

Doughnut Sale

Saturday, 8:00 a.m. Downtown Benefits Boy Scouts & Summer League Basketball

AG COMMISSION SUSAN COMBS

to hold round-table discussion in Seymour. Topics to be discussed: boosting business opportunities in North Texas and rural development issues. See Page 6

MUNDAY CITY POOL to open Tuesday, June 4th!



THE MUNDAY

COURIER SERVING THE BEST INFORMED READERS IN KNOX COUNTY SINCE 1971

WEDNESDAY, MAY 29, 2002

MUNDAY, TEXAS 76371

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WHITE'S Wagging **Tongue** by Cynthia

he newlywed wife said to her husband when he re turned from work, "I have great news for you. Pretty soon we're going to be three in this house, instead of two."

The husband started glowing with happiness and kissing his wife, as he said, "Oh darling, I'm the happiest man in the world!"

Then the wife stated, "I'm glad that you feel that way because tomorrow morning my mothermoves in with us.'

This fellow had owned this large farm for several years. He had a large pond on the back forty. It was fixed up nice with picnic tables, horse shoe courts, a basketball court, etc.

The pond was fixed for swimming when it was built.

One evening the old farmer decided to go down to the pond and check on things since he hadn't been there in a while.

voices shouting and laughing with glee. As he got closer he realized that it was a bunch of women skinny dipping in his pond.

He made the women aware of his presence and they all went to the deep end of the pond.

One of the women shouted to him, "We're not coming out until you leave!"

The old farmer replied, "I didn't come down here to watch you ladies swim or get our of the pond. I only came to feed my alligators!"

A squad car driver was covering a quiet beat out in the sticks when he was amazed to find a former lieutenant on the police force covering that beat.

He stopped the car and asked, "Why, Mike, this wouldn't be your new beat out here in the sticks, would it?"

"That it is," Mike replied grimly, "ever since I arrested the judge on his way to the masquer-

ade ball." "You mean you pinched his honor?" asked Pat.

"How was I to know that his convict suit was only a costume?" demanded Mike.

"Well," mused Pat, "tis life and there's a lesson in this somewhere."

"That there is," replied Mike. "Never book a judge by his cover."

I was driving with my two young children one warm summer evening when a woman in the convertible ahead of us stood up and waved. She wasn't wearing any clothes!

As I was reeling from the shock, I heard my five-year-old shout from the back seat, "Mom! That lady isn't wearing a seat belt!"

Long-time Munday teachers retiring

School is out for the summer of 2002. And when the final bell of the year rang four long-time Munday teachers closed the book on their careers and turned to the quieter chapter of retirement.

Kindergarten teacher Mary Murphy, sixth grade educator Peggy Urbanczyk, and high school instructors Nahwana Donoho and Betty Wilde make up the retiring foursome.

when young Mary Murphy began her career as an educator. After graduating from Weinert High School she attended Hardin Simmons University in Abilene where she received her bachelors degree. She followed that graduation ceremony by re-entering HSU and earning her Master's.

spanned thirty-one years. Her first year in the educational work force took place at Rotan where she As he neared the pond, he heard taught Kindergarten. From there she returned to her hometown of Weinert where she taught a first and second grade class combination for seventeen years. She also spent a couple of years in Special Education at Weinert before moving to the Munday Independent School District. She has been with the Munday system for twelve years as a beloved Kindergarten teacher.

> "One of the favorite memories of my years here in Munday is and Midwestern State University when the Six White Horses from Hardin Simmons visited us. All the students in grades K through 6 got to ride!" says Murphy.

On the day Murphy signed her retirement agreement another

memory was made.

A young student in a near-by classroom had been eating breakfast when he began to choke on his food. His teacher tried to relieve the situation but was unsuccessful and began to summons help. Murphy appeared in the hallway where the victim had been taken and performed the "Hymlick Maneuver" which caused the food to become dis-It was thirty-one years ago lodged and allowed the young student to once again breathe freely. Murphy was able to stay calm during the ordeal. "I just knew it would work so I didn't panic," says Murphy. And even though the incident remains in her memory she quickly adds, "I think everyone else thought it was a bigger deal than I did. I just did Murphy's teaching career has what I had to do."

