ron Carr.....Managing Editor
Tammie White.....Composition
Carol Ellis.....Everything Else



The following person has registered with the Friona Police Department as a convicted sex offender.

Jose Cortez
20 year-old male
1500 W. 5th #3
Friona, Texas
79035
Convicted of indecency with a child/sexual contact
Risk Level 2 determined by CJAD questionnaire

La siguiente persona tenga registrada con el Friona Police Departamento como un infractor de sexo convicto.

Jose Cortez
Edad de 20 años
1500 W. 5th #3
Friona, Texas
79035
Esta registrado por la indecencia y ofensa de contacto sexual con una menor.
Livel de riesgo 2 determinado por la cuestionaria CJAD

January 12, the members of the Friona Lions Club had as their guests Mrs. Charles Schlenker and Don Edwin Lewis. The club was favored with two solos by Don Edwin, after which Mrs. Schlenker entertained with a very interesting description of the pioneer days around Friona. *****

45 Yrs. Ago--Jan. 21, 1955

Contract was awarded over the weekend for the drawing of specifications and plans for the new Parmer County Community Hospital building in Friona.

Also, contract for construction of a 1,000,000 bushel addition to Friona Wheat Growers, Inc. was awarded Monday night to the A.F. Roberts Construction Company of Sabetha, Kansas. *****

30 Yrs. Ago--Jan. 22, 1970

Milton Evans is the new Farm Bureau service agent for Parmer County, replacing Bill Carmack, who has accepted the position of District Sales Manager for Area II. Evans came to Friona from Lubbock, but is a native of Tahoka, where he was connected with the Lynn County Farm Bureau for some 18 years. *****

25 Yrs. Ago--Jan. 19, 1975

Specialist 4 Royce A. Sisk, son of Mr. and Mrs. C.L. Sisk of Friona, has recently received a promotion while serving with the U.S. Army in Germany. Sisk was promoted as of the first of January from private first class.

Janice Hayes, Hope Mays and Julie Johnson were recently selected as members of the Texas Music Educator's Area Band. Auditions for the band were held at Lubbock High School in December. The three young ladies will audition for the All-State Band with other students who were winners in their regions.

Alan D. Hamilton of Friona compiled a 4.0 average in law enforcement. He is the son of Mr. and Mrs. Glyn Hamilton of Friona. He attends Amarillo College. *****

20 Yrs. Ago--Jan. 20, 1980

Lonnie Phillips, head football coach and athletic director at Friona High School for the past four years, resigned his position this week to enter private business. Former assistant coach Clayton (Pete) Hubbard was elevated to the position of head football coach and athletic director.

Seventeen members of the Friona High School Band gained spots in the all-regional band or alternate positions. They are Diana Glover, Kipi Fleming, Sandy Spring, Maria Villanueva, Gwendolyn Maurer, Sunny Horton, Penni Weatherly, Patti Hinton, Davy Howard, Rory Brito, Jay Norsworthy, Stanley Ellis, Greg O'Brian, Tim Mercer, Mark Blankenship, Joey Howard and Stanley Miller. *****

15 Yrs. Ago--Jan. 20, 1985

The passing of an era at Parmer County Community Hospital has been noted by the retirement of Dr. Lee Spring. He has been on the hospital staff more than 30 years.

Renee' Martin was able to meet Olympic gymnastics champion Mary Lou Retton while attending a gymnastics camp in Houston headed by Bela Karolyi, the noted coach of Miss Retton and numerous other top gymnasts. She is the daughter of Mr. and Mrs. Mike Martin. *****

10 Yrs. Ago--Jan. 20, 1990

The Friona area received the most snow this week in a single snowstorm since 1983. The moisture content in Friona's gauge was a much-needed 1.29 inches.

Prairie Acres Nursing Home is in the process of

major renovation. The new addition will consist of nine patient rooms which will house eighteen residents. *****

5 Yrs. Ago--Jan. 21, 1995

Gerry Taylor, presented a check in the amount of \$3,852 to Hospital Administrator Bill Neelley, representing the proceeds from Project Christmas Card. Main item to be purchased from the 1994 drive is a new range for the hospital kitchen. The rest will buy other needs for the kitchen.

Friona's freshmen Squaws won the Dimmitt tournament, having to play the Tulia girls in both of their games.

The Friona seventh grade boys won the Friona Tournament played January 14.

FHS in Speech Tournament at Brownfield

Friona High School speech students participated in the speech tournament at Brownfield, January 14-15, 2000.

Students who made the semifinals were: Jena Grimsley and Katherine Johnston, duet acting; Dwight Merrell, Jena Grimsley and April Given, prose; Jena Grimsley, dramatic interpretation; Dwight Merrell and Katherine Johnston, poetry; Zubin Bhakta and Chance Hutson, impromptu.

Students who made it to the finals were: Jonathan Espinoza and Kayla Wyly, duet acting; Zubin Bhakta, prose; and Roy Loya and Monica Santellana, poetry.

FHS won second place in sweepstakes out of 18 schools.

Kayla Wyly was voted as outstanding individual performer at the tournament. She also won a third in poetry; third in impromptu; first in prose; and first in dramatic interpretation.

How Do You Finance An Auto?

Hello, my name is **John Doe** and I'd like information on financing a new pickup.

Dave--Hello, John. My name is Dave Hutson and I'd be glad to visit with you about this. First of all, do you have a vehicle already picked out? And what is the cost?

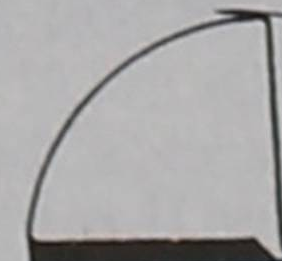
John--Yes, it is a brand new pickup from Western Chevrolet. The cost is \$20,000 and I have a 1992 pickup to trade in.

Dave--Where do you bank?

John--I've had a savings and a checking account here at Friona State Bank for several years. I have money directly deposited from where I work.

Dave--We have a great deal on new auto loans! We are offering a very low competitive rate. Please fill out this credit application and if you can wait, we'll give you an answer in just a few minutes.

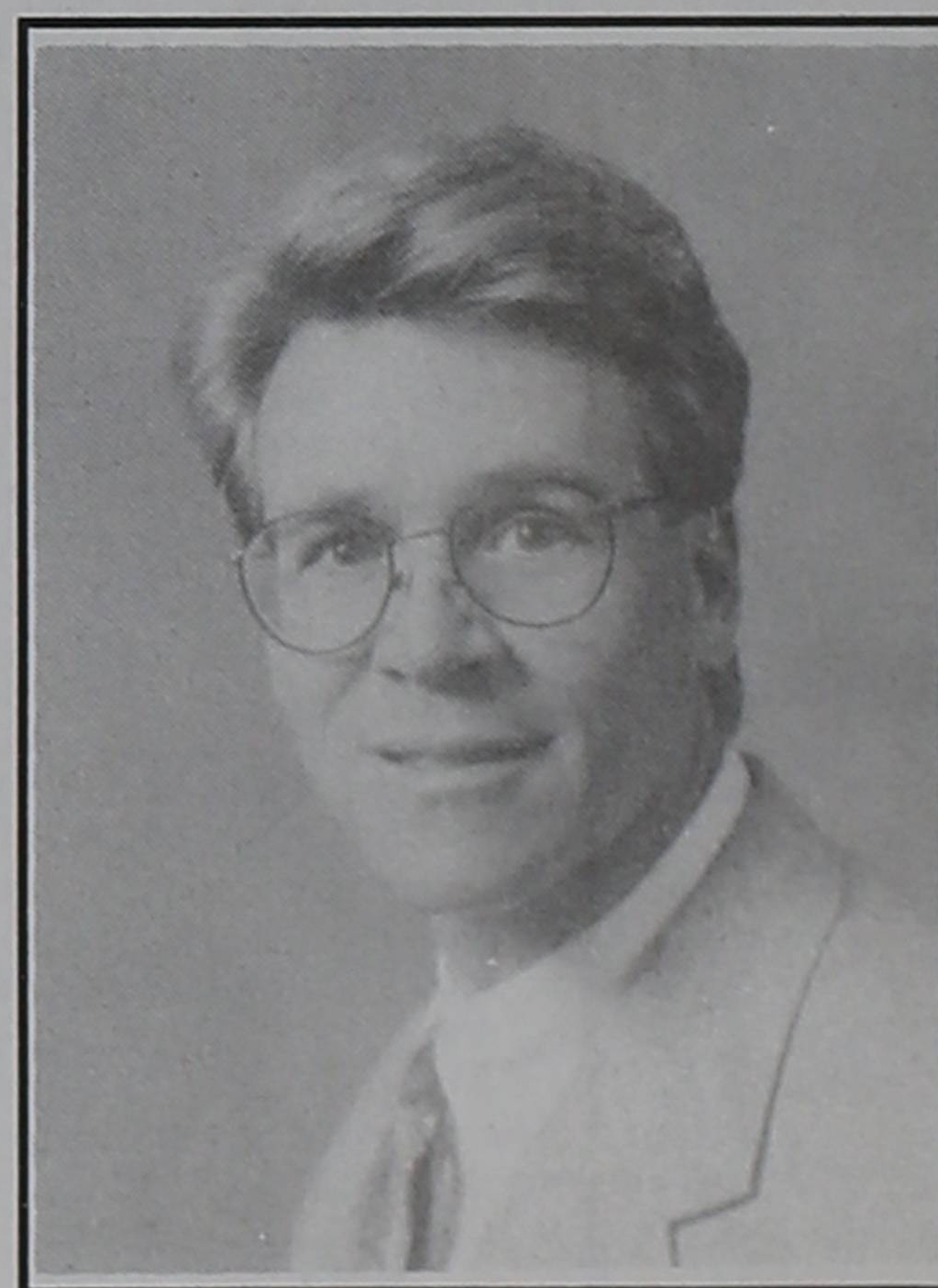
This is how you start if you are needing information on auto loans. We at Friona State Bank would like to invite you to come in and visit with Dave if you are looking at or needing a new vehicle. Our rates are competitive and we are efficient and discreet. AND WE WANT YOUR BUSINESS.



FRIONA STATE BANK



"Where People Come First"



Dave Hutson
Senior Vice President
Employee Since Feb. 1984



Out Here

By Ron Carr

"Thank You for Arresting Daddy"

It was about half past midnight on a recent Saturday, just a routine Panhandle evening for the Friona Police Department.

Officers Joe Herrera, Brandon Neal and Andy Stormes were out at a traffic stop. It was shift change time. Herrera and Neal were about to go off duty and turn over the rest of the night to Officer Stormes for safekeeping.

The 911 call came from a lady trying to help a friend. That's how many domestic violence incidents are reported to officials. Friends have to help because the victim is either too busy fighting for her own life or too frightened to report the monster in the house.

The lady told the Friona dispatcher that her friend had called and said that her husband was beating her up and threatening her and the children. In the confusion and panic during the phone call, the friend had heard the words "knife" and "kill us."

In the background she could hear the angry, drunken rantings of a husband and father and the unmistakable sound of kids crying too.

As officers Herrera, Neal and Stormes were finishing up the traffic stop, the dispatcher put them enroute to another potential domestic violence situation.

Neal and Herrera had hoped to be on their way home but another family crisis was about to intervene.

Although dispatchers attempt to find out as many details as possible, the truth is that law enforcement officers can never be sure what they will find when responding to a domestic disturbance.

When the officers arrived at the residence they found

an out of control husband, angry that "supper wasn't on the table" even though it was after midnight.

