



LETTERS TO SANTA CLAUS
will be published in the Friona Star's special Christmas issue. Bring letters to the Star by December 14.

HOSPITAL TO BENEFIT

Project Xmas Card Kicks Off For 2001

The signup period is underway for the 2001 "Project Christmas Card," and continues through December 15, co-sponsored by Modern Study Club and the Friona Star.

Project Christmas Card is being co-sponsored by the study club and the Friona Star for the 46th consecutive Christmas season.

Deadline for contributing to Project Christmas Card is Friday, December 14, 2001.

The annual Project Christmas Card raises money to buy equipment for Parmer County Community Hospital.

Hospital administrator Bill Neelley said he has an idea for a piece of equipment which is needed, but needs to bring it before the hospital

board of directors, since it most likely will require money above what the "Project" will raise.

Since its inception, Project Christmas Card has raised over \$135,000 for new hospital equipment. This is in addition to over \$19,000 in advertising space donated by the newspaper.

Last year's Project Christmas card money was donated to the building fund for the new clinic, which is now being enjoyed by hospital employees as well as patients.

Donations to Project Christmas Card may be made at Friona State Bank, as well as at a number of business firms throughout the community, including the Friona Star and Friona State Bank.

The premise behind Project Christmas Card is that residents are asked to donate the amount of money which they would customarily spend to send out Christmas cards to local friends.

In turn, those who donate to the project will have their names published as a public service in a community-wide greeting in the Friona Star's annual Christmas edition, which will be out on December 21.

Donors are reminded, if they haven't mailed cards recently, that the price of both cards and postage has increased considerably during the last several years.

Students Collecting Box Tops

The Friona Elementary student council will be collecting box tops in General Mills' Box Tops for Education program.

Money raised will be used to landscape the front of the Elementary School building. The kids will be collecting box tops through the end of the year.

Here's what you do: look on General Mills foods; clip off the box top; bring or send it to Friona Elementary.

For more info or the products involved see www.boxtops4education.com. Or see Jeri Lynn White or Jennifer Harris or call Friona Elementary at 250-3340.

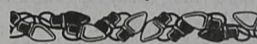


SLEIGH BELLS will soon be ringing as this snowman family brightens up city park. At 4:30 p.m. Sunday, Santa will make his first appearance at the Depot for Christmas in the Park. ron carr photo

Santa's Coming To City Park

Christmas in the Park on Sunday, December 2, will feature a visit by Santa Claus. Santa should arrive about 4:30 p.m. Little ones can have their picture made with Santa and refreshments will be served too.

All this is available thanks to the Women's Division of the Friona Chamber of Commerce. See you there!!



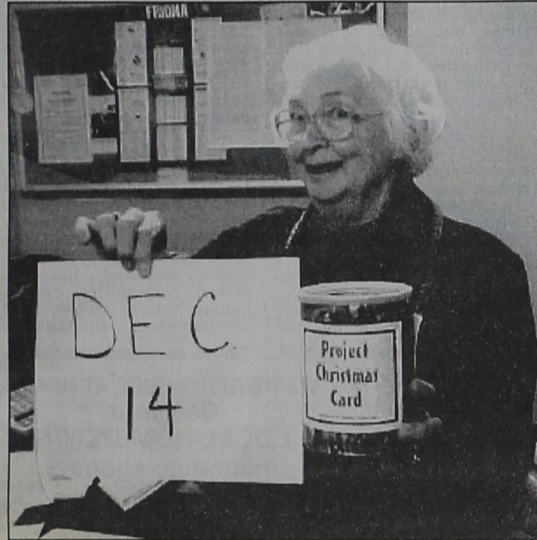
Fire Dept. Christmas CD on Sale

Fire department's across the U.S. are making an effort to help out the New York firefighters that gave their lives to save others.

Across the U.S., firemen are selling Christmas CDs for \$10 each. All money collected in America will be presented to the New York Firefighters families on Christmas Day in New York.

According to Darrell Barlow, Friona fire department reporter, "Friona's firefighters wish to thank everyone in advance because we know that the community will support this great effort."

Contact any Friona firefighter to purchase your Christmas CD to help families of those firefighters that lost their lives in the Twin Towers tragedy.



MODERN STUDY CLUB member Mary Johnston stopped by the office to remind everyone of the Project Christmas Card canisters at area merchants for donations. The deadline is December 14.



THE PROPHETS of doom and gloom predicted that a poor economy and recession would mean a slim Christmas season and no one would be able to shop for gifts this year. The Friday after Thanksgiving is always the biggest shopping/spending day of the year, as we get ready for Christmas in the good old USA, and guess what! Walmart reported that sales for the Friday after Thanksgiving were up slightly from last year on the same day.

I spotted several familiar faces among the crowds while browsing the shops in the Clovis mall. So it seems that our local folks are doing their patriotic bit to help America get back to normal.

The Thanksgiving holiday also kicks off our annual eat-a-thon from now until the first of the new year. As if by magic, sweets appear on our coffee bar at the newspaper office. Wherever you go, there are goodies to nibble on and treats galore. I always think that if someone went to all the trouble to make these and bring them, it would be rude not to try a few bites. We can always worry about pounds and cholesterol next January.

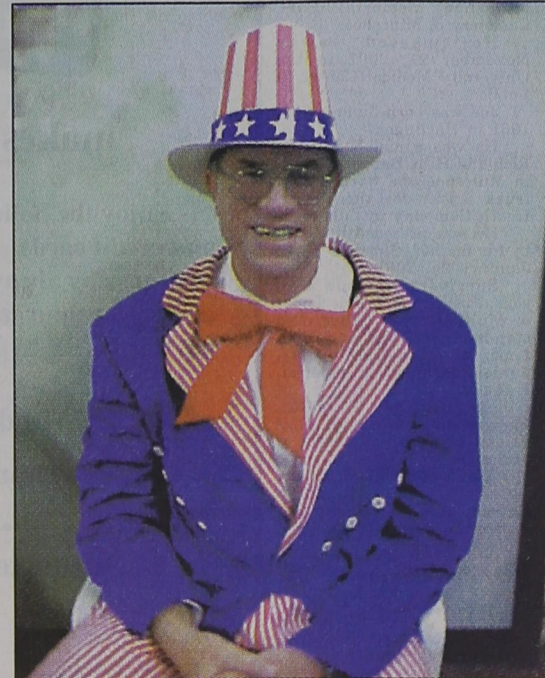
The Ellises have a Thanksgiving tradition of asking every family member at the Thanksgiving table to tell what they are thankful for, before we all dig into the turkey, dressing, gravy, etc. The little ones are old enough to join in now. They are thankful for their new house and big backyard.

A friend sent me the following e-mail about being thankful and I thought you might identify with some of these sentiments.

- I am thankful for:
- The partner who hogs the covers every night, because he (or she) is not out with someone else.
 - The child who is not cleaning his room, but is watching TV, because that means he is at home and not out on the streets.
 - For the taxes that I pay, because it means that I am employed.
 - For the mess to clean after a party, because it means that I have been surrounded by friends.
 - For the clothes that fit a little too snug, because it means that I have plenty to eat.
 - For my shadow that watches me work, because it means I am in the sunshine.
 - For a lawn that needs raking, windows that need cleaning, and gutters that need fixing, because it means I have a home.
 - For all the complaints I hear about the government, because it means that we have freedom of speech.
 - For the parking spot I find at the far end of the parking lot, because it means I am capable of walking and that I have been blessed with transportation.
 - For my huge heating bill, because it means that I am warm. (When my Good Old Boy gets the bill he always says "I certainly hope you were sufficiently warm last month.")
 - For the lady behind me in church who sings off key, because it means that I can hear.
 - For the pile of laundry and ironing, because it means I have clothes to wear.
 - For weariness and aching muscles at the end of the day, because it means I have been capable of working hard.
 - For the alarm that goes off in the early morning hours, because it means that I am alive.
 - For too much e-mail, snail mail, and phone calls, because it means that I have friends who are thinking of me.
 - My one request is... just, please Lord, break the fingers of all those telemarketers so they cannot punch in the digits of my phone number.