On her last day at Munday Elementary Murphy said, "It's sad in places. But I think that retiring is the right thing for me to do it's the right time.'

Murphy, who has been a professional photographer for many years and is highly acclaimed for her talents in that area, plans to expound on and expand her photography business in the future. She also hopes to do "the grandmother thing" a little more in the future and will also be available to serve as a substitute teacher.

Former Munday High School graduate Peggy Urbanczyk has spent twenty-two years as an elementary school teacher. All twenty-two years were spent in the Munday Independent School District. All but one of those years

were as a 5th and 6th grade teacher - the other year she served as a 4th grade teacher.

Urbanczyk says that "each year held many special and unique memories. Each class was different and special." And each year many of her students have felt the same way.

Urbanczyk says that being able to teach her three grandsons has also added to her special memories and that she is thankful that she had that opportunity. "At first



MRS. MARY MURPHY with her Kindergarten class of 2002 on the last day of school.



MRS. PEGGY URBANCZYK shares a day at the park on the last day of school with her 6th graders.

me at school," she says.

Urbanczyk says that her children encouraged her to slow

all three of them struggled with down a bit and, like her co-worker will enjoy a slower pace while what they were supposed to call Murphy, "feels that it's the right trying to keep up with her

plans for the future Urbanczyk

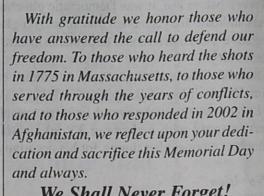
grandchildren's events and will Not having made any definite also enjoy the opportunity to



It's finally here! This Saturday, June 1st, is the big day to treasure hunt and bargain shop in Munday. The Community Wide Garage Sale Day kicks off at 8:00 a.m. so be ready and "Shop 'Til You Drop.'

The Munday Chamber of Commerce and Agriculture will be distributing maps promptly at 8:00 a.m. at The Chamber office. The maps pin-point the exact location of each sale to help make your bargain shopping a little easier. If your holding your own sale the maps will also help out-of-town shoppers come straight to your location. So be prepared!

If you would still like to have a sale but you haven't yet signed up at The Chamber, never fear, it may not yet be too late. Call (940) 422-4314 to find out if there's still time to get your sale listed on the map. Don't delay - maps will be printed soon so time is of the essence. Call now!





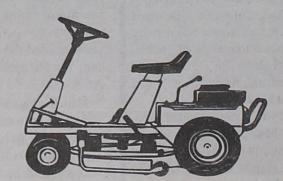
"Snap To It" - mower to be given away Saturday

festivities are just around the corner. Now is the time to take pride in your surroundings and beautify that lawn. With a new Snapper lawn mower the process could be simplified and much more enjoy-

Right now if you "Snap To It" you could be the winner of a brand spanking new mower. That's right! For only \$10.00 per ticket The Munday Chamber of Commerce and Agriculture could make you the happy recipient of a new Snapper. And since the drawing will be held at noon on

Summer is here. Homecoming Saturday, June 1st, you could be riding that mower the very next time you need to manicure the

> So, what are you waiting for? "Snap To It" - call The Chamber at (940) 422-4540 or The Munday Courier at (940) 422-4314 for more information. Or better yet, stop by The Chamber office or The Courier office and purchase your ticket before it's too late. Also, any Board of Directors member from The Chamber would be glad to help you if you need to purchase a ticket or two.



OPINION

The Munday Courier

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Jay White Publisher Cynthia White

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Munday, TX 76371-0130 Any erroneous reflection upon the character, standing, or reputation of any person, firm, or corpora tion which may appear in the columns of this paper, will gladly be corrected upon notice of the same being brought to the attention of the publisher personally at the office.