They found a medium height, 260-pound man with a blood-alcohol level about 1 1/2 times the legal limit, holding a butcher knife he had promised to kill his wife and oldest boy with as the child had tried to defend his mother from the abuse.

He wasn't very happy to have the officers at his house either. He invited them to leave. He said they had no right to be there. He decided to throw them out.

The anger escalated into a scuffle then a fight. The officers managed to dislodge the knife and get the handcuffs on but not without a few scrapes and bruises. Daddy didn't go quietly.

There were two knives involved which were taken by the officers as evidence. Fortunately there were no serious injuries. As a routine precaution, the suspect and the officers went to Parmer County Community Hospital to be checked over before the trip to the county jail in Farwell, where he would spend the rest of the night and several more days.

He was booked for aggravated assault with a deadly weapon and aggravated assault on a police officer, both not-so-minor felonies.

Much to the delight of the police department, the wife filed a complaint the next day. It must be difficult in some cases to file legal charges against your husband and your children's daddy.

According to police statistics, most complainants in domestic abuse cases choose not to file any charges. For some it is a way of life with no way out. For others it can end up being a fatal mistake.

The effect on children is immeasurable. Teachers can tell you sad stories of children struggling to balance school with violence at home. Experts say the children often become violent themselves as adults.

In the above case, one of the children said to the officers, "Thank you for arresting our daddy."

Governments and government agencies spend a lot of time and money spouting about stopping domestic violence. I don't know of a law that can stop domestic violence like this incident that occurred in Friona on a Saturday night.

There are laws against murder but people keep ending up on death row. A person who is inclined toward getting drunk and angry and beating up women and children is not about to worry about the law. Or anyone else but himself.

There is no need for a woman (or man) to remain trapped in an abusive and intolerable life. I know it is easier said than done. I've heard abused women explain

why they remained in the abusive lifestyle for so long.

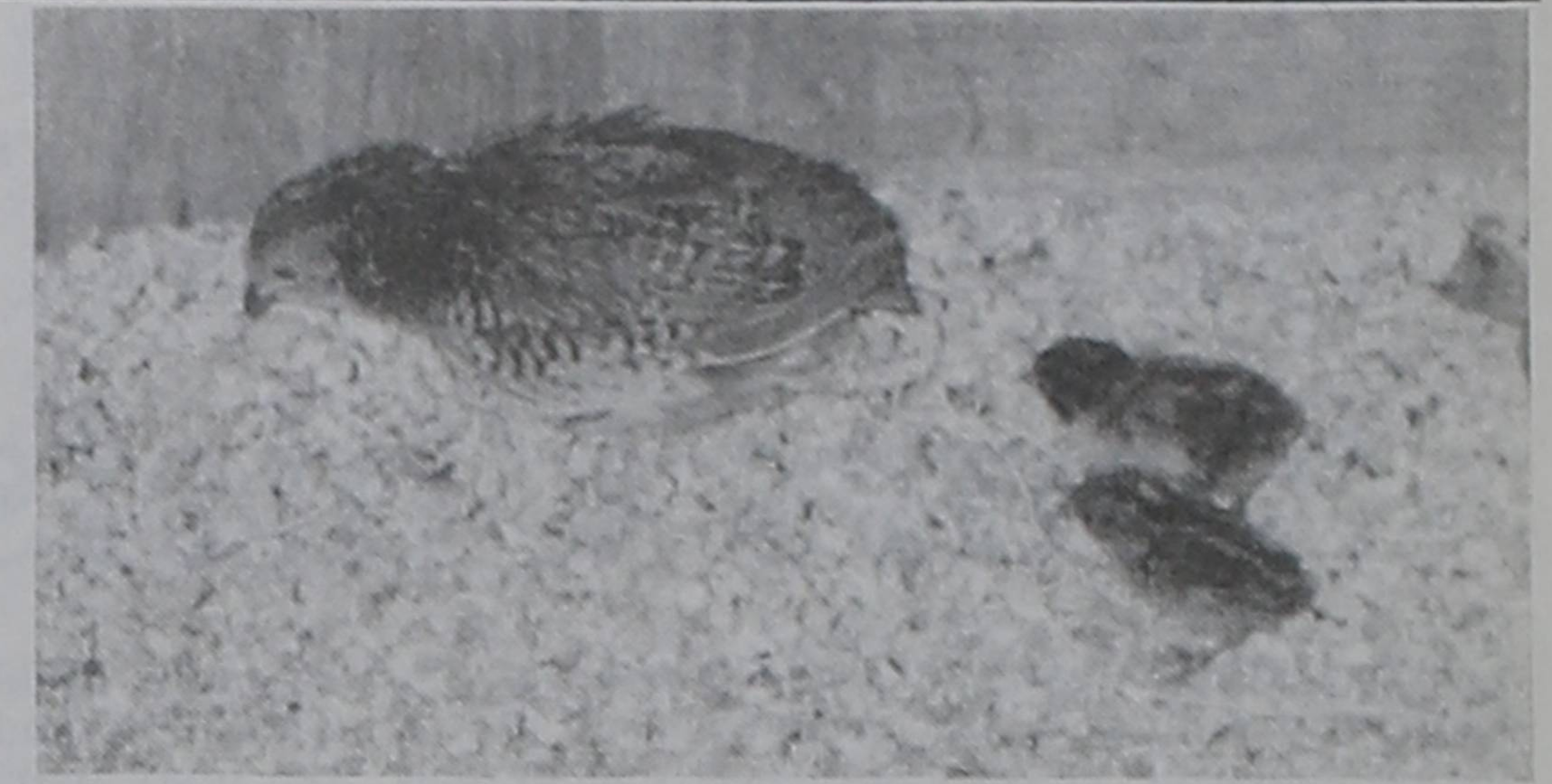
Maybe you have a friend who needs some help. Contact the Women's and Children's Crisis Center in Hereford for advice.

They are a non-profit organization available for assistance to battered women. They have safe places for women and children to stay and other help when you need it the most.

Their numbers are 806-363-6727 or (toll-free) 1-888-235-2990. A call to them now could prevent a 911 call later when it might be too late!

American Heart Association
Prevents Heart Disease and Stroke

JOIN THE FIRM.
EXERCISE.



NEW ADDITIONS....A miniature quail and her two hatchlings have caused a lot of "second looks" at the bird display at Prairie Acres Nursing Home. Residents, staff and visitors have enjoyed this unusual display in Prairie Acres' lobby. The birds are shown virtually actual size. The mother quail is about the size of a quarter.

The family of
Neal and Skeet Bradshaw offer our sincerest heartfelt gratitude to everyone for their kind actions of sympathy due to the passing of our parents and grandparents.

Your efforts on our behalf have been most helpful and uplifting. Thank you for everything, especially your prayers!

Lloyd and Janice Bradshaw
Donnie Mae Bradshaw
Steve, Janice, Zach, Kyle and Shelby Bradshaw
Casey and Cara Bradshaw
Lori, Aric and Kaitlynn Hendricks

Retired Teachers Met Jan. 4

The Parmer County Retired Teachers and School Personnel Association met January 4, 2000 at the Headquarters Restaurant.

Friona Police Chief Randy Geries gave an interesting and informative program on drugs. Geries also informed the group about the activities of Arno, the drug dog, and other crimes in Friona.

After the program the group held a short business meeting. The next meeting is scheduled for March 7.

AUCTION

Tuesday, January 25, 2000 — Sale Time: 10:00 a.m.

LOCATED: Muleshoe, Texas, 5 1/2 miles North On Highway 214.

TOMMY HALEY & NEIGHBORS — Owners

Telephone: Chris Bass (806) 925-6464 or Auctioneer: Jim Summers (806) 864-3611
I Am Retiring From Farming And The Following Will Be Sold At Public Auction:
Lunch served by T-C BBQ

Note: NOT MANY SMALL ITEMS PLEASE BE ON TIME!

TRACTORS	SPRAY EQUIPMENT	TRACTOR & TOOLBAR MAKEUPS
EQUIPMENT	TRAILERS, TANKS	SHOP EQUIPMENT, NON-CLASSIFIED
IRRIGATION		

Five Star Auctioneers

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P. O. BOX 1030 — PLAINVIEW, TEXAS 79073-1030

Terms of Sale: Cash, Personal or Business Check, Cashier's Check
All Accounts Settled Day of Sale — Lunch Will Be Available

NOTE: Please Bring Your Own Check Book. If You Have Not Established Yourself With Our Company, Please Bring Bank Letter.

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JIM SUMMERS.....(806) 864-3611 (1006)
JIMMY REEVES.....(806) 864-3362 (Clerk)
DONNA NOEL.....(806) 293-1124 (Secretary)

WESTERN
Chevrolet - Oldsmobile

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Friona, Texas 79035
(806) 250-2701
1-800-957-2438

E-MAIL ADDRESS:
western2@wtrt.net

Mon. - Fri.
8 a.m. - 7 p.m.
Saturday
9 a.m. - 4 p.m.

1999 LINCOLN TOWNCAR \$26,995 +TTL Stk# 30823P	1997 TAHOE LT 2 WD Stk# 21958
1997 BLAZER 4X4 New tires, new windshield \$15,995 +TTL Stk# 21927	1998 V-8 REGULAR CAB Maroon, shortbox, new tires, custom wheels, carpeting, slant box. \$14,995 Stk# 20237
1985 BRONCO II 4X4 New Paint \$2,995 +TTL Stk# 20242	1996 Eagle Talon \$8995 +TTL Stk# 20239
1997 Z71 Ext Cab Red, cloth \$18,995 +TTL Stk# 20240	

All Center Pivot Owners/Operators ARE INVITED!

(Even if you didn't buy from us)

Your continued irrigation success is important to us, so we would like to invite you to attend the Zimmatic Customer Maintenance and Operation Seminar. This specially designed seminar, held in conjunction with your local Zimmatic dealer, presents a number of power-off, hands-on troubleshooting techniques. This information increases your understanding of the irrigation system and enables you to easily handle minor problems before contacting your dealer for service.

Date: Tuesday, January 25, 2000
Place: Hereford Community Center
Time: 10:30 am - 3:30 pm
Lunch: 12:00-1:00

SEMINAR AGENDA

- ✓ System Operation
- ✓ Spring and Winter Maintenance
- ✓ Detecting Operation Malfunctions Using Working Center Pivot System
- ✓ Evaluating System Components Using Appropriate Meters

Lunch will be provided for those attending the seminar.

Make Your Reservation NOW!
Call your Zimmatic dealer:

PUMP WINGET
806-364-0855

Please RSVP as soon as possible.
Space is limited and will be on a first come, first serve basis.

OVER COOPER

Second-Half Rally Spurs Chiefs' Win

After a lack-lustre first half, the varsity Chieftains rallied in the second half to post a 51-39 win over visiting Lubbock Cooper last Friday. It was Friona's first district win, and evened their district record at 1-1.

Both teams started slowly. Zack Barrett hit a shot from the side to give the Chieftains a 5-2 lead, and after the visitors tied the score, Landon Martin completed a three-point play with a free shot to give the team an 8-5 lead. Nathan Haile's layup with a minute remaining gave Friona a 10-7 lead at the end of the first quarter.

Cooper came out with a defense that kept the Chiefs from getting the shots they wanted in the second quarter. The Pirates' Royce Rudd personally scored ten points in the period, giving Cooper a 21-14 lead 1:30 before halftime.

A swap-out of baskets left the visitors holding the seven-point lead at the half, 23-16.