My Turn

by Carol Ellis



UNCLE SAM...Friona librarian Darla Bracken convinced Rev. Alvin Petty of Calvary Baptist Church to portray Uncle Sam at the elementary school patriotic program. Darla even made the Uncle Sam costume. Rev. Petty makes a good Uncle Sam.



ENJOYING the shopping, the food, and the warm Christmas atmosphere at Ingram's open house last Tuesday are, l-r, Adabeth Smith, Mary Maddox and owner Sylvia Ingram. ron carr photo

As of November 29, 2001
79,964
bales of cotton had been ginned in Parmer County. Friona Star Survey

Calvary Invites Friona To A Special Evening of Music

Calvary Baptist Church has invited everyone in the Friona community and surrounding area to a special evening of music on Sunday evening December 2 at 6 p.m. at the church.

Dr. Leon Joplin from Dimmitt will be the featured artist. He is becoming well-known for his gospel and country-western music and has made some CDs. Refreshments will be served.

J. Blouch of Catoosa Wins The Week Twelve FB Cash

If your first three picks in last week's contest were Mule-shoe, Lamesa and Sunray, you were down three before the weekend of football even got started good. (You should have picked Crane, Perryton and Quanah.)

Fun week wasn't it? If your score was really sorry, well, sorry! High school, college or pro, there were losers in all three categories.

How about the Redskins upsetting the Eagles? Or Ohio State over Michigan? Oh well, after this week it will all be history and someone will be \$150 better off.

Right now that someone looks like Jim Johnston. We don't want to declare the winner before all the ballots are in. Besides Jim has been in the hospital all week. Get well and get on home Jimbo!

He only had 12 correct this week, but increased his lead to two points since all challengers had a lousy week. Don't you hate those squandered opportunities?

The winner in the Week Twelve contest was Jayson Blouch of Catoosa, Oklahoma. Jayson is the grandson of Friona's Myrtle Melton who

also plays the contest with us. Jayson was one of three players that managed to pick 13 out of 18 correct. The other two were Larry Johnston of Friona and Scott Hicks of Clovis.

The order of finish was determined by the Arizona 20, San Diego 17 tie-breaker. Jayson was off 6; Larry was off 8; and Scott was off 18.

Ronald Diaz, Jim Johnston, Andy Carthel, Randall Roberson, Maria Rios, and Shirley Fangman all had 12 correct.

The rest of you pretty well stunk as far as decent scores. No matter. The point standings going into the final contest are printed elsewhere in the paper.

Thanks to everyone who entered and stuck with us during the 13 weeks. We appreciate our contestants' loyalty and especially our sponsors for making the contest possible.

Point standings are printed elsewhere in the paper. Watch next week's issue for the final weekly winner and the grand prize winner.



JUNIOR HIGH ONE-ACT PLAY cast and crew are, back, l-r, Kayla Estrada, Heather Clark, Tolby Wilcox, Pedro Ramos. Middle, l-r, Meghan Hendrickson, director Pam Kendrick, Breann Barnett, Molly Carthel, Lauren Hughs, Candace Frye, Briar Barnett, Dolly Lookingbill, Sean Lookingbill. Front, l-r, Kimberlee Jones, Krista Graham, Hillary Rando, Jennifer Kendrick. Not pictured is Dustin Daniel.



Junior High One-Act 1st In District

Friona junior high's one-act play cast and crew won first place in the district one-act play competition held in Muleshoe on Saturday, November 3.

The play title was "Of Poems, Youth and Spring." Pam Kendrick was the director.

Pedro Ramos was selected as best actor. Selected to the all-star cast were Molly Carthel, Kayla Estrada, Hillary Rando and Sean Lookingbill.

Heather Clark, Meghan Hendrickson and Breann Barnett were chosen as honorable mention all-star cast.

JUNIOR HIGH ONE-ACT PLAY...Above, Meghan Hendrickson. Below, l-r, Breann Barnett, Kayla Estrada, Sean Lookingbill.



Clinic Set Dec. 19

The Women's Center of the Don and Sybil Harrington Cancer Center will conduct a breast cancer screening clinic at Parmer County Hospital, 1307 Cleveland Avenue in Friona on December 19.

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 an RN 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 appointment only. Call (806) 356-1905 or 1-800-377-4673 for more information.

McCathern's Third Book On Sale Now

The Friona Star has just received copies of Gerald McCathern's latest novel, *Devil's Rope*.

Devil's Rope is the third in his series about the adventures of Colonel Jim Cole and his young side-kick, Ned Armstrong, as they battle outlaws, cattle rustlers, buffalo hunters, Indians and the government in an effort to build their cattle dynasty on the Llano Estacado in far north Texas.

The first two books in the series, *Horns* and *Dry Bones* covered the adventures of the two Civil War veterans as they establish their ranch headquarters on Red Deer Creek in the Texas Panhandle, make friends with the great Comanche Chief, Quannah Parker, and get involved in the Red River Wars between the Indians and the Buffalo hunters. Bat Masterson and Billy Dixon, buffalo hunters, also become friends of the two frontiersmen, as they struggle to bring peace between the two factions.

Devil's Rope takes up the story as two of the wildest towns in the west, Mobeetie and Tascosa, are born. Outlaws, gamblers, cattle rustlers and prostitutes flood

the area and contribute to the lawlessness as Temple Houston, young son of Sam Houston, is appointed District Attorney of the yet unsurveyed twenty-six counties of the Texas Panhandle. His ability with the six-gun helps in his efforts to bring some semblance of law and order to the area.

Two fourteen year old boys, Cole Armstrong (grandson of Colonel Cole), and Jim Bold Eagle (son of Quannah Parker) become magic characters in the story as they grow into manhood on the Ceebara Ranch. They fight rustlers, gun slingers, prairie fires and blizzards as they struggle to help Ned hold the ranch together after the Colonel is killed in a gun battle with cattle rustlers.

When the huge three million acre XIT Ranch is founded, the ranchers discover they have another war to wage, this time with the politicians in Austin.

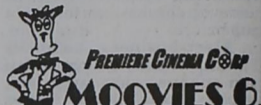
"Devil's rope," the Indian's name for barbed wire, is introduced into the area and the huge ranches begin to fence their boundaries, resulting in the Barbed Wire wars between the cowboys and sod busters.

In the style of Louis L'Amour, *Devil's Rope* is a fast moving, exciting story of life on the plains when the west was really wild. Copies are available here at *The Friona Star* and at most book stores-or autographed copies can be ordered by e-mail from the author at www.gmccath@wtrt.net.

Devil's Rope makes an ideal Christmas gift for the person who likes to read.



GERALD McCATHERN has published his third novel, *Devil's Rope*.



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Nov. 30-Dec. 6

HARRY POTTER PG

1:00 - 4:00 - 7:15

BEHIND ENEMY PG-13

LINES

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

SHALLOW HAL PG-13

1:30 - 4:05 - 7:00 - 9:20

SPY GAME R

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

BLACK KNIGHT PG-13

1:20 - 4:10 - 7:15 - 9:15

MONSTERS INC. G

1:40 - 3:45 - 7:30 - 9:25

WEEKEND & HOLIDAY

Matinees: \$3

Adults: \$5 Kids & Seniors \$3

Meet Friona's Class of 2014



Dallas Tosh is a kindergartner at Friona Schools.

Her parents are Billy and Linda J. Tosh, III. Her brother is Billy IV. Her grandparents are Billy and Linda M. Tosh, Jr. and Barbara Berry.

She likes to play games and play outside. Her favorite food is spaghetti and her favorite color is pink.