NOTICES, ETC.

Notice of entertainments where a charge of admission is made, resolutions of respect, in memoriam poetry, proclamations, letters expressing political ons, and all other matters not of general news will be charged for regular advertising rates.

LETTERS TO THE EDITOR

Letters to the Editor are encouraged. They must be signed by the author and include the telephone number for verification purposes. Only the writer's name will appear in print. Letters should be kept to a minimal length and are subject to be edited for clarity. liable and for the purpose of only conveying a single point. Every attempt will be made not to change the ning of letters. All letters are run space available. Each letter is accepted on that basis.

PHOTOGRAPHS

Unsolicited photographs will be considered at a charge that will be determined after the picture is

ERRORS

This newspaper is not responsible for errors in more than one edition. Claims will not be considered unless made within 72 hours of publication. No allow ance will be made when the error does not materially affect the value of the advertisement.

> Members of the Texas Press Association

Calendar Events



June 1 - Chamber of Commerce Garage Sale Day & Snapper Lawn mower giveaway!!!! June 3 - Munday V.F.D., Band

Booster Meeting.

June 4 - Lions Club.



May 30 - Linda Reddell, Nina Mannuzza.

May 31 - Ty Bufkin, Judy Hobert, Jerry & Nancy Wilde. June 1 - Larry & Vera

Tomlinson, Scott Jackson. June 2 - Kent & Sheila Urbanc-

June 3 - Kobie Decker, Noah

Lemmond, Jeanie Turek.

June 4 - Kyle & Melissa Josselet, Larry Albert.

Knox County Aging Center

Munday & Goree Menu Mon., Wed., & Fri. Benjamin Menu Tues. & Thurs.

June 3 thru June 7

Mon. June 3rd - Chicken strips w/ gravy, baked potatoes, green beans, glazed carrots, biscuits, ice cream.

Tues. June 4th - Meat loaf, lima beans, buttered spinach, cole slaw, cornbread, cookies.

Wed. June 5th - German sausage, 7-minute cabbage, ranch style beans, seasoned potato wedges, cornbread, cobbler.

Thur. June 6th - Burritos. whole kernel corn. Spanish rice

lettuce & tomato salad, cobbler Fri. June 7th - Beef noodle casserole, sweet peas, salad light bread, dessert.

If you plan to join the group at Munday, call Louise Fruewirth 422-4191. At Goree, call Juanita Davis at 422-4208 the day before.



A Breath of Fresh Air

By Ken Nietenhoefer

"America is great because America is good, And if America ever ceases to be good, America will cease to be great."--Alexis de Tocqueville

Many of you have been amused, and then embarrassed, as have I, at the answers expressed on "Jay Walking" on the Jay Leno show. Let me explain for those of you who don't watch the show, or who haven't seen the aforementioned segment.

Jay Leno walks the streets of Los Angeles, approaches average citizens, and asks simple, basic questions about government, geography or current events. It is absolutely frightening how many people don't have a clue about these aspects of our society, but are quite knowledgeable about unimportant, senseless, inane facts. (Some don't know that Boston is in the United States, but they have memorized all of Britney Spears' hits.

And the Vice-President? Or where the pyramids are located? Not a clue). Upon further investigation, I've discovered that too many of our citizens don't understand how this great country was organized, what it stands for, and what its citizens' rights are. Too many simply believe that if some "talking head" on TV says that something is true--it must be true. Not necessarily so! Or if some quasi-governmental agency says something is true--it must be true. Not necessarily so!

How about a quick review about our country-and your rights as a citizen? In 1776, America's Founders gathered in Philadelphia to draft the Declaration of Independence, which dissolved the political ties that had bound the American people to Great Britain. A new nation was born!

Eleven years later, in 1787, after American patriots had won our independence on the battlefield, many of the men who had met earlier in Philadelphia, plus others, met there again to draft a plan for governing the new nation--the Constitution of the United States. In 1789, after the plan had been ratified, the new government was established. To-America's founding documents.