Cooper scored the first two baskets of the third quarter, to take an eleven point lead, 27-16, their longest of the game.

This was a signal to Friona's offense. The Chiefs worked the ball well, making smart passes and getting it in to their tall men. Cason White and Tyson Neill each scored, to cut Cooper's margin to 27-20, and after the Pirates scored another basket, Neill made a layup at the 4:03 mark, teammate Martin did likewise for a 29-24 deficit with 3:36 left in the quarter.

Martin then made a follow shot, and Haile, the freshman, sank a three-point basket, to tie the game at 29-all with 2:23 showing. Barret made a layup 21 seconds ahead of the third-quarter buzzer, giving Friona its first lead since midway through the first quarter.

The Chieftains played the best fourth quarter of their season.

White made a layup, and Haile hit his second three-pointer to give Friona a 36-29 lead with 6:28 left in the game. Cooper countered with a pair of "treys" of their own, around a layup by Barrett, which left Friona with a 41-37 lead with 3:10 left to play.

Neill's layup made it a 43-37 game, and Martin hit both ends of a 1-1 free throw situation, hiking Friona's lead to 45-37 with 2:30 remaining.

At this point the Chiefs slowed things down, and the desperate Pirates fouled them eight more times in the last 2:30.

If Friona could've hit a better percentage of their foul shots, the game would have been wrapped up much sooner. As it was, the Chiefs did manage to hit seven of sixteen "freebie" shots.

Matthew Mata sank both of his, giving

Friona a 49-39 bulge with 50 seconds left. The Chieftains had outscored the Pirates, 20-10 in the final quarter to claim the win, their ninth of the season against 11 losses.

Neill led all scorers with 18 points, and Martin tossed in ten.

Tuesday night at Littlefield, the Wildcats bolted from an 11-7 first quarter lead to post a 64-27 win. The run and gun 'Cats made it tough on Friona's six-man squad, which doesn't get much relief with a one-man bench.

Littlefield led, 30-14 at the half, and 41-18 after three. High-scoring Tyson Neill was held to only seven points, most for the Chieftains.

CHIEFTAINS 51, Lbb. Cooper 39

Matthew Mata 1-2-4; Tyson Neill 8-2-18; Nathan Haile 1-2*-0-8; Landon Martin 3-4-10; Zack Barrett 3-0-6; Cason White 1-3-5.

Littlefield 64, CHIEFTAINS 27

Mata 2-2-6; Neill 3-1-7; Haile 2-2-6; Barret 2-0-4; White 2-0-4; Martin 0-0-0.



WHOA, PIRATE...Chieftains (l-r) Zack Barrett, Nathan Haile and Cason White defend against a Cooper player. The Chiefs rallied to post a 51-39 district win. (staff photo)

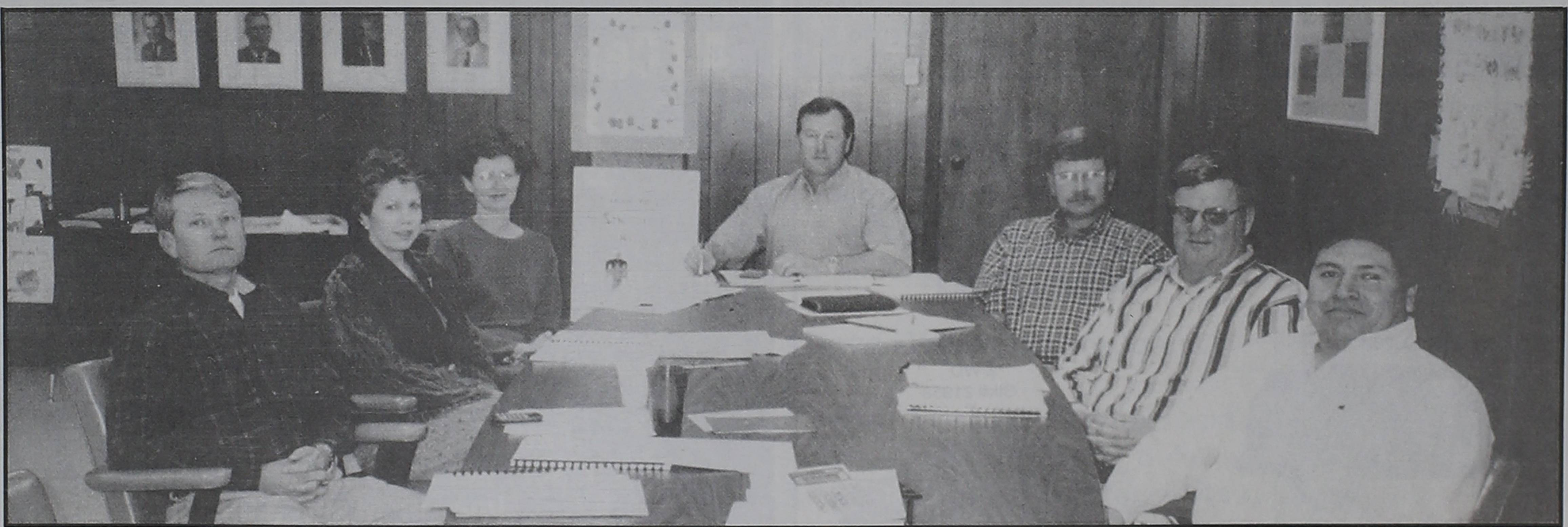


SQUAWS FLOOR LEADER Crystal Morton (22) passes to V'Laura Wilcox (23) over a Cooper defender. Crystal's bandages were due to recent eardrum surgery. (ron carr)

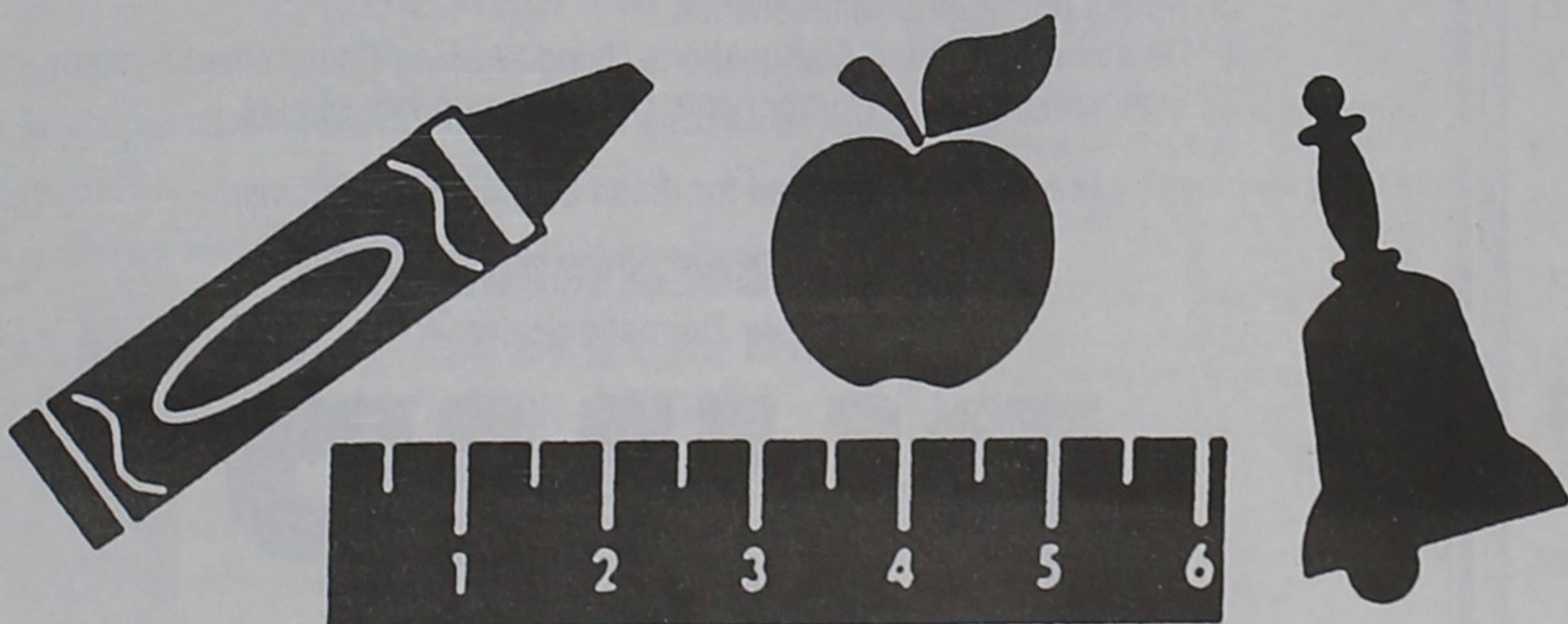


LAUNCHES SHOT...Kayla Smiley (white uniform at right) gets off a shot in last Friday's Cooper game--or is she getting the rebound? Teammate Crystal Dow tries to help out. Miss Smiley has consistently been the high scorer for the Squaws. (ron carr)

THANK YOU FOR YOUR DEDICATED LEADERSHIP AND CONTINUING SERVICE TO THE CHILDREN OF FRIONA!



1999-2000 Friona ISD Board of Trustees, from left, Jayson Grimsley, Loraine Anthony, Kathryn Gurley, Don Carthel, Alan Monroe, Danny Black and Joe Santellana.



JANUARY 2000

SCHOOL BOARD RECOGNITION MONTH

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Squaws Top 'Cats; Go 2-2 In District

Only a bad fourth quarter last Friday against the Cooper girls kept the varsity Squaws from having a 3-1 district record.

In a game that was hard-fought all the way, the Lady Pirates had to come from behind to post a 58-52 win.

In the Cooper game, Friona broke out to early leads of 3-2 and 6-2 when V/Laura Wilcox and Crystal Morton each sank three-point baskets in successive trips downcourt.

Cooper responded, to trail 8-7, but Kayla Smiley sank a pair of baskets, one on a fast break, to give the Squaws a 10-7 lead with two minutes left in the opening quarter.

Cooper rallied for seven points while Friona went scoreless, and the Pirates led 14-10 at the end of the quarter.

Cooper scored twice to start the second quarter, taking an 18-10 lead before Miss Smiley converted a layup, for an 18-12 score. However, the visitors scored three more two-pointers, to take their longest lead at 24-12. Friona didn't help its cause with bad passes, throwing the ball away on four straight possessions. Less than three minutes remained in the half.

Before intermission, Miss Smiley sank three baskets, converting one into a three-point play, and Crystal Dow sank a long jump shot. Cooper's halftime lead was 30-21.

Jamille Hand missed playing time after being called for her third foul just before halftime, and her fourth with only ten seconds gone in the third quarter. Both fouls were somewhat questionable from Friona's standpoint.

The Squaws found their shooting eye, especially Crystal Morton, who popped a pair of three point baskets in a 40-second period, to trim Cooper's lead to 34-27.

V/Laura Wilcox sank a basket, and Crystal Dow sank a pair of free throws to cut the margin to 34-31. Miss Dow added a layup, and Miss Smiley scored to tie the score at 35-all with a minute left in the third quarter.

Cooper responded with two at the line, but Miss Smiley answered with a follow shot to knot the score back at 37-all, and Kristie Jack hit a free throw with ten seconds left to give Friona a 38-37 lead, its first since the first quarter.

Miss Dow sank a pair of baskets, giving Friona leads of 40-37 and 42-39, but Cooper kept battling back. After they had tied the score, Audra King hit three of four at the foul line, giving Friona a 46-45 lead with 4:20 remaining in the game.