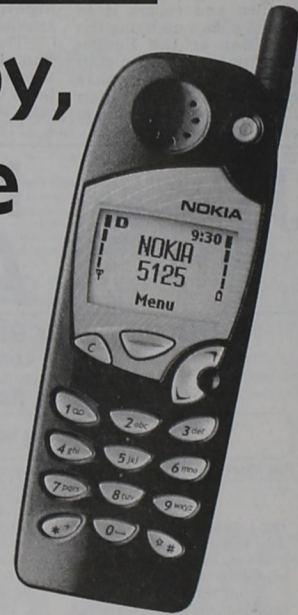
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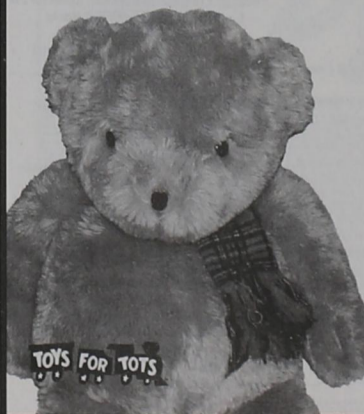
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Study Club Members Met November 20

Modern Study Club members met November 20 at the Federated Women's Club House. Donna Mears presided in the absence of the president.

Following the business meeting, the members answered roll call with a National Park they had not seen and would like to visit.

Stormi and Amber Roberson entertained the club members with a medley of patriotic American songs.

Elizabeth Gore, program director, showed slides of various National Parks including Hawaii, Grand Tetons, Ft. Sumpter, Mt. Rushmore, Big Bend and one in Alaska.

She and Lewis have visited some of these parks with the Elder Hostel Program. The purpose of the slide program was to help members become more aware of the beauty and diversity of our National Parks and to encourage visiting the parks.

Donna Mears, hostess, served refreshments to members and guests, Martha Barker, Sam Mears, Stormi and Amber Roberson.

Offerings were taken for Prairie Acres and Wichita Falls. The collection cans for Project Christmas Card were placed in business locations on November 18.

Richard Davilas Have Baby Girl

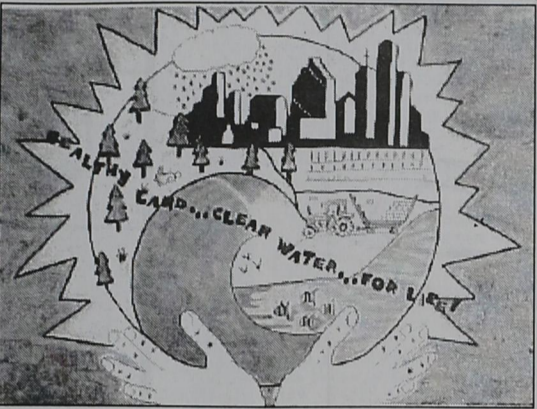
Richard and Holly Davila of Lubbock are the parents of a baby girl born November 15 at 7:57 a.m. in Covenant Medical Center, Lubbock.

The new arrival was named Emmeline Claire. She weighed seven pounds, one ounce and was twenty and one-fourth inches long.

She has an older brother, Nicholas.

Grandparents are Jimmy and Barbara Grimsley of Friona, Lynda Grimsley and Eloina Davila, both of Lubbock.

David and Uldene Grimsley of Friona are the child's great-grandparents.



NATIONAL CONTEST WINNER....Amberlee Steinbock of Lazbuddie was the winner of the National Soil and Water Conservation poster contest. Her poster was titled "Healthy Land... Clean Water...For Life." She is the daughter of Mr. and Mrs. Dennis Steinbock.

It's A Girl For Wes Drakes

Wes and Amber Drake of Friona are the parents of a baby girl born September 10 at 4:26 p.m. in Baptist St. Anthony's, Amarillo.

Named Carly Lynn, the new arrival weighed eight pounds, eleven ounces and was twenty and one-half inches long at birth.

The couple has three older children, Cecily eight years

old, Colton six and Cason two.

Grandparents are Owen and Melody Drake, Larry Martin, all of Friona, and the late Judy Martin.

Great-grandparents are Rufus and Myrtle Melton, Clarence and Wynona Martin, Marlene Drake, all of Friona, and Joyce Coffman of Farwell.

Canyon Museum Sets 25th Annual Xmas Open House

Join the Cowboy Christmas Celebration at the Panhandle-Plains Historical Museum in Canyon, December 7, 8 and 9. The 25th annual Christmas Open House adds a new gift to the magic of the season-The Christmas Waltz at T-Anchor.

The Museum's T-Anchor Ranch House, built in the late 1870s, provides the perfect setting for a cowcamp Christmas, highlighting authentic cowboy traditions in the Texas Panhandle. Visitors get a rare glimpse into the life of a Panhandle cowboy.

Inside the museum, children's eyes will light up at the sight of Santa, waiting to hear their Christmas wishes. Parents are invited to bring their camera to capture this special moment of their child with Santa in an antique sleigh in the midst of a winter wonderland.

Costumed interpreters in Pioneer Town tell stories of life in a small Panhandle town in the late 1800s. The rancher's home, shops and school house are filled with authentic domestic and commercial articles. In Pioneer Hall, festive decorations and a tree decorated with strings of popcorn, berries and ornaments made from natural materials, remind visitors of a more simple time.

Musical entertainment will be provided by several school groups and area choirs in the Derrick Room. Upstairs, in Storyteller's Corner, children will hear Christmas stories told in a Victorian setting.

Now it's time to visit T-Anchor, decorate the cowcamp and watch the Christmas waltz begin. The spirit of a Panhandle cowcamp Christmas is captured in the music of cowboy poet Buck Ramsey's Cowboy Christmas Waltz. First recorded in 1994 and then published as a book in 1996, the music and words describe a simple-yet-rich moment shared by friends at Christmas time...with fiddle and guitar they waltz and two-step the night away.

Join the fiddlers in the east annex of the museum for a bit of your own waltzing and two-stepping. On Friday, December 8, and Saturday, December 9, enjoy the music of the Burson Family and Friends. Lanny Fiel and the Ranch Dance Fiddle Band will perform on Sunday afternoon, December 9.

The sights and sounds of Christmas will echo throughout the museum. Visitors will be reminded of a bygone era and the joy of

friends and family as they stroll through the museum and celebrate another Christmas season.

Generations of visitors have found this the perfect way to welcome the holiday season. Don't miss the Museum's 25th Annual Christmas Open House. There is no charge for this special event, scheduled from 7-9 p.m. on Friday and Saturday, December 7 and 8, and from 1-4 p.m. on Sunday, December 9.

R. Cantu Continues His Prison Ministry

Friona resident, Raymond Cantu, is for the fifth consecutive year, seeking assistance for "God's Prison and Jail Ministry," a special ministry directed toward children of inmates in prison in Juarez, Mexico.

According to Cantu, conditions are very difficult in the Mexican prison from those in the United States.

"If a father is put in jail and there is no one to care for the children, then they stay in with their father," Cantu said.

According to Cantu, this means that the children get only one meal a day, have to sleep on the floor, get a bath once a week and usually do not have shoes.

Cantu's prison ministry is in need of toys, blankets, coats for adults and children,

Spanish Bibles, toiletries such as toothpaste, toothbrushes and bath soap or monetary contributions for these children.

"The deadline for collections is December 12, because we (a group of concerned Panhandle individuals) plan to be in Juarez on December 14-16," Cantu said.

Cantu has already completed paperwork to allow him to cross the border for the explicit purpose of visiting the prison.

Anyone who is interested in assisting with this ministry or who would like more information, can contact Cantu by writing 1300 Walnut Rd. #25, Friona 79035 or calling (806)364-1497, 346-0407 or 250-5331 in Friona.