As amended over the years, the Constitution is mail: kencarol@texas.net

the supreme law of the land.

To better understand and appreciate the form of government we have, it is important to look first to the Declaration, where the Founders outlined their moral vision and the government it implied.

For instance, together they say that "We are all created equal, as defined by our natural rights--that is, no one has rights superior to those of anyone else. Moreover, we are born with those rights. We do not get them from government. Indeed, whatever rights or powers government has comes from us, from "the Consent of the Governed." All power, in other words, comes from the people. To emphasize the foregoing, please note several of the first amendments, the Bill of Rights.

Amendment I: "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.

Amendment II: A well regulated Militia, being necessary to the security of a free State, the right of the people to keep and bear Arms, shall not be in-

Amendment X: The powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people.

So, whenever you encounter a surly, gruff, discourteous government employee or agent, remember the Constitution. It will be like a breath of fresh

Ken Nietenhoefer is a business and motivational speaker who presents keynotes and seminars throughout the country. KCN Company, Inc, gether, the Declaration and the Constitution are Copyright 2002. Website: www.kcnseminars.com. Write to Mr. Nietenhoefer at this newspaper or e-



Capitol Highlights

Comptroller proposes public 2-year higher education program

By Mike Cox **Texas Press Association**

AUSTIN — Texas' public education system may someday extend to the equivalent of the 14th grade. At least that's a notion floated by Comptroller and Skills (TAKS).

Carole Keeton Rylander, who has proposed a plan called TexasNextStep. The program would enable grades 3-8 and 10. eligible high school grads to attend two years of community college for free, textbooks and fees included.

Unlike the existing K-12 system, however, the extra two years of public education Rylander envisions would not be mandatory.

It would have a time limit, though. Students would have to participate within a year-and-a-half of graduation and complete an associate degree or certificate program in three years.

The program would be paid for by a 20 percent allocation from state lottery income, which is expected to amount to \$771 million this year.

Of course, committing a chunk of lottery money to a new program would take legislative approval.

School's out...so are TAAS grades

Grades on individual report cards vary, but statewide, Texas schoolchildren got a solid B-plus on their Texas Assessment of Academic Skills.

The TAAS tally showed 85 percent of students in the fourth through 10th grade passed the test, an improvement statewide over the last set of "grades."

Ninety-two percent of the Anglo student population passed the test, but that dropped to 79 percent for Hispanics and 76 percent for African-Americans.

Also, in considering that 85 percent passing rate, it doesn't take too high a level of mathematical achievement to realize that means 15 percent of Texas school kids did not pass the test.

The round of testing conducted this spring marked the last major administration of the 12-

year-old TAAS test. The TAAS will be replaced next year by the Texas Assessment of Knowledge

This year, 1.9 million students took the TAAS in

Perry parries

Week before last, it was Democratic gubernatorial candidate Tony Sanchez who aired a no-gloves negative television ad about Republican incumbent

Sanchez' line was "Rick Perry. We didn't elect him. We don't have to keep him."

Last week, to invoke sword fighting metaphor, Perry parried with a rhyming TV ad slamming Sanchez, among other things, for his negativity:

"No vision.

No leadership. No clue. Shame on you, Mr. Sanchez."

Perry's ahead in the polls, but Sanchez has got more campaign money to spend. Both of these ads are a taste of what's to come. Speaking of taste... Want some more chips?

Texas has its official flower (bluebonnet), bird (mockingbird), seashell (lightning welk) and on and

Now a group of second-graders in Mission wants While that news is good, there's always room the Legislature to make one more aspect of Texas an official state icon: chips and salsa.

They got the idea while studying Texas government, particularly the concept of legislative representation and how to contact your lawmaker.

Their state representative is Kino Flores, a Democrat who promises to introduce a bill in the next session to make chips and salsa the official state snack.