Cooper got a pair of baskets, one from three-point range, to regain the lead at 50-46. Miss Smiley's basket made it a 50-48 score with three minutes left, but Friona would manage only four more points.

The visitors took advantage of fouls to add to their lead. They went to the line for 14 shots in the final quarter and made ten of them.

Miss King's three-pointer trimmed the lead to 56-52.

Miss Smiley led the scoring with 19, and Crystal Morton added 13.

In a low-scoring affair at Littlefield Tuesday, the Squaws came back for a 35-30 win over the Lady Wildcats.

Friona led 8-5 after one quarter and 15-14 at the half. After the 'Cats tied the score at 29-all, the Squaws buckled down to hold Littlefield to only three baskets the rest of the way.

V/Laura Wilcox's three pointer, and a pair of baskets by Miss Smiley sealed the win. Miss Smiley had 14 points, Miss Dow eight and Miss Wilcox seven.

The week's action left the Squaws with a 2-2 district mark, and 12-10 overall.

Cooper 58, SQUAWS 52

Audra King 1*-0-4-7; V/Laura Wilcox 1-1*-0-5; Kayla Smiley 9-1-19; Jamille Hand 0-0-0; Crystal Dow 2-3-7; Kristie Jack 0-1-1; Crystal Morton 2-3*-0-13.

SQUAWS 35, Littlefield 30

King 0-0-0; Morton 1-1-3; Wilcox 1-1*-2-7; Smiley 5-4-14; Hand 1-1-3; Dow 4-0-8.

Suit Filed Against Sheriff's Office

Francisco Javier Ortiz, owner of Pancho's Pool Hall on Main Street in Friona, has filed a suit in Amarillo's U. S. District Court as a result of a raid last April 16 by the Parmer County Sheriff's office.

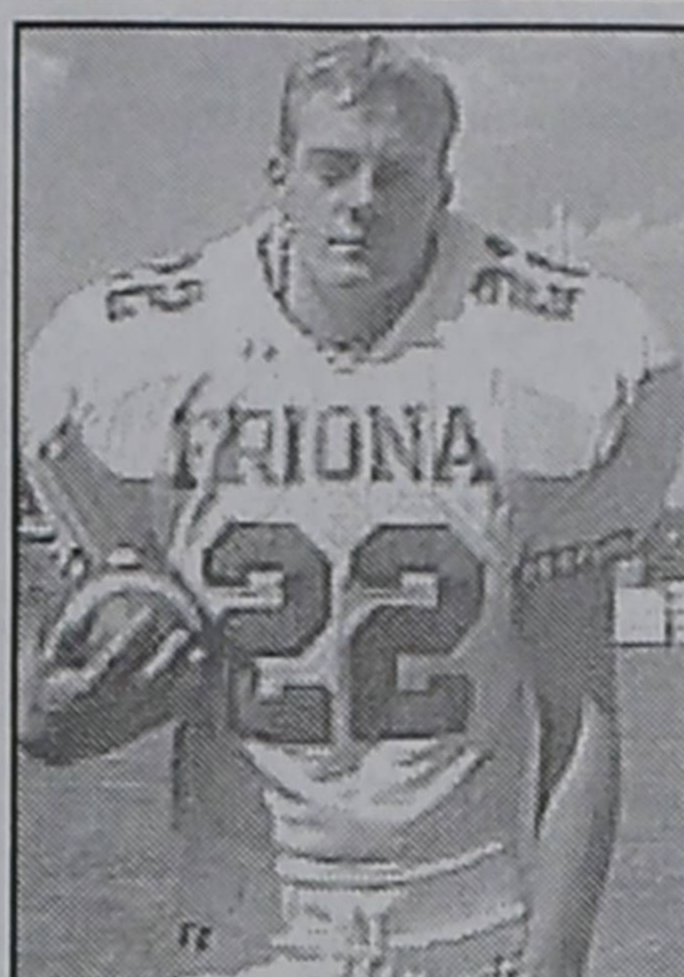
Ortiz and Tomas Hernandez were arrested during the raid and charged with possession of alcohol in a dry area with intent to sell and operating a private club without a private club registration permit. The charges were later dismissed.

Joining Ortiz and Hernandez in the federal civil rights suit were Daniel Padilla, Ruben Villanueva, and Arturo Aguilar who were in the pool hall at the time of the raid.

The attorney representing the men told the Amarillo Globe News that "What we are saying is that what they (Sheriff's office) acted upon was not reliable information."

Parmer County Sheriff Walt Yerger, Deputy Keith Payne, Friona police officer Tim Sanders, three other deputies and an agent from the Texas Alcoholic Beverage Commission conducted the April raid on the business.

The federal suit was filed only against the Parmer County Sheriff's office, Yerger and Payne. Papers of the suit were served on the parties on Wednesday, January 19. The plaintiffs are seeking an unspecified amount of damages.



LONDON MARTIN

Landon Martin Named To Academic All-State Team

Friona High School senior Landon Martin was honored by the Texas High School Coaches Association's 1999-2000 Academic All-State Football Team, which was announced recently.

Martin was tabbed as a first-team member of the conference 3A squad.

Others making the 3A team were Trey Hayes of Lubbock Cooper and Archie Goodman of Colorado City.

Grant Oppliger of Farwell was named to the class 2A all-state team.

Basketball Results

SQUAWS JV 32, Cooper 29
J. Grimsley 2-0-4; C. Ingram 1-0-2; M. Daniel 2-2-6; M. Gerles 1-0-2; L. North 0-0-0; A. Murphree 6-6-18; K. Houston 0-0-0.

SQUAWS JV 45, Lfd. 52
Holley Hand 5-1*-0-13; Grimsley 0-0-0; Ingram 1-0-2; Daniel 3-2*-0-12; Gerles 1-0-2; North 0-1-1; Murphree 4-1*-4-15.

9th SQUAWS 26, Roose. 36
B Clark 0-2-2; M. Martinez 1-3*-1-12; V. Torres 2*-1-7; A. Widner 1-1-3; L. Presley 1-0-2.

Cooper 71, CHIEFS JV 41
Cunningham 2-0-4; Field 2-0-4; Carthel 2-1*-0-7; Grimsley 3-0-6; Fitzgerald 3-0-6; Saiz 5-1-11; Bandy 1-1-3.
Roose. 73, CHIEFS JV 47
Wiseman 2-1*-2-9; Cunningham 5-0-10; Gammon 1-0-2; Hutson 3-0-6; Johnston 2-3*-0-13; Rivas 3-1-7.
*3-point baskets.

Temperatures

Friday, Jan. 14: 57-24;
Saturday, Jan. 15: 71-35;
Sunday, January 16: 74-38;
Monday, Jan. 17: 77-38;
Tuesday, Jan. 18: 70-41;
Wed., January 19: 75-23;
Thursday, Jan. 20: 52-23.

Meet Friona's Class of 2012



Diego Armando Licerio is a kindergartener at Friona Schools.

His parents are Raul Licerio and Mari Cruz Gonzales. He has two brothers, J. Raul Licerio and Junior Jonathan Licerio. Grandparents are Loseluis Gonzalez and Maria Cruz Calderon.

He likes tocar instrumentos o fut bool. His favorite foods are tortillas dearinna frijol, pizza and pollo. His favorite colors are rojo, azul and morado.

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Mon. - Fri. 8 am to 7 pm
Saturday 9 am to 5 pm
Closed Sunday

Meet Friona's Class of 2012



Frank Barraza is a kindergartener at Friona Schools.

His parents are Eva and Gusberto Barraza. He has one sister, Alexa and two brothers, David and Mario. Grandparents are Angel and Ema Barraza.

He likes jugar ala pelota.

His favorite food is espageri. His favorite color is varde.

Sponsored by:

FRIONA TEXAS FEDERAL CREDIT UNION

NOTICE to Parmer County Taxpayers

January 31, 2000, is the deadline to pay all personal and property taxes in Parmer County.

Checks must be postmarked by January 31 or penalty and interest will occur.

If you turned 65 years old as of Jan. 1, 2000, then you need to sign up for the "65 and older" Homestead Exemption. This is a permanent exemption so if you already have signed up for it, you don't have to re-apply.

If you have purchased a home since you signed up for the Homestead Exemption, you need to re-apply for this exemption.

Agricultural use exemptions are available for all who have purchased agricultural property. If you purchased ag property during the past year, you need to apply for this exemption.

Call, or drop by our office, for your application(s). They will be mailed to you upon request.

Ron Procter
Chief Appraiser

Parmer County Appraisal District
P.O. Box 56, Bovina, TX 79009
(806) 238-1405

Listen For Live Reports From the Stock Show Friday and Saturday on KPAN-860 a.m. 106.3 FM



January 21 - 27, 2000

ANNA AND THE KING PG-13

1:00 - 4:00 - 7:30

MAN ON THE MOON R

1:30 - 4:10 - 7:00 - 9:15

STUART LITTLE PG

2:00 - 4:05 - 7:05 - 9:00

TALENTED MR. RIPLEY R

1:15 - 4:00 - 7:30

SUPERNOVA PG-13

1:30 - 4:15 - 7:05 - 9:00

GREEN MILE R

1:00 - 4:30 - 8:00

Sat. & Sun. Matinees
Bargain Matinees: \$3
Adults: \$5 - Kids & Seniors: \$3

The SUPER BOWL TRUCK SALES

STK#	MAKE	PRICE
35070P	99 Chevy Tahoe 4X4 Leather	\$29,995
35417P	98 Expedition Rear A/C	\$24,795
35075	97 GMC C1500	\$15,500
21878	95 Dodge Conversion Van	\$10,995
35379P	98 Windstar	\$12,995
35075P	99 Astro Van Rear A/C	\$16,995
35411P	99 Windstar 4WD Rear A/C	\$16,995
21737	97 Explorer	\$21,595
21902	96 Ranger XLT	\$8,995
21896	93 Ranger Splash	\$6,995
21910	99 F150 20K miles	\$15,995
21940	94 F150 XLT	\$11,995
35422P	99 F150 4X4 Off Road 5K miles	\$25,995
21907	98 Ranger	\$11,595
21947	98 F150 V8 XLT	\$15,995
21919	97 F150 S/C	\$15,995
35393P	98 Explorer AWD	
35347P	98 Ranger 4X4 Splash	
21949	00 F350 4X4	

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FORMER COMMISSIONER

Ernest Anthony's Rites Held Tues.

Funeral services for Ernest Anthony, 80, of Friona were held Tuesday at Friona First United Methodist Church with the Rev. Don Boren, pastor, officiating.

Burial was in the Friona Cemetery under the direction of Ellis-Blackwell Funeral Home.

Anthony died Saturday, January 15, 2000, at Parmer County Community Hospital.

He was born February 17, 1919, in Hobart, Oklahoma. He married Evalyn Gibbs on August 3, 1941, in Hobart. She died February 8, 1993.

He had lived in Friona since 1924. He was a

member of Friona United Methodist Church and served as head usher for many years.

He served four four-year terms as Parmer County Precinct 1 commissioner beginning in January, 1978 and ending in December 1992. He was a retired farmer.

He was preceded in death by a sister, Catheryn Arnold in 1977, and a brother, A.W. "Dub" Anthony in 1986.

Survivors include a daughter, Beverly Elam of Friona; a son, James D. Anthony of Friona; a brother, Jean K. Anthony of Friona; two sisters, Zonah Bass of Friona and Patsy Copley of Loudon, Tennessee, a special friend, Daphne Galloway of Rocky, Okla-homa; five grandchildren; and nine great-grandchildren.