Meet Friona's Class of 2014



Lucia Perez is a kindergartner at Friona Schools.

Her mother is Angelica Perez. Her grandparents are Sylvester and Elibertha Perez.

She likes to dance, sing, color and watch television.

Her favorite foods are pizza, cereal and spaghetti and her favorite colors are purple and red.

Friona Texas Federal Credit Union

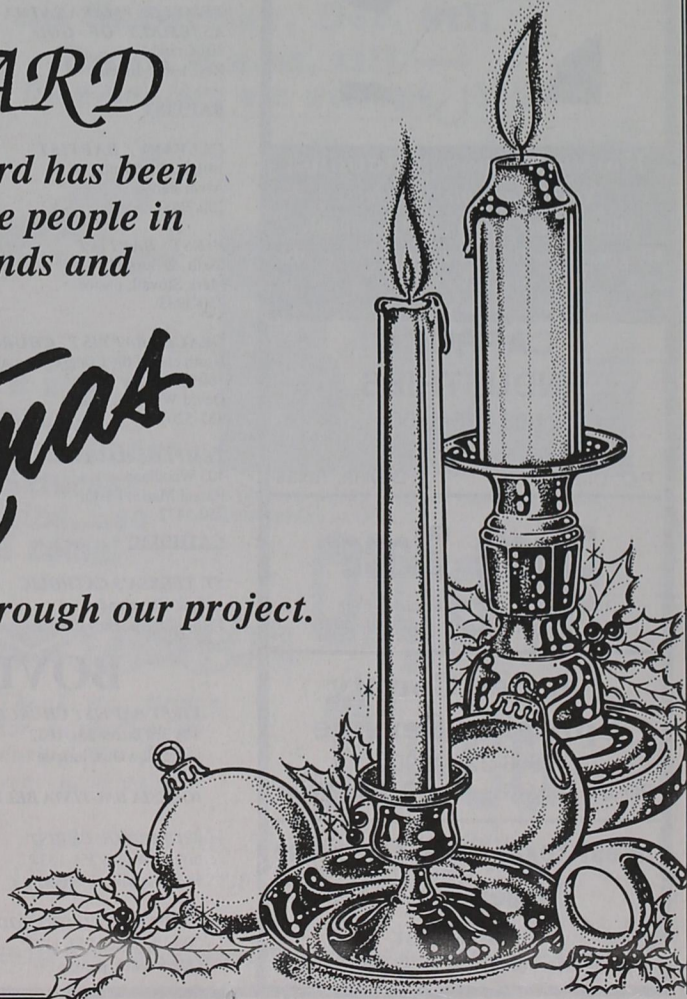
Modern Study Club Presents.....

PROJECT CHRISTMAS CARD

For the past few years, Project Christmas Card has been a big success. This year we are again offering the people in our community the opportunity to wish their friends and loved ones a heartfelt

Merry Christmas
through our project.

Between now and December 14, you may deposit to the Project Christmas Card account at Friona State Bank the amount of money you normally spend on local Christmas cards. Boxes will be placed at other locations in town. Names of depositors will appear in the giant greeting in the Christmas edition of The Friona Star.

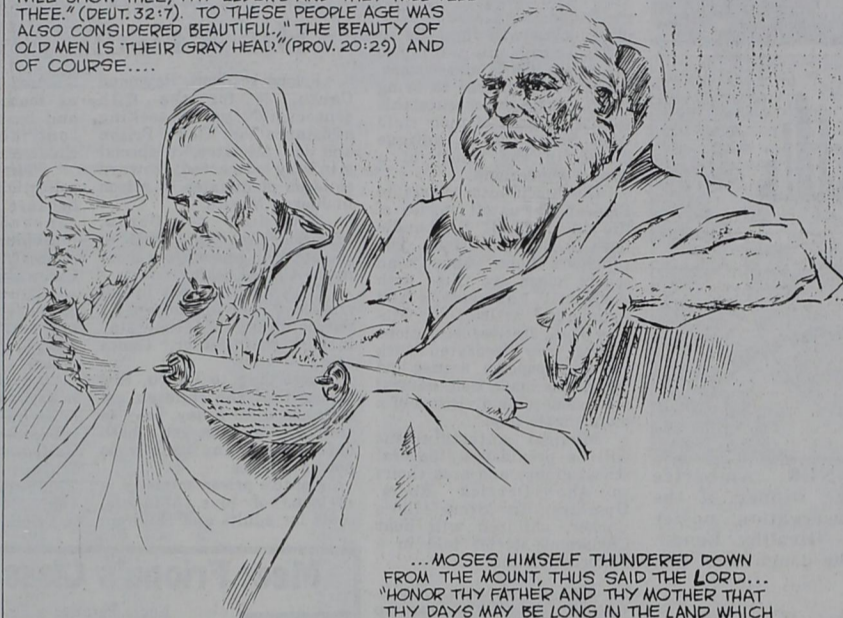


FRIONA/BOVINA DEVOTIONAL PAGE

Facts About The **BIBLE** BY JOHN LEHTI

HOW THE BIBLE VIEWS OLD AGE

WHEREVER ONE COMES ACROSS A MENTION OF OLD AGE IN THE BIBLE, IT IS TREATED WITH GREAT RESPECT. TO BIBLICAL PEOPLE, ADVANCED AGE MEANT THE GAINING OF WISDOM "...ASK THY FATHER AND HE WILL SHOW THEE, THY ELDERS AND THEY WILL TELL THEE." (DEUT. 32:7). TO THESE PEOPLE AGE WAS ALSO CONSIDERED BEAUTIFUL, "THE BEAUTY OF OLD MEN IS THEIR GRAY HEAD." (PROV. 20:29) AND OF COURSE....



...MOSES HIMSELF THUNDERED DOWN FROM THE MOUNT, THUS SAID THE LORD... "HONOR THY FATHER AND THY MOTHER THAT THY DAYS MAY BE LONG IN THE LAND WHICH THE LORD THY GOD GIVETH THEE." (EXODUS 20:12)

NEXT WEEK: SHAKESPEARE IN THE BIBLE?

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Alvin Petty
250-3000

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Sixth & Summitt
Mark Stovall, pastor
250-3933

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North end of the Congregational Church
1601 Euclid
David Williams, pastor
265-5267

TEMPLO BAUTISTA
403 Woodland
Rafael Marin, Pastor
250-3472

CATHOLIC

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

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

TENTH ST. CHURCH OF CHRIST
10th & Euclid
Ron Smiley 250-3213
Gerall Wylly 295-6774

METHODIST

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8th & Pierce
Rev. Don Boren
250-3045

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

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Gene Hawkins, interim

IGLESIA BAUTISTA BELEN

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Minister Mike Prather

FIRST UNITED METHODIST CHURCH
205 4th Street 251-1124
Queta Jones, pastor

ST. ANN'S CATHOLIC CHURCH
401 3rd Street 238-1511
Father Juan Carlos Barragan

LA IGLESIA DE DIOS DEL PRIMOGENITO
THE CHURCH OF GOD OF THE FIRSTBORN
102 2nd



OPEN HOUSE at Ingram's Department Store drew crowds throughout the day on Tuesday. In addition to a wide variety of gifts and clothing, Sylvia Ingram and staff prepared a Christmas food table, spiced hot tea and coffee. Above, Elsie Allen browses the food table. ron carr photo

Karen Priest, Michael Cole Exchanged Wedding Vows

Karen Michelle Priest and Michael Shay Cole were united in marriage June 23 at Southwest School of Art and Craft. Minister Rod Chislom performed the ceremony.

The bride is the daughter of George and Janet Priest. The bridegroom is the son of Jane Cole and the late Lester Cole and "adoptive parents," Gail and Gary Hand.

She attended San Antonio College and Wayland Baptist University and is employed with State Farm Insurance in Devine, Texas.