If his colleagues go along with him, Texas would be the first state to have a snack as one of its sym-



The Tax Man

It is time for many Texans to breathe a sigh of relief - tax day has come and gone. This year on April 15, American taxpayers reaped the benefits of last year's historic tax cut legislation by keeping more money in their pockets.

Sweeping Tax Relief

The law reduced tax rates across the board, enhanced retirement savings, repealed the death tax and eliminated the marriage penalty. Basically, if you are a taxpayer - you got tax relief. Because we lowered the tax rates mid-year, Americans are larger-than-expected tax refunds this spring. The average check is expected to be nearly \$2,100 - a 12 percent increase over last year.

Before September 11, the American economy was already in a slump - after the terrorist attacks it risked spiraling our of control. Fortunately, the tax relief kicked in just in the nick of time. Many people, including Federal Reserve Chairman, Alan Greenspan, believe if it weren't for the tax cuts, we would be in a deep recession. But instead, our economy is recovering.

One of the first benefits of the legislation was the tax rebate checks that began arriving in mailboxes across the country last August. Individual, taxpayers received up to \$300 rebate checks, while married couples received up to \$600. This rebate alone, funneled more than \$40 billion back into the economy and supported consumer spending

But these tax cuts were not a one-time event. The tax rates are scheduled to continue dropping, child credits will increase, and retirement savings options will grow.

Making it Last

However, when we passed the legislation, procedural rules in the Senate required that we put the tax cuts in place for only 10 years. Currently the law will expire on December 31, 2010, and the tax relief will be discontinued. Congress must act to make the tax relief permanent. Texans need a predictable and stable tax code in order to better plan for their futures and make good decisions about retirement savings.

I am particularly concerned with protecting the repeal of the marriage penalty and making sure the death tax is buried forever. Both taxes hurt Texas families.

The marriage penalty has long been an unjust tax on married couples who pay an average of \$1,400 more if they file jointly that they would pay as individual filers. I have been a champion of correcting this inequity since I was elected to the Senate in 1993. In fact, Congress passed my proposal twice before - but then - President Clinton vetoed it both times. Our tax laws should encourage marriage - not penalize it. When the new tax cuts are fully phased in, 43 million married couples will experience a significant reduction in their taxes. Herein Texas, couples will save \$4.5 billion over the next 10 years.

The phase-out of the death tax is another provision that must be made permanent. Our tax code has long burdened families whose loved ones handed down a family business, ranch or farm. Families were faced with taxes so steep that they often had to sell the properties to pay the IRS. Years of diligence, hard labor and savings were washed down the drain by this unfair tax. The new law allows more Americans to keep these businesses in the family where they belong.

I was proud to support the most significant tax relief of the last two decades. Now, I am committed to making sure it lasts.

Where to write...

WASHINGTON President George W. Bush, The White House 1600 Pennsylvania Ave., NW Washington, D.C. 20501, (202) 224-2934

U.S. Sen. Phil Gramm, R-Texas Room 370 Russell Office Building Washington, D.C. 20501, (202) 224-2934

U.S. Sen. Kay Bailey Hutchison, R-Texas 282 Senate Russell Building Washington, D.C. 20510 (202) 224-5922

U.S. Rep. Mac Thornberry, 13th District, R-Texas 131 Cannon Building Washington, D.C. 20515 (202) 225-3706 www.house.gov/thornberry/

TEXAS Gov. Rick Perry, Room 200, State Capitol Austin, Texas 78701, (512) 463-2000 capitol extension EI304