Pallbearers were Mark Anthony, Michael Elam, Walter Pretzold, Jr., Darrell Anthony, Dennis Anthony, Troy Bass and Steven Moore.

Honorary pallbearers were Raymond McGeehee, Wayne Stone, Johnny Tannahill, Eldred Brown, Jack Patterson and Jerry McDowell.

In lieu of flowers, the family suggests memorial gifts be sent to the First United Methodist Church of Friona.



ERNEST ANTHONY Shower Set For Duran And Stone

A come and go bridal shower for Doreen Duran of Friona, bride-elect of Randy Stone of Bovina, will be held from 2-3:30 p.m. on January 29 at First Bank of Bovina.

Selections for the couple are at J.C. Penney's and Roden Smith in Clovis. Also at Hometown Hardware, Ingram's and Bi-Wize Drug in Friona.

Super Saturdays Set At Texas Tech

The Institute for the Development and Enrichment of Advanced Learners (IDEAL) at Texas Tech University, will host the spring session of Super Saturdays, beginning February 5 through March 4.

Clinic Set Feb. 16

The Women's Center of the Don and Sybil Harrington Cancer Center and Baptist St. Anthony's Health System will conduct a breast cancer screening clinic at Parmer County Hospital, 1307 Cleveland Avenue in Friona on February 16.

Breast cancer affects one in eight women. The key to winning the battle against cancer is early detection by having an annual breast exam, mammogram and performing breast self-exam each month.

Participants will receive a low-cost screening mammogram. Each woman will receive a breast health risk appraisal and individual instruction by a registered nurse in breast self-examination.

Funding is available through the Texas Department of Health for Texas residents who qualify for assistance. All exams are done by appointments only. Call (806) 356-1905 or 1-800-377-4673 for more information.

Registrations are currently being accepted.

Super Saturdays is designed to provide students in kindergarten through seventh grade with academic and creative experiences beyond the regular school curriculum. Classes offered include aerodynamics, animal science, art, biotechnology, cooking, computers, creative writing, geology, theatre and others. Instructors for the classes include members of the Texas Tech faculty, professionals in various fields and public school teachers.

To participate in Super Saturdays programs, students must submit a recent report card with a B+ or better average. For more information or to register for Super Saturdays, contact Tina Vecchio, program coordinator for IDEAL, Texas Tech University, Box 41008, Lubbock, Texas 79409 or call (806) 742-2420, ext. 241.



"Up to \$1.00 Over C.B.O.T."

Identity Preserved Products

Stauffer Biotech will be having a meeting Tuesday, January 25, at 7 p.m. at the Redeemer Center located at 1304 Virginia, in Friona.

Everyone is Welcome.

"Health food properties can be engineered into designer seeds. Plants with built-in vaccines already are under development for both humans and livestock..."

Excerpts from Top PRODUCER

To hear more about how you can get involved, please attend this meeting.

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 FREE DELIVERY to your funeral home of choice within 100 miles of Hereford.
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A Message to Deaf Smith Electric Cooperative Consumers

Deaf Smith Electric Cooperative is currently updating the list of consumers who are under a doctor's care and require electric life support systems. We are asking those consumers to provide us with their DSEC account number and a doctor's confirmation of the critical care conditions. Their name will then be added to the Consumer Health Alert list.

Thank you!

STATEMENT OF NON-DISCRIMINATION

JANUARY 1, 2000

"West Texas Rural Telephone Cooperative, Inc. is the recipient of Federal financial assistance from the Rural Utility Service, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture which provide that no person in the United States on the basis of race, color, national origin, age, or handicap shall be excluded from participation in, admission or access to, denied the benefits of, otherwise be subjected to discrimination under any of this organization's programs or activities.

The person responsible for coordinating this organization's nondiscrimination compliance efforts is Jimmy Bell, Assistant Manager. Any individual, or specific class of individuals, who feels that this organization has subjected them to discrimination may obtain further information about the statutes and regulations listed above from and/or file a written complaint with this organization; or the Secretary, U.S. Department of Agriculture, Washington, D.C. 20250; or the Administrator, Rural Utility Service, Washington, D.C. 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible."

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Floreine White Is Buried In Friona

Funeral services for Gladys Floreine White, 83, of Friona were held Monday at First Baptist Church with the Rev. Don Kimbrough officiating and the Rev. Don Boren assisting.

Burial was in Friona Cemetery under the direction of Ellis-Blackwell Funeral Home.

She died Saturday, January 15, 2000, at Parmer County Community Hospital.

She was born October 3, 1916, in Archer City. She married Levern White on May 15, 1937, in Friona.

She was a bus driver for the Friona Independent School District for many years and worked as a school crossing guard until retiring in 1997.

She was preceded in death by an infant daughter, Patsy Doris White, in 1944.

Her mother passed away when Floreine was 12, leaving her to raise her siblings.

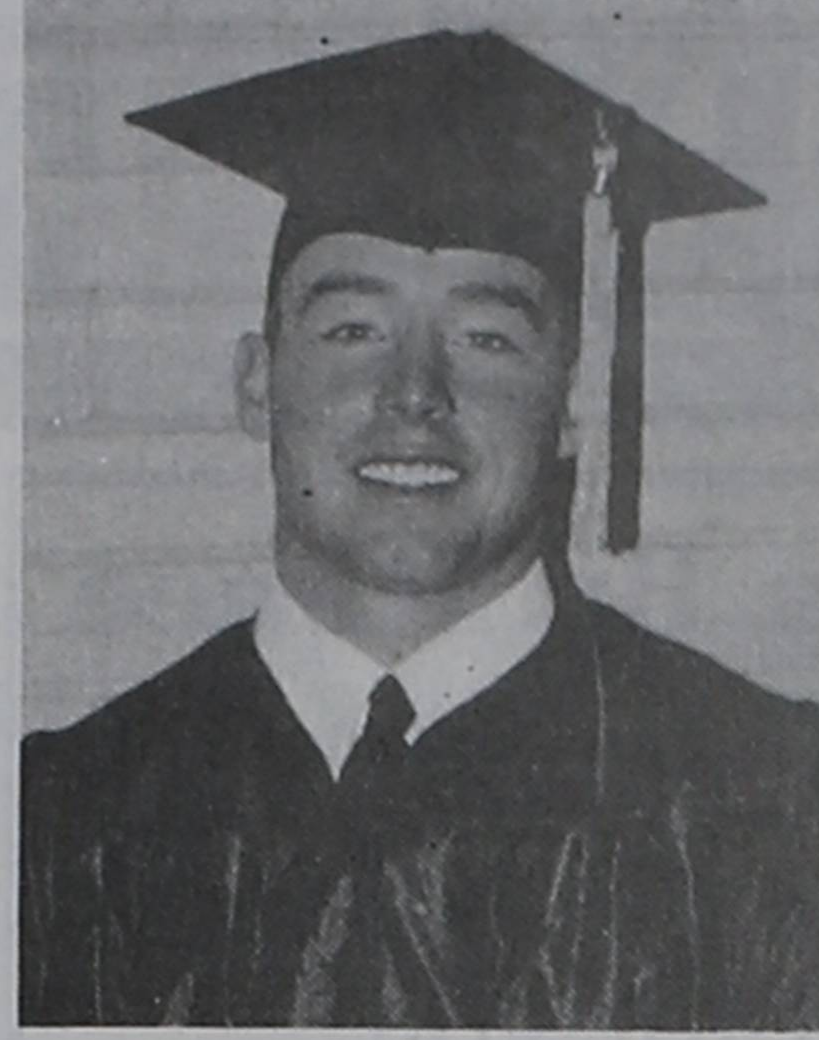
Survivors include her husband; three sons, Jimmy R. and wife Jaqueta of Fort Townson, Oklahoma, Max L.



FLOREINE WHITE

and wife Gail of Lubbock and Teddy L. and wife Sharon of Friona; a daughter, Marie Hughlett and husband Virgil of Dallas; a brother, John Key of Levelland; a sister, Ellen King of Cecil, Arkansas; 10 grandchildren and seven great-grandchildren.

Pallbearers were Kent Hughlett, Kurt Hughlett, Keith Hughlett, Kyle White, Bill White and Jeremy White.



CORY HAMILTON C. Hamilton Graduates At WTAMU

Cory Wade Hamilton, son of Charles and Randie Hamilton, graduated from West Texas A&M University on December 17, 1999. He received a Bachelor of Business Administration Degree in General Business.

He was involved in the following organizations and honors at WTAMU: Fellowship of Christian Athletes; Big Brothers/Big Sisters Association; WTAMU baseball team; Buff Scholar for 4 years and Dean's List and President's List throughout his college career.

Cory plans to remain in Canyon and pursue his Master's Degree and continue playing baseball for WTAMU.

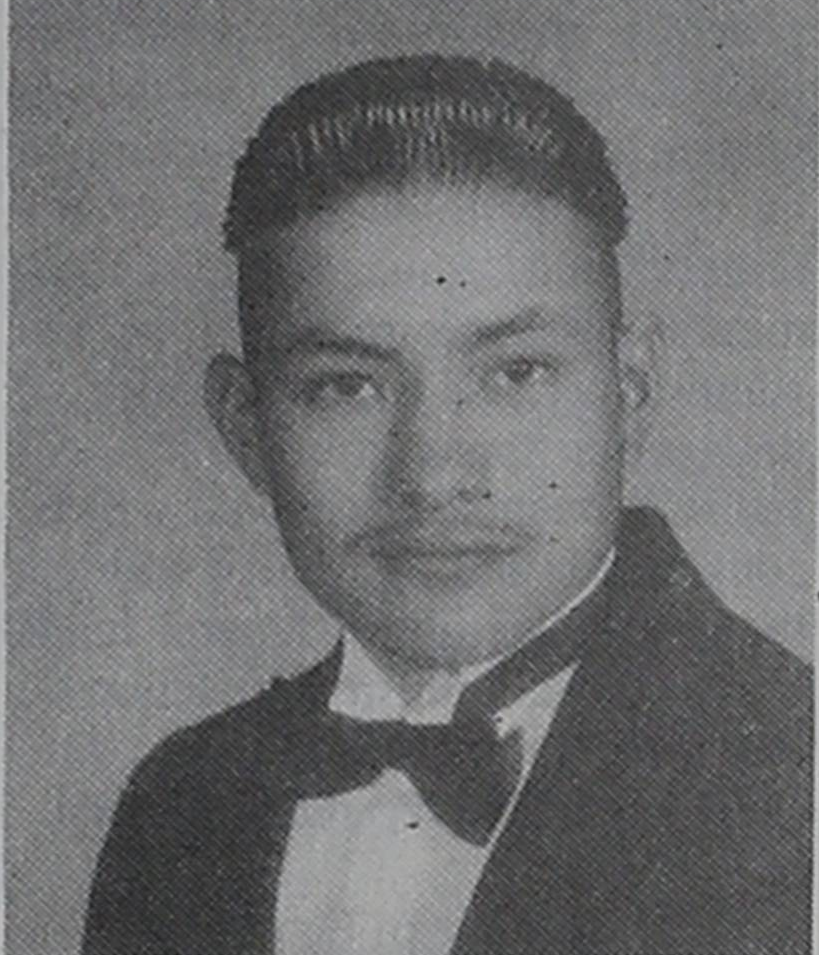


JESUS JUAREZ J. Juarez Is In Program

By JESUS JUAREZ
I am the eighteen year old son of Filiberto and Carmen Juarez. A senior, this is my first year in the Marketing Program. I am employed by the Friona I.S.D. bus barn.