Cole is a graduate of Abilene Christian University

and University of Texas Health Science Center San Antonio Dental School with a DDS degree. He is in private dental practice in Devine, Texas.

Amber Nicole Bachman, sister of the bride, was the matron of honor. Bridesmaids were Krista Boazman, Andrea Vargas, Heather Boazman and Misty Bugg, sister of the groom.

Junior bridesmaids were Chelsie and Kelsie Bugg.

Kerry Nelson served as best man. Groomsmen were Jason Daaboul, Kevin Priest, brother of the bride, Chris Ehrbright and Brent Jameson.

Katilyn Bugg was the flower girl.

Following the reception at the Southwest School of Art and Craft, the couple left for a trip to Playa del Carmen, Mexico. They will reside in Devine, Texas.



MR. and MRS. MICHAEL COLE

T&C Stores Contribute

Town & Country Stores' employees have donated \$19,505.54 to the New York Fireman's 911 Relief Fund, which was matched by the company, bringing the final donation figure to \$39,011.08.

A special check presentation on behalf of the Fireman's Fund was made to United Way representatives by Devin L. Bates, senior vice president/CIO of Town & Country.

"At the suggestion of one of our employees, Janet Holt, we contacted our store and corporate employees and told them that a special collection was being undertaken for the New York Fireman's 911 Relief Fund," said Bates.

"We were absolutely thrilled at our employees' response to the idea. We told employees that the company would match their donations on a dollar-for-dollar basis, and the end result was simply over-whelming. We are so proud of our employees and their outpouring of compassion and concern for the victims of the September 11 tragedy in New York," he concluded.

Town & Country Stores, founded in 1965 and headquartered in San Angelo, Texas, operates 134 convenience stores in West Texas and New Mexico. Company holdings also include seven T&C Village Market supermarkets in various West Texas towns.



A world of family and community opportunities awaits you with our fraternal difference. Let your Modern Woodmen representative help you discover them.

See how we touch lives with more than life insurance and annuities.



Dean Sasser
Po Box 396
Friona, Texas
250-5525/250-5462



Touching lives.

Securing futures.®

Happy Birthday Friona Folks....

Week of December 2-8

Friona residents observing their birthdays next week include:

December 2--Abbey Johnson, J.G. Baker, Ann Nichols, Jessica Norwood, Leon Massey, Christine Putman, Bill Pruitt, Bradley Martin, James Warren, Meredith Edelman.

December 3--Brittney Martin, Thomas Alexander, Corben Baxter, Thomas Maricle, Ted Tucker, Randie Hamilton, Cheryl Cunningham.

December 4--Brock Field, Leo Reed, Glenda Schueler, Erin Barnett.

December 5--D'Aun Watkins, Charles Wilkins, Teena Hughs, Allison Johnston, Matthew Locke Ratliff.

December 6--Tim Mercer, Mike Taylor, Sherri Wilkerson, Alicia Rando, Allison Jones, Roy Domingues, Roy Don Smith.

December 7--Hortencia Bermea, Carla Sue Scott, Lauri Rector, Melanie London, D-Lynn Carr, Brenda Busch.

December 8--D.L. Osborn,

Jesse Estrada, Candace Frye.

When you see names which should be removed from our birthday list (moved away, names changed, deceased, etc.), call the newspaper and let someone know. Thank you.

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

Hinkles Have Grandchild

Jerry and Lucy Beth Hinkle announce the birth of their newest grandchild.

Parents of the new arrival were Wendy and J.B. Hixson. Landry Dean Hixson was born Thursday, November 15 in Houston. He weighed eight pounds, five ounces and was twenty and one-half inches long.

Landry has older sisters, Bethany, seven, Brooke, five, and a brother, Morgan, two.

Lois Miller of Friona is the child's great-grandmother.



Friona Bridal Registry

INGRAM'S

Phone 250-3291
Heather Martin & Chris Storey
Shane Blackburn & Angel Bradley
Debbie Reeve & Chris Lascelles

IVY COTTAGE FLOWERS & GIFTS

Phone 250-8073
Shane Blackburn & Angel Bradley
Monty Schueler & Tessa West
Debbie Reeve & Chris Lascelles

WYONA'S FLOWERS & GIFTS

Phone 265-3416
Shane Blackburn & Angel Bradley
Monty Schueler & Tessa West
Debbie Reeve & Chris Lascelles

BI-WIZE DRUG

Phone 250-3010
Shane Blackburn & Angel Bradley



New on the Bookshelf At the Friona Star ... just in time for Christmas Gifting

**Black Sunday*, an illustrated discussion of the blackest "black duster" on April 24, 1935, by Frank A. Stallings, Jr.

**18 Miles From Earth*, by Wayne Bristow.

**DEVIL'S ROPE*--A New Book by Gerald McCathern.

**Dry Bones and Quarantine* by McCathern.

**Mommy's Little Angels* (only a few left)

Plus 2 new CDs by Wayne Bristow:

**Freedom* and

**There Will Always Be Cowboys*

FRIONA STAR



WELCOME HUNTERS

Olga's will have a **Pheasant Hunter's Breakfast** on **Saturday, Dec. 8th** from **6 a.m. till ----** (non-hunters are welcome, too!)



We'll also be open and serving dinner on **Saturday Evening....so y'all come!**



Everyone enjoys the good food and friendly atmosphere at Olga's!

Olga's Place

Thank you, Friona, for supporting us during our first year at Olga's.

1505 West 5th, At the Country Club
Dine-In or Carry-Out! Call: 250-5721

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.

J&K Hardware

904 West 11th
Jeremy & Kari Hart
Friona, Texas
Work: (806)250-2828
Home: (806)250-2072
Fax: 250-2042

Paint, Lumber, Electrical,
Plumbing, Tools, Farm &
Ranch, Electrical Heaters,
Insulation, Heat Tapes,
Heat Lamps, Ice Melt,
Snow Shovels, etc. tffc

ANNOUNCEMENTS

Having a household sale
December 8 for Julia
Fairchild and others. Call
John Tannahill for more
information, 250-3336 or
265-7902. tffc

PUBLIC NOTICE

Sixth St. Church of Christ is
collecting clothes for Medina
Children's Home. If you have
clothes that you would like to
discard, regardless of size or
condition, please bring them to
Sixth St. Church of Christ.
F-tffc-8/3

**Industrial-
Residential-
Commercial-
Electrical Contracting**

**Campbell
Electric**

Danny & Holly Campbell
904 W. 11th St.
Friona, Texas
24 Hr. Service
Office: (806)250-2873
Home: (806)250-2584 tffc

**THE CHILD ABUSE HOT
LINE PHONE NUMBER IS
1-800-252-5400.**

Remember that our children today
are our future tomorrow.
F&B-tffc

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

FOR RENT

HOUSE FOR RENT....4
miles east of Hub. Call 265-3502
or 265-7949. F-tffc-11/2

**SILVERHAWK SECURITY SPECIALISTS
ASSISTANT SECURITY DIRECTOR
EXCEL-FRIONA, TEXAS**

We Offer:

- *Starting salary \$14,500-\$17,500/Yr.
- *Paid health/life insurance
- *Paid vacation & expense reimbursement.
- *Job security; 20 Yrs. Corp. History currently operating in 15 states.