State Rep. David Counts P.O. Box 2910 Austin, Texas 78768-2910

http://www.themundaycourier.com **BROUGHT TO YOU** & Sangerphy Co. ACROSS The Original 49 TXism: "neon light TX basic skills (inspiration) test (abbr.) 51 clean air agcy. (abbr.) 5 TXism: "mosey 52 TX George W to the trough' time zone (abbr.) by Charley & Guy Orbison 6 TXism: "running 53 Lee Harvey Oswald " (spouse) & John Wilkes Booth Copyright 2002 by Orbison Bros. 56 TX Orbison (init.) (gusher) TX "Racehorse" 8 Neiman of Haynes profession (abbr.) Neiman-Marcus 58 LBJ's last words: _ mode 9 pie _ Mike immediately! 12 Glen Campbell tune: Little Kindness" 16 Sam Houston's last wife Margaret 18 chicken fried steak fried okra & taters 20 TX Prentiss film Colinas, TX 61 draw or 22 TX actress of TV bring out "Mission Impossible" 63 Santa 25 El Paso Indians National 30 chili carne Wildlife Refuge 31 TXism: "fits like 64 nevertheless sardines DOWN 32 TXism: "play 13 antique auto 1 in Harris Co off 249 close to the vest" 14 a boat that jumped handles well 2 TXism: "he's got 33 Sierra 42 TXism: "dull as 15 Lufkin is seat of 35 TX Henley wrote the morals of week old ____ pop this county "Take 43 TXism:

Complete Line of Irrigation Supplies From 'Pivot to Pipe'

19 TX Don Henley

21 "due on

23 "Man

army at San Jacinto 24 TXism: "he could

tune (2 wds.)

live by bread alone"

shoot the eye out

25 lung disease (abbr.)

26 TX "Turtle Lady"

not

Limit'

37 TXism: "fought

40 TXism for "bar-

44 rustled cattle

45 TXism: "good

On My

39 TX ZZ Top album:

Grange'

gaining" (4 wds.)

46 TX Willie's "Always

tooth and

4 TXism for "vomit"

11 Seminole h.s. class

everything but

lungs" (robbed)

walk the

the

9 TXism: "he's

river with"

12 TXism: "took

10 Houston

greenfield



doodle" (fancy play)

out of here" (scram

Sandhills State Par

50 Foley's "Red Apple"

event (2 wds.)

59 sight at Monahans

55 TXism: "call

day

48 paddles

27 TXism for "women"

28 groups at Fort

29 beginning of a

play (2 wds.)

36 Wink, TX event in

honor of 56-across:

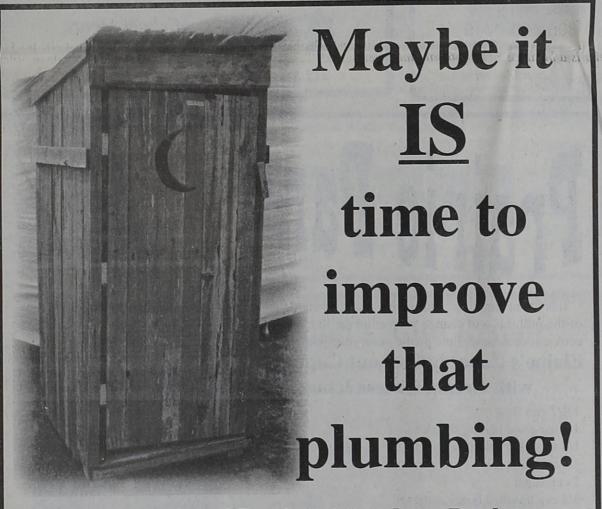
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34 map book

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See Page 7 For Solution



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TARA MICHELLE CRISWELL

Tara Michelle Criswell, Guthrie Salutatorian of the graduating class of 2002, is the daughter of Van & Karen Criswell. Throughout her high school career, Tara has been involved in cross-country, basketball, track, UIL, FCCLE, FFA, One-Act Play, FCA, cheerleading, Math & Science Club, National Honor Society, and she received honorable mention in basketball and Texas 6-man Coaches Association All-State Academic Team for 3 years. She enjoys hanging out with friends, shopping, and talking on the phone. Her most memorable moments from high school are times spent with her friends. Tara will be attending West Texas A&M University in the fall. She plans to major in business. Tara is the granddaughter of Wayland and Ruth Jordan of Childress and Bert and Kay Criswell of Guthrie. She is the great granddaughter of Mattie Lucky Fortner and the late Sybil Hensley also, the late Viola Jordan. Other relatives from Childress are Penny Cooper, her

June immunization clinic to be held in Munday

The Texas Department of Health will conduct an Immunization Clinic at Perry Patton Community Center in Munday, Texas on June 6th, from 9:30 -11:30 and 1:30 - 3:00 p.m.