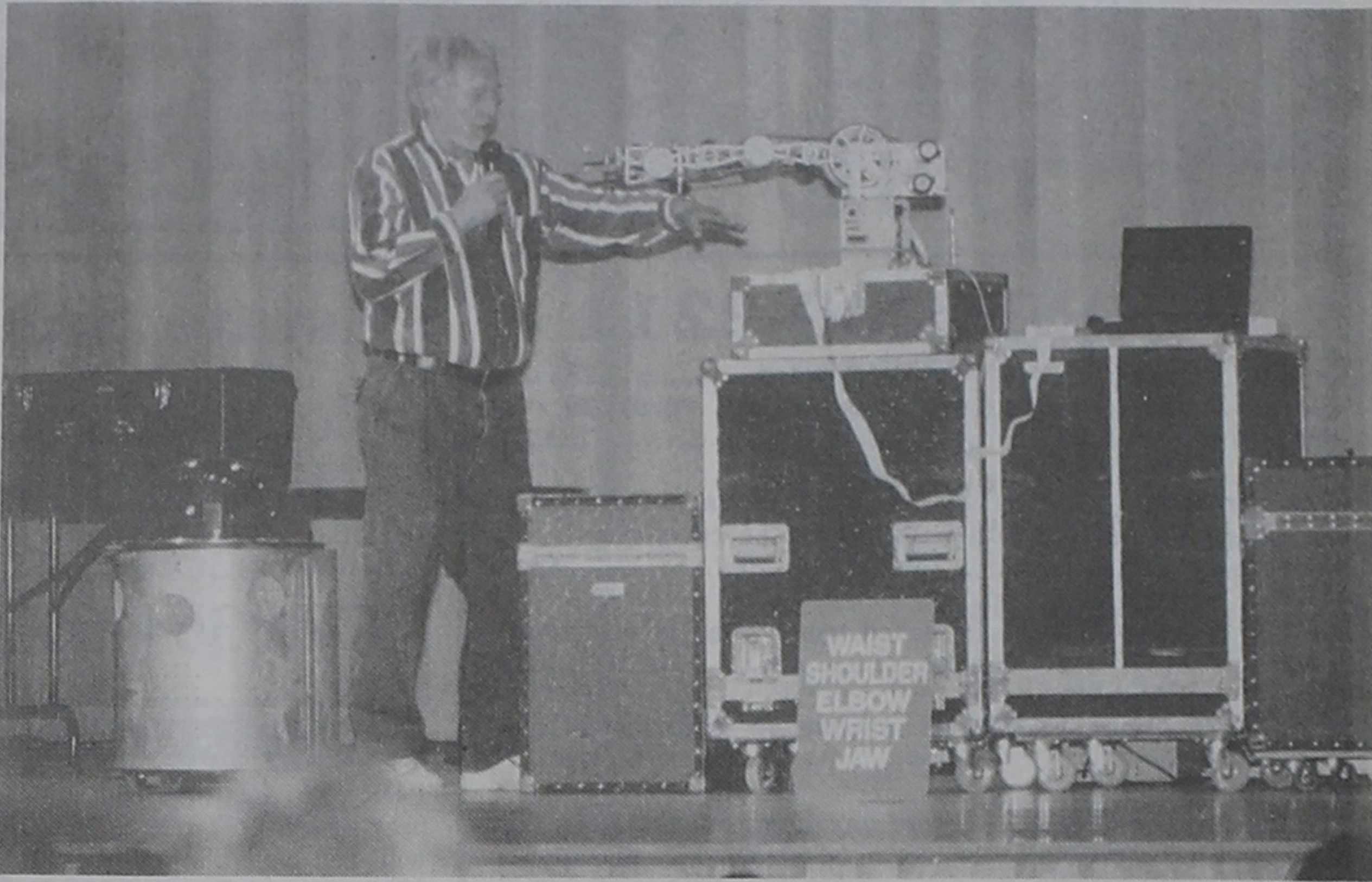
By working at the bus barn, I am learning responsibility and am preparing for the future. At my job I clean buses, vans and windshields.

I would like to thank Alfred Beavers and the Friona I.S.D. for hiring me. I thank Mr. Field for giving me the opportunity to be in the Marketing Program.



DAVID ROMERO D. Romero Graduates at Hereford

David Joe (D. J.) Romero, 17, son of David and Elizabeth Romero of Friona, is a mid-term graduate of Hereford High School.



ROBOTICS PROGRAM...Friona's elementary and junior high students assembled last week for a program about robots, complete with robotic action. Here the moderator, from Mobile Ed productions, has a "conversation" with the robotic arm named XR.

ron carr photo

ANNOUNCING ~ ~ NOW UNDER NEW OWNERSHIP



Bobby and Machele receiving the keys to the local donut shop from former owner Mark Achor

Machele Hunt and Bobby L. Broyles have purchased Pappy Jack's Donut Shop from Mark Achor. We are anxious to serve the people of the Friona area.

We will now be known as "Big Red Donuts." Please phone us for special orders for meetings, etc.

MARK SAYS: Thanks for your fine support during the past 5+ years. I hope you will favor the new owners with your business. They are anxious to serve you!!

BIG RED DONUTS

Hours: 5:30 ~ 10 a.m.
914 Main St. Ph. 250-2895



Friona Bridal Registry
INGRAM'S
Phone 250-3291
Doreen Duran - Randy Stone
Todd Jordan - Debbie Tunnell
Shiloh and Marcia (Blackwell)
Brown

WYONA'S FLOWERS & GIFTS
Phone 265-3416
Todd Jordan - Debbie Tunnell
Shiloh and Marcia (Blackwell)
Brown

IVY COTTAGE FLOWERS & GIFTS
Phone 250-8073
Doreen Duran - Randy Stone
Shiloh and Marcia (Blackwell)
Brown



*It's
Braggin'
Time!*



**Notice
to all
Grandparents!**

Here's your chance
to brag about your
wonderful
grandchildren

♥ ♥ ♥ ♥ ♥

Bring a cute
photo (any size)
of your special
Valentine to the
Friona Star office
by...

**Monday
February
7th**

Your photo will
appear in an
attractive
Valentine frame
in the Star
Valentine issue.



Sydnie Alyse Renner
Parents: Brandon & Christie Renner
Grandparents: Conrad & Susan Renner
Great-grandparents: R.J. & Betty Renner, Everett & Paula McBroom

Cost is only \$10.00 per photo
(One or two people can be in one picture. More than two in one picture will require a larger frame and the cost will be slightly higher.)

All Photos Will Be
Returned Unharmed

READ & USE

CLASSIFIED ADS

PHONE 250-2211

Reader Ads--First insertion, per word.....25 cents
Additional insertions (no copy change, per word).....20 cents
Minimum charge.....\$2.50

Classified display (boxed ads--10 pt. type under a specific heading, 1 column width only--no art or cuts. Per column inch.....\$3.50

Card of Thanks--same as classified word rate, 25 cents per word, minimum charge.....\$2.50

DEADLINE for classified advertising in Saturday's issue--Wednesday noon.

Check advertisement and report any error immediately. The Star is not responsible for error after ad has already run once.

All classified ads are CASH in ADVANCE. Only legal notices or continuous running ads will be billed. All other ads must be paid in full before they will be published.

ANNOUNCEMENTS

CONSIGNMENTS NEEDED for household auction February 12. Call by February 1. Johnny Tannahill, 250-3336 or 265-7902. F&B-1tc-1/21-1/28

Alcoholics Anonymous meetings every Saturday and Monday, 8 p.m. at Union Congregational Church on North Euclid St. in Friona.

Friona Masonic Lodge No. 1332
Stated Meeting--1st Tues. 8 P.M., 7th & Ashland
J. Billy B. Sides, W.M.
Larry J. Knowles, Sec.

THE CHILD ABUSE HOT LINE PHONE NUMBER IS 1-800-252-5400.
Remember that our children today are our future tomorrow. F&B-tfnc

FOR RENT

FOR RENT...2 bedroom mobile home in Bovina, 238-1417. B-tfnc-10/15

NOW LEASING

Cottonwood Townhomes
13th & Walnut
250-5288

1-2-3 bedrooms
HUD Welcomed
tfnc

Eastridge Manor Apartments

Now Leasing
1 or 2
bedroom
apartments
in Bovina.

Connie Garza
Phone 238-1002.

APARTMENT FOR RENT...
2 bedroom. Water, sewer, garbage paid, \$300.00, \$150.00 deposit. Call John at (806) 355-9088. B-tfnc-8/27

CARDS OF THANKS

I would like to thank everyone for their prayers, cards and visits during my stay in the hospital. Thanks, also, to Don Boren, Dr. Alexander, Dr. Jubay, the nurses and staff at Parmer County Community Hospital. "A Special Thanks to Robert and Becky Jones."

Thank you, Lillian McLellan
F-1tc-1/21

Estate Sales By Renee

Complete personal property liquidation in the home.
Let us sell for you.
Call 364-6603 or 363-1909.

F-8tc-12/10 thru 1/28

FOR SALE

FOR SALE...Flat bed goose-neck trailer, 5x12-1/2. Single axle with bed plate and ball included, \$700 or best offer. Call 295-3820 after 6 p.m. F-2tc-1/14-1/21

Oat seed--forage type, bulk or bagged delivery, 800-299-9273. F-3tc-1/21-1/28-2/4

Morgan backyard storages for sale or rent to own. All different sizes and colors. Phone 364-7713, Hereford. F-tfnc-1/7

Two Steel Buildings, Engineered Certified. 40x100 was \$16,880 now \$7,990. 40x40 was \$8,316 now \$3,990. Must sell, call deliver 1-800-292-0111. F-1tp-1/21

HELP WANTED

WESTERN CHEVROLET has an immediate opening for ACCOUNTS PAYABLE CLERK. Experience in accounting or equivalent education, 10 key, typing 45 WPM, smoke free environment, health insurance, wages commensurate with experience. Apply in person. F-tfnc-1/21

Legal Notice

COMBINED NOTICE
NOTICE TO PUBLIC OF
NO SIGNIFICANT IMPACT
ON THE ENVIRONMENT
AND NOTICE OF INTENT
TO REQUEST RELEASE
OF FUNDS

Date: January 13, 2000
Name of Contractor:
City of Friona
623 Main Street
Friona, TX 79035-2699

TO ALL INTERESTED
AGENCIES, GROUPS, AND
PERSONS:

Sixteen (16) days after this publication, the City of Friona, Friona, Texas intends to request the Texas Department of Housing and Community Affairs (TDHCA) to release community development funds under Title I of the Housing and Community Development Act of 1974 (P.L. 93-383) for Project No. 719319.

Project Title: Water System Improvements

Purpose: The purpose of the project is to improve the City of Friona's Water system by constructing a new water well.

Location: City of Friona, TX
Enumeration District/Census Tract: Census Tract 9502

Estimated Cost of Project: \$234,174.00 (\$203,629 TDHCA) (\$30,545 City of Friona)

Finding of No Significant Impact

It has been determined that such request for release of funds will not constitute an action significantly affecting the quality of the human environment in the project area and accordingly the above named entity has decided not to prepare an Environmental Impact Statement under the National Environmental Policy Act of 1979.

The reasons for such decision not to prepare such statement are as follows:

The City of Friona's Water System improvements will be advantageous to the community residents and will greatly enhance the city's water system. The project is not an action which will significantly affect the quality of the environment.