We Prefer:

- *Previous law enforcement, military, or security management
- *Demonstrative personnel & communicative skills
- *Secondary Ed. or related seminars is a plus

For a personal interview call Rachael Howard (806)295-8357
or mail resume to:
P.O. Box 368
Friona, TX. 79035
F&B-4tc-11/9-11/16-11/23-11/30



Snead Realty

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

- NEW LISTING...3 BR, 1 bath, carport, storage, Bovina..SOLD..\$17,500
- NEW LISTING...3 BR, 2 bath, large lot, storage, 1 car, 2 C/P...\$46,500
- NEW LISTING...2 BR, 1 bath home plus mobile home lot...\$25,000
- NEW LISTING...mobile home, .974 ac., barn, SE Cor. Sec. 25...\$34,500
- NEW LISTING...3 BR, 1 bath, 2 carport, trees, lg. lot., Bovina...\$37,900
- 2 BR, 1 bath, nice and clean, storage.....SOLD.....\$31,800
- 3 BR, 1-3/4 bath, 2 car garage, large corner lot, new paint.....\$48,000
- 77 acres with house, 3 BR, 1-3/4 bath, country home...SOLD...\$89,500
- 3 BR, 1-3/4 baths, n. side, neat and clean.....\$56,900
- 3 BR, 2 bath brick, basement, 2 car.....SOLD.....\$80,000
- 2 BR, 1 bath, c/p, brick, near HS, good location, corner lot.....\$43,900
- Upstairs & downstairs apartment complex...SOLD...\$23,900...\$21,900
- 4 BR, 2-3/4 baths, 2 storages with garage, corner lot...SOLD...\$85,000
- 2 BR, 2 baths, metal siding, double carport.....SOLD.....\$39,500
- 2 BR, 1 bath, fireplace, fenced, good street.....\$27,900
- 3 BR, 2 bath, 2 car, brick, with metal, moving.....SOLD.....\$55,000
- 2 BR, 1 bath, newly re-done and nice.....\$27,000
- 5 BR, 2 BA, sunroom, basement, carport, large lot.....\$58,000
- Commercial building, app. 2400', ready to move in.....\$25,000
- 2 BR, 1 bath, newly redone, corner lot, fenced.....SOLD.....\$25,000
- 188 acres, excellent water, flat, 1 well, 1200' tile.....\$188,000
- 2 BR, 1 bath, woodburning stove, HUD.....SOLD.....\$20,000
- Country home with acreage, near Clay's Corner.....SOLD.....\$39,900
- 3 BR, 2 bath, brick, basement, metal shop.....\$85,000
residence only.....\$65,000
- 3 BR, 2-3/4 baths, 2 car, 2 living + off. apt.....SOLD.....\$79,900
- Office bldg., brick, new heat/air, 1600 sq. ft., 2-1/2 BA, corner...\$33,900
- 2 BR, 1 bath, cute home, good neighborhood.....SOLD.....\$33,000
- 2 BR, 1-3/4 baths, 2 car garage, refrigerated A/C.....\$60,000
- 2 BR, 1 bath, 1 car, brick, good starter home.....\$37,000
- Small office/studio with 1/2 bath to be moved.....\$5,000

Hollow Point Gun Shop

609 E. Park
Hereford, Tx. 79045

(806) 363-6271

We have hunting
licenses and
gift certificates.

Se Habla Espanol

APARTMENTS:

**Blue Water
Gardens**

612 Irving

HEAT, A/C
LIGHTS } INCLUDED

Rent based on income. Accepting
applications for 1,2,3,4 bdrms. CALL
Debra or Janis TODAY for information &
directions. 1-5pm (806)364-6661.
Equal Opportunity.
F-tffc-11/19

NOW LEASING

**Cottonwood
Townhomes
13th & Walnut
250-5288**

**Specials on
3 bedrooms**

**1-2-3 bedrooms
HUD Welcomed** tffc

FOR SALE

FOR SALE....King size
Sunbeam electric blanket. Dual
controls. Like new, \$50., 295-
6805. F-tffc-11/16

FOR SALE....Heavy duty
aluminum tool box. Husky
brand, single lid for full size
pickup. Used 6 months, \$220
new, sell for \$170. Call after
5:30, 247-3409. F&B-tffc

FOR SALE....Good wheat and
rye hay. Big round bales, \$45 each.
265-3582, 265-7582.
F-4tc-11/30-12/7-12/14-12/21

FOR SALE...Diamond goose-
neck trailer with single heavy
duty axle. Also, 2 horse
thoroughbred trailer. Call 247-
3141. F-ttc-11/30

HELP WANTED

OPENING IN Parmer County
for a Title 5 position. We can train
you for your position. Green
Thumb organization pays the
wages. Must be 55 years old or
older, and have limited income.
Call Fay Martin at 505 763-6603.
F&B-tfnp

MAINTENANCE WORKER
needed. Water and sewer. Must
have GED or H.S. education. Pay
scale \$7.50 per hour. Apply in
person at City Hall, Bovina.
F&B-tffc-10/19

**Production Positions
Available**

Now accepting applications for
production positions at Hi-Pro
Feeds. Company insurance,
401k, paid holidays. Must pass
drug screening. Apply in person
at Hi-Pro Feeds.
F&B-tffc-8/10

Silverhawk Security has positions
open for security guards. Applicants
must be at least 18 years old, have
a high school diploma or GED and
have no criminal record. Call 295-
8248 or come by the security office
at Excel.
F&B-4tc-11/9-11/16-11/23-11/30

Farwell Feed Yard seeking assistant
manager. 1-1/2 miles south of
Farwell on NM/TX state line.
Apply in person.
F&B-tffc-10/26

Immediate Opening-Friona Independent
School District. Central
Office Accounts Payable Clerk-full-
time position. References and
proven accounting experiences a
must. Computer skills/Word,
Excel, Texas Teacher retirement
benefits. Group health insurance with
FISD contribution. Good
holidays. Salary will be
commensurate with experience and
qualifications. Applications available-
FISD Central Office/250-2747.
Friona ISD is an equal opportunity
employer. F-ttc-11/16

Green Thumb employment and
training currenting taking applica-
tions in Parmer County. Call
(505) 763-6603. F&B-tffc

Opening for Nurse's Aide in
Nursing Dept. Contact Lynn
Nelson, R.N./D.O.N., Parmer
County Community Hospital for
appointment. (806)250-2754, Ext.
120.
F-4tc-11/30-12/7-12/14-12/21

Shag drivers wanted. One
year truck driving experience
and CDL preferred but not
required. Contact Kar
Services 806-295-3003.
F&B Tfn

Parmer County Farm Bureau is
looking for a part-time bilingual
secretary. Stop by 301 W. 11th to
pick up applications.
F&B-2tc-11/30-12/7

REAL ESTATE

FOR SALE....3 BR home,
oversized garage, separate
apartment, 1301 Columbia in
Friona. Call (806)359-1657.
F-tffc-5/25

FOR SALE....3-2-2 nice brick
home, 2200 sq. ft. ready to move in
at 201 W. 14th St. \$79,900. Call
Kevin Wiseman, (806)250-2788 or
250-8028. F-2tc-11/30-12/7

SERVICES

Call your local used cow dealer for
7 days a week dead stock removal.
Serving the cattlemen for the
past 69 years. Call 247-2563 or 1-
800-692-4043. 42-tffc

**LORI'S DOG
GROOMING**

Call 276-5215 anytime.
F-4tc-11/23-11/30-12/7-12/14

WANTED

WANTED....1/2 section or less
farmland SE of Friona to rent or
buy. Contact Mark Gammon at
265-3391.
F&B-4tp-11/30-12/7-12/14-12/21

LEGAL NOTICE

NOTICE TO BIDDERS

The City of Friona is currently
soliciting bids for the following
items:
(1) USED BACKHOE
(1) NEW UTILITY PICKUP
Sealed bids will be accepted until
4:00 P.M. on Friday, December 28,
2001 in the office of the City
Manager. Bids will be considered at
the regular meeting of the City
Council at 6:30 P.M. on Monday,
January 7, 2002. The city reserves
the right to reject any or all bids.
Specifications may be obtained by
contacting the office of the City
Manager, 623 Main, Friona, Texas
79035 or call 806-250-2761.
F-2tc-11/19-11/26