DTaP, Polio, MMR, Hepatitis B, Chickenpox for children entering school will be available as well as other immunizations for adults, infants, and children.

A parent, adult family member or guardian must accompany a minor. Please bring immunization record as well as Social Security card for child. Services at the Department of Health are offered on a sliding fee scale but no one is denied services. For more information regarding immunizations, please call: 940-552-8770.

Elementary music program selected as finalist for grant

Elementary music teacher Marilyn Bennett has been notified that the music program at Munday Elementary has been selected as a finalist for a \$2,500 grant.

The finalist position was made after the school was selected as a GRAMMY Signature Elementary School. The GRAMMY Foundation, of Santa Monica, California, is an advocacy organization for music education.

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Financial Focus



By Gary Decker

Think Twice Before Borrowing from Your 401(k)

The Enron story has made people aware of the importance of protecting their 401(k) plans. And yet, not all hazards to your 401(k) come from irresponsible management - you can endanger your plan's well-being all on your own. How? By borrowing from it.

At first glance, you might think that a 401(k) loan seems like a pretty good deal. After all, some plans may allow you to borrow up to 50% of your account balance for any purpose, provided you pay it back within five years. In fact, you could have up to 30 years to repay the loan if you use it to purchase a home. Plus, your loan's interest rate will likely be competitive. And, because you'll be paying yourself back through automatic payroll deductions, you won't have to worry about missing a payment, as long as your employment situation doesn't change.

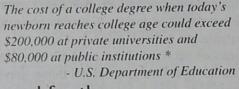
Despite these apparent benefits, however, you won't want to rush into taking out a 401(k) loan, because you have some substantial drawbacks to consider. First of all, if you leave your job - voluntarily or involuntarily - you no longer have five years in which to repay your loan. Instead, you'll have to pay it back right away, typically within 90 days. If you've just been laid off, that repayment will represent yet another financial burden for you.

And that's not the worst of it. If you don't repay the loan right away, it is considered a withdrawal - which means it is taxable income. Not only will you have to pay taxes on the loan balance, but you'll also owe a 10 percent early withdrawal penalty if you're under 59-1/2.

Even if you stay at your job and make regular repayments on your loan, you may not be making the wisest use of your money. Your 401(k) contributions were made with pre-tax dollars, which lowered your annual taxable income, but your loan payments are made with after-tax dollars, so you don't get any tax advantages. Plus, your 401(k) loan carries significant opportunity costs. Although you're repaying the loan at a reasonable interest rate, your money could possibly be earning a higher rate if invested elsewhere. Many loan programs also carry additional costs, such as annual fees or disbursement fees. You'll need to evaluate these expenses when you're considering the loan's real cost.

Finally, the more money you borrow from your 401(k), the less your otal amount will grow, because you'll lose some of the value of compounding. So, after you retire and start making withdrawals from your 401(k), you'll have less money to draw from.

You may find it frustrating that a 401(k) loan carries so many problems. Yet, there is one overriding reason for all these obstacles: Your 401(k) is designed to help you build resources for retirement. That's why this type of plan was created, and that's why it's so popular today, o, use your 401(k) wisely. And, if you do feel compelled to take a loan from your plan, at least be aware of the true costs involved.



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Proceeds to benefit the Boy Scouts & Summer League Basketball boys

EVERYTHING I NEED TO KNOW I LEARNED ON THE FARM

by Tonya Thomas

This poem, authored by Tonya Thomas, was written about her remembrances of times spent visiting her great-aunt and uncle at their farm in Hefner. Thomas is the great-neice of Merle and Fannie Lambeth.