An environmental assessment respecting the within project has been made by the above named entity which documents the environmental review of the project and more fully sets forth the reasons why such statement is not required. The environmental assessment is on file at the above address and is available for public examination. Copies may be obtained from the Panhandle Regional Planning Commission, P.O. Box 9257, Amarillo, TX 79105. Attention: Melissa Henderson, (806) 372-3381, or from the City of Friona.

Public Comments on Finding

All interested agencies, groups, and persons disagreeing with this decision are invited to submit written comments for consideration by the entity to the office of the undersigned. Such written comments must be received at the address specified within sixteen (16) days after this publication. All such comments so received will be considered, and the entity will not request the release of federal funds or take any administrative action on the project prior to the date specified in the preceding sentence.

Release of Funds

The City of Friona will undertake the project described above with Community Development Program funds from the Department of Housing and Community Affairs under Title I of the Housing and Community Development Act of 1974, as amended. Clarence Monroe, Mayor as certifying officer of contractor approved by the Texas Department of Housing and Community Affairs in his official capacity as Mayor consents to accept the jurisdiction of the federal court if an action is brought to enforce responsibilities in relation to environmental assessments, decision making and action; and that these responsibilities have been satisfied. The legal effect of the certification is that upon its approval the City of Friona may use the Texas Community Development Program funds and Texas Department of Housing and Community Affairs will have set aside its responsibility under the National Environmental Policy Act of 1979, and 24 CFR, Part 58.

Objections to State Release of Funds

The Texas Department of Housing and Community Affairs will accept an objection to its approval only if it is on one of the following basis: (a) that the certification was not in fact executed by the certifying officer or other officer of contractor approved by Texas Department of Housing and Community Affairs; or (b) that contractor's environmental review record for the project indicates omission of a required decision finding or a step applicable to the project in the environmental assessment. Objections must be prepared and submitted in accordance with the required procedure (24 CFR, Part 58.75) and may be addressed to the Texas Department of Housing and Community Affairs, Finance Division, P.O. Box 13941, Capitol Station, Austin, Texas 78711-3941. Objections to the release of funds on a basis other than those stated above will not be considered by the Texas Department of Housing and Community Affairs.

CERTIFYING OFFICER OF CONTRACTOR:
Clarence Monroe, Mayor
Environmental Certifying Officer
623 Main Street
Friona, TX 79035-2699

F-2tc-1/14-1/21



PROPERTY ASSOCIATES REALTORS

- *NEW LISTING-Lg 4BR-3ba showhome close to schools.\$110,000
- *NEW LISTING-Staley-brick-3br-2 1/2bath-basement-office\$57,500
- *NEW LISTING-REMODELED 4br,2bath,brick, quiet.....\$54,900
- *NEW LISTING-Lg.country home.....CONTRACT PENDING
- *Near town-3/2 brick country home.....CONTRACT PENDING
- *CHURCH BLDG-furniture optional-seats 400...call for information
- *Country home-3BR-3bath-basement-fireplace-4 acres.....\$82,000
- *SHOP, HOME & RENTAL in one location-Hwy 60....\$130,000
- *MUST SEE-3BR, 3bath,brick, office,CONTRACT PENDING
- *BASEMENT-3 br, 2bath dbl garage-NEW a/c-heat.....\$74,900
- *BELOW APPRAISED VALUE-near FHS-brick 3/2/2...\$61,500
- *3 BR country home in HUB-custom wood-barn-2.5 acres.....\$57,000
- *8-year-old brick, heatpump-vaulted roof, 3/2/2.....\$65,000
- *Home w/acreage-cent. heat-steel siding-near town-REDUCED.\$52,000
- *BIG 4BR 2bath brick-corner lot w/private master.....\$40,000
- *Let the rent make your payment-near schools.....\$33,000
- *Affordable-Low down payment 2BR-1bath.....\$29,000
- *REMODELED 2BR 1bath stucco home.....\$26,800
- *Payments less than rent-lg corner lot-fenced yard.....\$22,000
- *NEEDS SOME WORK-3BR 1bath 2-story.....\$23,450
- *INVESTMENT PROPERTY has good renter already.....\$20,250
- *CHEAPER THAN RENT 3BR, 1bath, stucco.....\$18,000

RENTAL MANAGEMENT SERVICES AVAILABLE
APARTMENTS, HOMES, AND COMMERCIAL PROPERTIES

B.K. Buske, GRI
Broker/Owner
Home: 250-2505

Janet Buske
Broker/Owner
Home: 250-2505



Hwy. 60 & Main • Phone: 250-2745



Choice lots, Western Addition, 100' or 200' lots...CALL FOR PRICE
Main Street Lot.....\$3,750

CALL 250-2090

ANDY HURST

JOHN MARS
Home: 250-3123

MARS-HURST REAL ESTATE & INSURANCE
611 West 11th, Friona
Also, Insurance Needs: *Health
*Medicare Supplement *Crop *Life *Annuity

PARMER CO.--897 acres, 567 acres of C.R.P., 330 acres of native grass with house (rough), shop, barn & pens, on Hwy. 60 between Black and Summerfield.
LAMB Co.--11 circles, all fenced and watered for cattle, 3-1/2 circles in Bluestem, balance in cult., excellent cattle or farming operation.
WE HAVE other irrigated and dryland farms and a "state of the art" grain elevator in the Texas Panhandle and ranches in Texas & New Mexico.

SCOTT LAND COMPANY

Ben G. Scott (806)647-4375 day or night
www.scottlandcompany.com

F-tfnc-1/14

Pen rider needed. Must have tack & two horses. Excellent opportunity for the right person. Excellent Health insurance and 401k retirement plan. For more info Call Darren (806) 225-4400 ext. 23 or come by Caprock 5, Bovina, Tx. F&B-4tc-1/7-1/14-1/21-1/28

SERVICES

Call your local used cow dealer for 7 days a week dead stock removal. Serving the cattlemen for the past twenty years. Call 247-2563 or 1-800-692-4043. 42-tfnc

REAL ESTATE

HOME FOR SALE-BOVINA
....Nice, spacious 3 BR, 2 BA, brick home, central heat, refrigerated air, built-ins, lots of storage, fenced back yard, good neighborhood. Call for details, Byrd Realty, 1-888-999-3846. B-tfnc-5/14

HOUSES FOR SALE
3 bedrooms, 2-1/2 brick with fireplace, central air, new carpet, 2,000 sq. ft. Priced to sell at \$60,000.

Still Available
3 bedrooms, 2 bath brick home with fireplace. Nice, quiet neighborhood, \$59,500. Will take reasonable offer.
250-2873 or 250-2584 for appointment. Dale Hart Realty.

FOR SALE...Nice three bedroom, 1-3/4 bathrooms, brick house on corner lot. Call 247-3511. F-tfnc-5/21

FIRST TEXAS AG CREDIT



- ♦ Long- & Short-Term Financing
- ♦ Rural Housing
- ♦ Operating & Improvements
- ♦ AgFAST Credit Approval
- ♦ Cash Patronage Program
- ♦ Low Stock Requirement
- ♦ 2% to \$3,000 Maximum
- ♦ Equipment Leasing

316 South Main
Muleshoe, Texas
806-272-3010



TRUST H&R BLOCK

- We are reasonably priced.
- We are conveniently located.
- We offer complete electronic filing services.

It's Why America Returns.

Come See Us at

904 W. 11th Street • Friona, Texas 79035
806-250-3638

Snead Realty

908 W. 11th St. Phone 250-2345 Fax: 250-3682
Gary Snead, MFLA, MSA Home Phone: 265-3383

- 2 BR, 1 bath, small rent property.....MAKE OFFER
- 10 acres, on highway, would make nice home site, new listing.....\$13,300
- 3 BR, 1 bath, 1 car garage, clean, NEW LISTING.....\$36,000
- 3 BR, 2 baths, 2 car garage, BV, new tile flooring, quiet street.....\$68,400
- 3 BR, 1 bath, ready to sell, new listing.....\$35,000
- 3 BR, 2 baths, 2 living areas, 2 car, with large shop, large corner lot, basement, plus garden shed.....SOLD.....\$112,000
- 4 BR, 2-3/4 baths, 2 storages with garage, corner lot.....\$85,000
- 3 BR, 1 bath, family room, living room, corner lot, SD/SW.....\$36,900
- Small office/studio with 1/2 bath to be moved.....\$5,000
- 298 acres with CRP, 2 wells, a real deal.....at \$400/Acre
- 3 BR, 1-3/4 baths, one car, large utility, fence.....SOLD.....\$41,900
- Country home, 5 acres, new in 1991, basement, with 2 car garage, large shop plus large 2 car garage det.....\$195,000
- 3 BR, 1 bath, large family room, storage, new listing.....\$39,500
- 3 BR, 1 bath, storage building, unique.....SOLD.....\$28,900
- 3 BR, 1-3/4 baths, 2 living areas, 2 car, 2 story, re-done.....\$79,200
- 2 BR, 1 bath, 1 car, brick, fenced, patio.....\$37,000
- 2 BR, 1 bath, newly re-done and nice.....\$27,000
- 2 BR, 1 bath, 1 car, brick, good starter home.....\$37,000
- 3 BR, 2 baths, permastone, large corner lot, near FHS.....SOLD.....\$49,900
- 2 BR, 2-1/2 BA, brick home, ex. storage, cellar reduced.....\$59,760/\$64,900
- 9.5 acres w/country home, 1.5 miles to Bovina, on highway.....\$65,000
- 2-3 BR, 1 bath, metal, shop, 2 car carport, nice & clean.....SOLD.....\$51,000
- 3 BR, 1-3/4 baths, lg. corner lot, 2 car, ref. a/c, lg., shop, cellar.....\$54,900
- Upstairs & downstairs apartment complex.....\$23,900
- 3 BR, 2 baths, 2 car, fairly new, NEED TO SELL.....\$69,000

FRIONA/BOVINA DEVOTIONAL PAGE

489 *Facts About The* **BIBLE** BY JOHN LEHTI

This is a dramatized version of facts taken from the Book of Exodus intending to show some of the customs of these ancient and traditional times.

MOSES AND PLAGUES OF EGYPT

FOLLOWING THE LORD'S COMMAND, MOSES WAITS FOR PHARAOH AT THE RIVER BANK, WHERE THE RULER OF EGYPT BATHES EACH MORNING...

BEHOLD PHARAOH COMETH!

NOW WILL THE LORD CONFOUND HIM!

BEHOLD, THE LORD GOD OF THE HEBREWS HATH SAID, IF THOU WILT NOT LET THE PEOPLE GO - HE SHALL TURN ALL EGYPT'S WATER TO BLOOD!

I WILL NOT LET THEM GO!

AND ON MOSES' COMMAND, AARON SMITES THE WATERS OF THE NILE WITH MOSES' STAFF!

Next Week
PLAGUE UPON PLAGUE!

SAVE THIS FOR YOUR SUNDAY SCHOOL SCRAPBOOK



FEED AND GRAIN HAULING
HOPPERS-FLAT BEDS-PADDLE TANKERS
WINKLES TRUCKING
-Friona Division-
P.O. Box 757 Friona, Texas 79035
(806) 247-2724 Watts 1-800-242-2724

First Bank- Bovina

MEMBER, FDIC
101 North Third Ph. 238-1442



PACO FEED
YARD, INC.