HOLLY CAMPBELL
Res.: (806)250-2584

**PROPERTY
ASSOCIATES**

REALTORS

102 East 11th Street
Friona, Texas 79035

Phone: (806) 250-2745

Fax: (806)250-2165



CAROL BOYD
Res.:(806)250-3280

NEW LISTING--WESTERN ADDN 3br 1bath sgl garage...\$55,900
NEW LISTING--Cute 2BR 1bath new roof.....contract pending
NEW LISTING--CORNER LOT 3BR 1bath storage bldg.....\$35,900
NEW LISTING--check it out 3br 1bath fireplace-new roof...\$39,900
NEW LISTING--Lots of space 4BR 2bath, new roof, new central heat
& air, beautiful fish pond GREAT BUY.....contract pending
WHAT A DEAL 3br 2bath central heat/air.....SOLD
MUST SEE--Family Home in Western Addition 3br 2bath beautiful
fireplace, new central heat/air, new fence.....\$90,000
PERFECT STARTER 3br 2bath fireplace new roof\$57,000
MOVE RIGHT IN--UPGRADES & EXTRAS ABOUND 3 bdr 2 bath
fireplace near high school-cellar beautiful yard.....contract pending
PERFECT STARTER--3Br 2bath fireplace, central heat/air...\$58,900
ROOMY & RELAXING 3 br 2-1/2 bath, fireplace corner lot. \$85,000
UPGRADES GALORE--MUST SEE--ABSOLUTE GEM 4 br. 2-1/2
bath, remodeled kitchen--baths, sprinkler, patio.....contract pending
PRICE REDUCED 3 bdr./1-1/2 baths, corner.....contract pending
PRICE REDUCED 3 bdr., 2 bath brick, central heat and air...\$59,000
GREAT INVESTMENT--House w/2 apts--good rent property..\$45,000
Move into a beautiful 3 bdr., 2 bath w/fireplace.....contract pending
PRICE REDUCED--3 bdr., 2 bath, on corner lot, roomy.....\$59,000
Great Starter Home, 2 bdr., steel siding, in Bovina.....\$23,900
Let Holly Or Carol Sell Your House!
Dale Hart, Broker

MARS-HURST REAL ESTATE & INSURANCE
611 West 11th, Friona
OFFICE: CALL 250-2090

New Listing...2 BR, 1 bath, metal siding.....\$39,000
New Listing...In Bovina, 4 BR, 2 baths, 3 car garage..\$59,900
New Listing...3 BR, 2 Baths, 2 car, metal fence, nice...\$64,900
3 BR, 2 Baths, L-R, large carport..Reduced \$59,900...\$65,000
4 BR, 2-1/2 baths, 2 car garage, 2 story, dream home..\$98,500
Price Lowered To \$88,000.....SOLD
4 BR, 3 baths, large lot, beautiful landscape.....\$200,000
ANDY HURST TROY W. WHITE JOHN MARS
Home: 250-3123

WANT TO LEASE....Wheat
pasture. Floyd, (806) 359-1657 or
295-3702. F&B-tffc-8/24

**POLITICAL
CALENDAR**

The following has (have)
authorized the Friona Star to
announce their candidacy for
office:

- Subject to the action of the
Republican primary:
JUSTICE OF THE PEACE,
Precinct 1:
Virgil Phipps

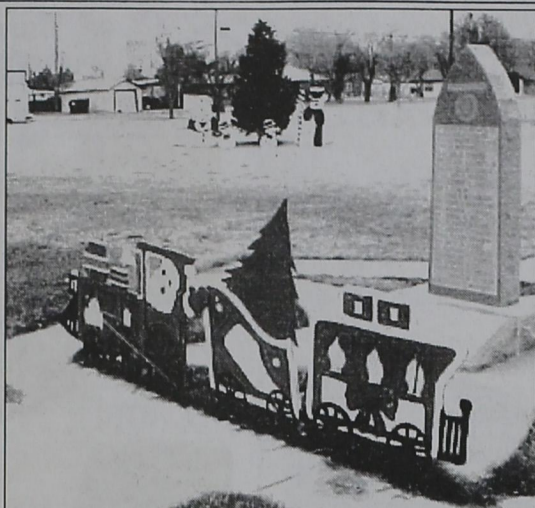
AMERICAN LUNG ASSOCIATION
YOUR Gift
IS A WAY
TO CONQUER
LUNG DISEASE
Find out how you can help
the 2.2 million Texans who
suffer from lung disease.
1-800-LUNG-USA
www.texaslung.org

THANK YOU
The Family of Claudia Adams would like to express
their "Thanks" for all the cards, visits, memorial gifts,
food and prayers after the loss of our loved one. All
expressions of love and encouragement were
appreciated.
A "Special" word of "Thanks" goes to the staff of
Prairie Acres for the tender love and care of Claudia
during her stay of over five years.
We appreciate being a part of a loving and sharing
community.
Jerry & Lucy Beth Hinkle
Brent Hinkle
Wade & Rebekah Hinkle
Wendy & J.B. Hixson & Family
Johnny & Oleta Kalka
Delwin & Anne Hinkle & Girls
Roderick & Connie Hinkle & Family
Thomas & Stacy Hinkle
Ron & Chandra Young

Homer Haile, Agent
1015 W 11th St
Friona, TX
806-247-2734
806-247-2734
One number.
24 hours a day.
No matter when you call my office, someone will be
available to assist you. Any time, any day. Every day.
STATE FARM **24 HOUR GOOD NEIGHBOR SERVICE**
Se Habla Espanol
24 Hour Good Neighbor Service®
State Farm Insurance Companies
Home Offices: Bloomington, Illinois
statefarm.com™

Friona Football Contest Standings

- | | |
|-----------------------------|----------------------------|
| 151--Jim Johnston. | 131--Daniel Hernandez. |
| 149--Mark Zachary. | 129--Maria Rios. |
| 148--Don Max Vars. | 127--Joy Morton, Eddie |
| 147--Raul Brailiff, Claire | Raymond, Francisco Torres. |
| Brown, Clint Mears, Bobby | 126--Shirley Fangman, |
| Wied. | Jennifer Gonzales. |
| 146--Eddie Gauna, Dana | 119--Jon Field, Candy |
| Jameson, Glen Morton, | Highsmith, W.L. Miller. |
| Jimmy Walker. | 117--Raymond Diaz. |
| 145--Alesia Tucker. | 116--Rebecca Raymond, |
| 144--Larry Johnston, | Thomas Reed, Linvell Rose. |
| Mitch Smiley. | 115--Martha Rodriguez, |
| 143--Andy Carthel, Davy | Wayne Terry. |
| Carthel. | 109--Connie Cumpston, |
| 142--Mal McFarland. | Ray Stanley. |
| 141--Colby Carthel, Jerry | 108--Brett Field, Violet |
| Hinkle, Mike Hutson, Myrtle | Finley. |
| Melton, Veca White. | 106--Mal Manchee, Leslee |
| 139--Jayson Blouch, Rusty | Redwine. |
| McFarland. | 103--Dario Hernandez. |
| 138--Randall Roberson, | 100--Enrique Rodriguez. |
| Eufemia Torres. | 94--Lisa Reed. |
| 136--Ronald Diaz, | 91--Raymond Delgado. |
| Carmella Hernandez, Juan | |
| Hernandez, Ron Smiley. | 90--Ernest Mills, Sally |
| 135--Dorothy Stowers. | Putman, Sawyer Reed. |
| 134--Richard Dickson, | 88--Charla Chasher. |
| Larry Rogers, Shirley | 87--Antonio Duran Jr. |
| Steinbock, Mark Walker. | 86--Donita Martin. |
| 133--Wayne Amstutz. | 84--Mike Schueler. |
| 132--Scott Brown, Tim | 81--Harrol Redwine. |
| Elmore, Kelby Monroe, Eliz | 76--Max Steinbock. |
| Torres. | 74--Sean Lookingbill. |



TOOT! TOOT! MERRY CHRISTMAS!... Christmas decorations are springing up around the city. This little train is tootin' along at the Friona City Park. Many residents are displaying their Christmas decorations too. Drive around and take a look.