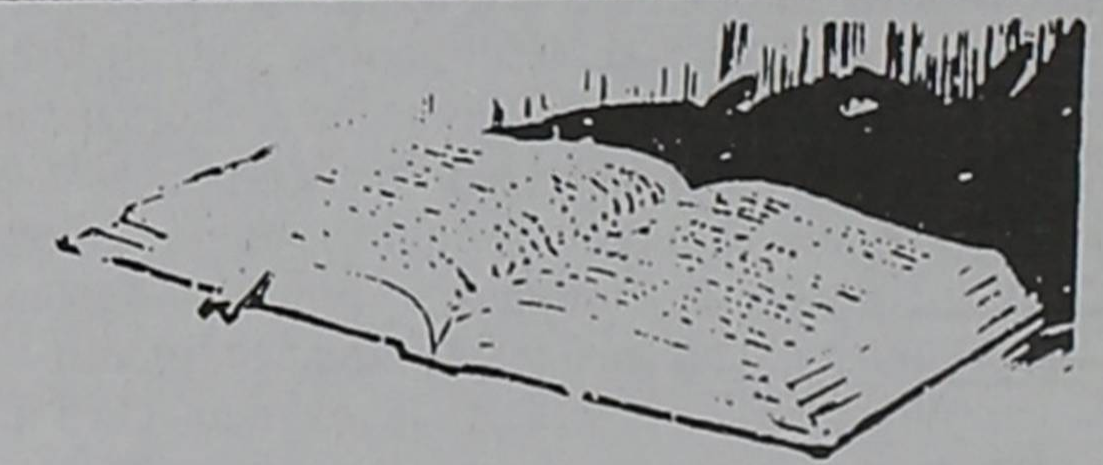
P.O. Box 956
Friona, Texas 79035
(806) 265-3433
(806) 265-3281

Dudley's Auto Parts

300 Highway 86
Phone 238-1219
Observing our 30th Anniversary
In Bovina (1968-1998)



FEED AND ANIMAL
HEALTH SUPPLIES
East Highway 60
Box 519
Phone 247-2791
Friona, Texas 79035



Friona State Bank

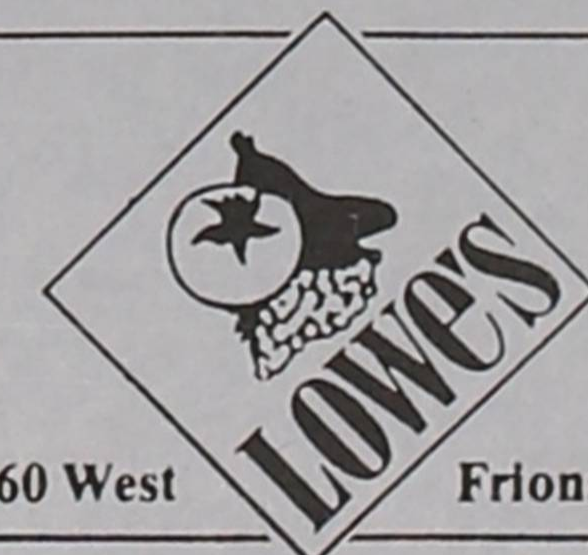
"Where People Come First"
MEMBER, FDIC

BE A GOOD
NEIGHBOR

Cattle
Town, Inc.
Office: (806) 357-2231
Mobile: (806) 357-9132
Summerfield
P.O. Drawer 1938 Hereford, Texas 79045

Sherley Grain Company

"Serving Texas & New Mexico Farmers The Year Round"
503 Gardner, Hwy. 60 Ph. 806-247-1521
Bovina, Texas 79009



1205 Hwy. 60 West Friona, Texas

Beef 'n More
HEREFORD MADE
REAL BEEF
DRY DOG FOOD

THIS DEVOTIONAL & DIRECTORY IS MADE POSSIBLE BY THESE BUSINESSES WHO ENCOURAGE ALL OF US TO ATTEND WORSHIP SERVICES.

FRIONA CHURCHES

ASSEMBLY OF GOD

FIRST ASSEMBLY OF GOD
1006 Ashland
Ricky Beard, Pastor
250-2207

TEMPLO "MARANATHA" SPANISH ASSEMBLY OF GOD
301 Grand
Rev. Isidro Jimenez

BAPTIST

CALVARY BAPTIST
14th & Cleveland
Alvin Petty
250-3000

FIRST BAPTIST
Sixth & Summitt
250-3933

GRACE BAPTIST CHURCH
13th and Virginia
Interim Pastor, Micheal Summers
250-3185

TEMPLO BAPTISTA
403 Woodland
Jose Luis Najera, Min.
247-3472

CATHOLIC

ST. TERESA'S CATHOLIC
16th & Cleveland
Father Ed Sweeney, Pastor
247-2871

CHURCH OF CHRIST

SIXTH ST. CHURCH OF CHRIST
502 West Sixth
T. Leon Talley, Min.
250-2769

TENTH ST. CHURCH OF CHRIST
10th & Euclid

METHODIST

FRIONA UNITED METHODIST
8th & Pierce
Rev. Don Boren
250-3045

IGLESIA COMPANERISMO CRISTIANO
7th & Washington
Ruben Rivera, Min.
247-8011

UNITED CHURCH OF CHRIST
Union Congregational Church
1601 Euclid
Herman Kruegel
250-3635

BOVINA CHURCHES

BAPTIST

FIRST BAPTIST OF BOVINA
308 Third Street, 238-1632

MISSION BAPTISTA BELEN

PLEASANT HILL BAPTIST
Pleasant Hill, New Mexico

CATHOLIC

ST. ANN'S CATHOLIC
401 Third Street, 238-1511

BOVINA CHURCH OF CHRIST
500 AVENUE E. BOVINA

METHODIST
First United
Methodist Church
205 4th - Bovina

LUTHERAN
Lariat, Texas



CAPROCK INDUSTRIES

Phone 806/225-4400
A Cargill Company
P.O. Drawer E Lot 5 Bovina, Texas 79009

Parmer County Spraying Service

Drawer GG Bovina, Texas 79009
Phone Tharp 225-4990



West Texas Rural Telephone Cooperative, Inc.

Phone 364-3331
Hereford, Texas 79045

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ROPERTIES
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Happy Birthday Friona Folks....

Week of January 23-29
Friona residents having birthdays next week include:
January 23--Lori Schlenker, Marc Hamil, Lori S. Keyes,

January 24--Mark Edelman, Karen Wright, Christina Escobedo, Greg Venhaus, Marivel Castaneda, Tolby Royce Wilcox, Connie Dodson, Harley Merritt.

Hospital Report

(Following is a list of local residents who had been admitted to hospitals during the past week, as we have been made aware of their situations. If you have a loved one you would like to have listed, please call the Friona Star office, 250-2211, by Wednesday noon in order to list their names)

Lubbock Methodist: Zelma Thorn.
Baptist/St. Anthony's, Amarillo: Eune Martin.
Parmer Co. Community: Camille Laceywell.

January 25--Nancy Edelman, David Murphree, Olga Rando, Brayden Pope, Brittany White Pope, Jarrett Procter, Dana Berend Campbell, Tricia Kessler, Regan Anthony.

January 26--Joy Clark, Kellie Herring, Debbie Reeve, Trent Murphree, Charlene Seale Dickson, Logan Spencer, Ray Lynn Varner, Barbara Maynard, Jerry Shelton.

January 27--John Baker, Stephanie Carson, Floyd Schlenker, Larry Martin, Tom Shreve, Jim Conlee, Jr., David Goddard, Oscar Paul Vasquez.

January 28--Angie del Rosario, Margie Rivera, Robert Beville, Wanda Jones, Johnny McLellan, Kenneth Homfeld, Pete Gomez Jr., Angela Black, Angie Briggs.

January 29--Wade Kent, David Barnett, Jonathon Rector, Alex Mendoza, John Baker.

If you or someone in your family has a birthday coming up soon, call the Friona Star office at 250-2211 and report it.



STUDENTS OF MONTH...Friona Junior High School students named as "Students of the Month" are: sixth graders, Maryann Yannis and Daniel Aguilar; seventh graders, Lupe Estrada and Hugo Torres; and eighth graders, Melissa Vasquez and Lewis Vasquez.

YOUR EYES

The Benefits Of Beta Carotene

It is clearly recognized that the right foods and nutrients keep your body healthy. It comes as no surprise, therefore, that a healthy lifestyle can also benefit your eyes and vision. Diets rich in beta carotene, the orange-colored pigment found in vegetables and fruits, especially yellow and leafy dark green ones such as spinach, squash and pumpkins, may delay or reduce the onset of age-related macular degeneration--the leading cause of blindness in people over 55.

Although eating the right foods is always the best alternative, you can get additional beta carotene through daily vitamin supplements. It is important, however, to check with your doctor to ensure that you are taking the right amount and type of vitamins.



Brought to you as a community service by:

DR. HAROLD W. BRIGANCE

Optometrist O.D.
426 N. Main-Suite Hereford The Atrium 364-8755

Don't Pay Taxes On Money You Don't Use Today

Would you rent a house and not live in it? Would you subscribe to cable television and never turn on the TV? Of course not. Yet many people continue to pay taxes on money they don't currently use.

Many people have money socked away in conventional savings accounts and certificates of deposit (CDs) earning regular interest left to compound. That's good, except that at the end of the year, taxes are due on that unused interest. Even mutual fund shareholders who reinvest dividends are faced with tax liabilities at year-end. Like it or not, that's paying taxes on something you probably don't plan to use until the future.

Rather than paying taxes on unused earnings, you could let some of your money work for you tax-deferred until you decide to use it. A variable annuity, offered by most major insurance companies and mutual funds, lets you do just that.

Variable annuities may be a reasonable place for part of your money. Most variable annuities offer a variety of mutual funds within an insurance contract. Mutual fund managers invest the money, and the insurance company provides the guarantees and the tax deferral.

To see the difference tax deferral can make, let's look at two hypothetical \$100,000 investments with an average annual growth rate of ten per cent over ten years. (A reasonable rate, considering that the average annual return for the Standard & Poor's 500 Index from 1926 through 1995 was 10.5 per cent.) A \$100,000 taxable investment would have compounded to \$188,689, assuming the investor was in the 36 per cent federal tax bracket.

A tax-deferred investment, however, would have grown to \$268,506. That's a difference of nearly \$80,000 in only ten years--more than \$600 a month! During that ten years, the money you otherwise would have used to pay taxes was allowed to grow tax deferred. And when you withdraw your money, you pay taxes only on what you take out.

In evaluating variable annuities, look at several to examine their performance history. Remember, past performance does not guarantee future results, but it can indicate how successful the money managers have been.

Like any investment, variable annuities have their pros and cons. The good news is that they shelter income and growth, and offer certain guarantees. The bad news is that there are withdrawal penalties prior to age 59-1/2--similar to an individual retirement account (IRA).

Before you invest in any variable annuity, understand your contract. Scrutinize the insurance company's rating and dependability. Know the investment manager, and ask for performance figures.

A variable annuity is not an investment cure-all. But it may be a reasonable alternative to taxable investments.

Compare Our CD Rates

FDIC insured to \$100,000

Term	APY*	Interest rate	Minimum deposit
3-month	APY*	5.70% Interest rate	Minimum deposit \$5,000
6-month	APY*	6.00% Interest rate	Minimum deposit \$5,000
1-year	APY*	6.40% Interest rate	Minimum deposit \$5,000
3-year	APY*	6.85% Interest rate	Minimum deposit \$5,000
5-year	APY*	7.00% Interest rate	Minimum deposit \$5,000

*Annual Percentage Yield (APY)--Interest cannot remain on deposit; periodic payout of interest is required. Early withdrawal may not be permitted. Names of current issuers are available on request. Effective 1-21-2000.

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