YOUR EYES

Bequeath The Legacy Of Sight

Blindness caused by corneal cloudiness or scarring can sometimes be cured by surgical removal of the affected portion of the corneal tissue and replacement of that section with a healthy section. Today, eye banks receive donations of corneal tissue from deceased persons and use it for eye grafts. Laboratories can keep donations alive for about two days, but current experiments in freezing corneal tissue give hope of extending useful life for months. Eye banks also preserve and distribute vitreous humor, the liquid within the larger chamber of the eye that is used to treat detached retinas.

The first eye bank was opened in New York City in 1945. Since 1905 doctors knew how to replace an affected cornea—the clear, dime-sized tissue covering the eye—and replace it with another clear human cornea. This was rarely done, however, because donor tissue was not readily available. R. Townley Paton, M.D., envisioned a system in which eye donations would be processed and distributed to doctors for transplant surgeries. People could pledge their eyes prior to their death, leaving a legacy of sight. Now, more than 40,000 cornea transplants are performed each year in the United States.

Although cornea transplant surgery was always highly successful, the present success rate is approximately 95 per cent. The cornea seldom rejects the transplant since it has no blood supply. Corneal transplants are often performed as an outpatient procedure. As a holiday present to future generations, you may want to consider bequeathing your eyes.



DR. HAROLD W. BRIGANCE

Optometrist O.D.

426 N. Main-Suite Hereford The Atrium 364-8755

Financial Focus

Take Steps To Avoid Costly Credit Card Debt

It's a good idea to limit your credit card debt as much as possible. This type of debt typically carries a high interest rate and is not tax-deductible. There can be advantages, however, to using plastic, particularly in those instances when it's best not to carry much cash. But now, more than ever, you need to use credit responsibly.

Why? Because credit card issuers are bumping up their late fees and becoming more aggressive about imposing penalty interest rates. With some cards, only one late payment can trigger the late fee and then a new, higher rate. Plus, credit card companies are shortening or eliminating their grace periods, which previously allowed you a few days past the due date for a payment to arrive before you'd incur a fee.

In short, it's clear that you should minimize credit card balances when possible. Your best bet is to keep just one card, use it only in cases of emergency and pay it off each month, so that you'll avoid interest or finance charges. In fact, paying off your high-interest credit card debt may be one of the smartest financial moves you can make. After all, you could be paying interest rates of 18 per cent—or more—on some credit card debt. Unless you can find an investment that returns more than that—which is unlikely—you'll make better use of your money by paying down the debt.

Of course, your best credit card debt-reduction strategy is to avoid getting into debt in the first place. And one of the best ways of doing that is to build a "cash cushion" over time. By setting up monthly automatic payments into a liquid vehicle—such as a money market account, you'll be able to accumulate funds you can draw on to make major purchases—the type of purchases that might otherwise send you reeling into the "plastic trap."

Still, because your money market account is so liquid, you'll have to fight the temptation to constantly dip into it for everyday or "impulse" purchases. Remember what this account is there for: to help you stay out of debt.

You also can find other options to racking up credit card debt. One popular choice is a home equity loan. This type of loan typically carries a much lower interest rate than those of credit cards, and your interest payments are usually tax-deductible. Plus, you can use the money for whatever you want: home improvements, college payments, whatever.

However, before you take out a home equity loan, there are a couple of things you must keep in mind. First, you're using your home as collateral for a loan. If you default, you could lose your house—so make absolutely sure you can handle the payments before you sign on the dotted line. Second, taking out a home equity loan is a major decision—so consult your tax and investment professionals for guidance.

By taking the appropriate steps, and by disciplining your spending habits, you can avoid falling into expensive credit card debt. And that's a tumble you never want to take.

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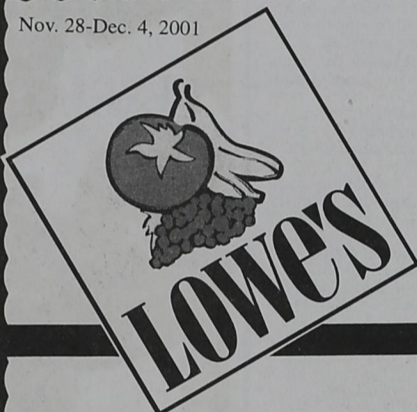
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Kimbroughs Join So. Baptist International Mission Board

Kip and Iva Edwards Kimbrough have joined more than 5,000 Southern Baptist International Mission Board workers sharing Christ in 185 countries and among 1,125 ethnic people groups.

The Kimbroughs were among 118 people appointed November 13 by the International Mission Board during a service at First Baptist Church in Columbia, South Carolina. The new missionaries will fill diverse job assignments that range from starting churches to using sports, education and music as tools of ministry.

The Kimbroughs will work in Chile among the people in the Choapa River valley. He will begin cell groups and home Bible studies with the goal of starting churches and promoting a church-planting movement. She will function as prayer coordinator for the team of missionaries, in addition to doing outreach through church and home.

Since 1999, the Kimbroughs have served in Chile with International Service Corps, a mission program sponsored by the International Mission Board. Kimbrough previously served as minister of education and associate pastor of Freedom Baptist Church in Alberta, Canada. The couple also served as church planters with the Canadian Convention of Southern Baptists.

The couple lives in Goldsboro, North Carolina, and are members of Mountain View Christian Fellowship in Alberta. The family also considers First Baptist Church in Parkland, Washington, First Baptist Church in Vernal, Utah and Madison Avenue Baptist Church in Goldsboro influential churches in their lives.

Kimbrough was born in Kingfisher, Oklahoma to Don and Eva Kimbrough, now of Friona. His father previously served as pastor of churches in Utah, Texas, Washington and Oklahoma. Kip Kimbrough received his bachelor of arts degree from Central



IVA KIMBROUGH



KIP KIMBROUGH

State University in Edmond, Oklahoma, his master of divinity and the master of arts degrees from Southwestern Baptist Theological Seminary in Fort Worth, Texas.

Iva Kimbrough was born in Goldsboro to Bill and Gladys Edwards, who live there. She received the bachelor of arts degree from Wake Forest University in Winston-Salem, North Carolina.

Kimbrough was involved in mission activities throughout college. Following Student Week at Ridgecrest, North Carolina, he made a commitment to dedicate two years to Christian service. He then spent the next two years serving in Brooklyn with the North American Mission Board's US-2 program. A friend's testimony about life in Canada led the Kimbroughs to spend several years ministering in Alberta. Kimbrough has also participated in volunteer mission trips to Romania and Chile.

"I strongly believe that God has been preparing and will continue preparing us as we seek to serve Him in the Choapa River valley to reach northern Chilenos for Christ," he said.

Mrs. Kimbrough committed her life to Christian vocational service after she

attended International Missions Week at Ridgecrest, North Carolina. In 1983, she began training for the Journeyman Program, but a medical problem prevented her from going overseas.

"The Lord used the time that I was in journeyman training to give me a true heart for missions," she said.

After marriage, Mrs. Kimbrough continued to pray for opportunities to serve in international missions. In 1999, she and her family began serving as missionaries in Chile.

"Our experience in Chile has been wonderful," she said. "God has given us a love for the people and a great team with which to work."

The Kimbroughs have three children: Jeanette Nicole, born in 1987; Brandon Dene, born in 1988; and Alyssa Diane, born in 1992.

The family will go to the International Mission Board training center in Rockville, Virginia for orientation in January before returning to Chile.

With nearly 16 million members, the Southern Baptist Convention is the largest evangelical denomination in the United States. Its International Mission Board is the largest evangelical missionary-sending agency.

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