Everything I need to know I learned on the farm.

I learned the sky at night is more beautiful in the country.

I learned you don't need to set alarm clocks on the farm.

I learned what it means, 'like a chicken running around with its head cut off' literally.

I learned nothing tastes better than fresh shucked corn and blackeyed peas that you helped pick and prepare.

I learned to feel proud when a pig was named after you.

I learned to feel someone else's hurt when their puppy didn't return home after a night out with the coyotes, and yours did.

I learned why some sand is called "quick" sand.

I learned when someone loves you they will let you drive the tractor just one more time even though they've worked all day plowing in the hot sun.

I learned someone loves you when they introduce you as their grandkids and you're really not.

(I still haven't learned why you have to dust when you live on the farm.)

I learned if you climb a windmill, you have to climb down.

I learned what 'a cloud coming up' means when you go to the cellar in the middle of the night.

I learned that the best Easter eggs are hidden under the cow pat-I learned that homemade Easter baskets are better than store bought.

I learned the best entertainment comes from playing cards, games, and putting on family talent shows.

I learned it's more fun watching my own kids go snipe hunting. I learned the best playground can be in a barn full of maize.

I learned how to have fun riding in a cotton bail wagon.

I learned how to work hard hoeing cotton.

(I learned not all people know the real meaning of a 'hoer' when sharing my summer experience on the farm, at school.)

I learned when someone is excited to see you they meet you at the

I learned horse tanks make good swimming pools.

I learned the real meaning of Christmas when sharing it on the

I learned what it means 'to have your cake and eat it too' when you see it again in your hair, bed, clothes,...

I learned why cows don't touch electric fences.

I learned what 'slow and steady' means when learning to drive an enormous car on a narrow dirt road.

I learned you ALWAYS take your Sunday clothes when you visit the farm.

I learned about history swinging on a porch swing and listening to

I learned how to share when it was My turn to dry dishes instead of

I learned what 'pecking order' means on the farm.

I learned water tastes better when you get it yourself from the well. I learned not to stand too close to a furnace.

I learned how to echo in the creek bed on the farm.

I learned patience and the meaning of a party-line.

I learned the best conversations take place on the porch eating fresh

I learned meaningful lessons don't have to take place at school. I learned that God gives us All things good and to give thanks in

I learned that my most precious memories were made on the farm.



WHO ARE THESE YOUNG STARS OF THE COURT? This week's Mystery Photo features a large group of young basketball players. Do you recognize any of these young men? We do know they were from Munday schools and we also know the year - to help fill you in and give you a clue we'll tell you that the photo was marked 1938. No names were listed on the back so we need your help. Please call The Munday Courier at (940) 422-4314 if you know any these hoopsters. We'll share the information in next week's edition of the newspaper and we can all share a memory!

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Prairie Pani

Talk about tempting...This recipe sounds great! If you think that Cupcakes are boring and runof-the mill this will change your mind the first time you prepare them. Be a big hit at the next cook-out or summer time picnic - everyone will want the recipe for these.

Elaine's Country Coconut Cupcakes with Cream Cheese Icing

1 1/2 cup flour

1/2 teaspoon baking powder

1/4 teaspoon baking soda

1/4 teaspoon salt 1 cup sugar

3/4 cup unsalted butter, softened

3 eggs

3/4 teaspoon vanilla 3/4 teaspoon almond extract

1/2 cup buttermilk

17 oz. package shredded coconut Line sixteen muffin cups. Combine flour, baking

powder, soda, salt; set aside. Beat sugar and butter

3 minutes. Beat 1 egg at a time on low for 1 minute each. Add vanilla and almond. Add flour mix and buttermilk alternately on low speed to beaten mixture. Fold in 1/13 cup coconut. Bake at 325 degrees for 23 - 28 minutes.

Country Cream Cheese Icing

2 3 oz. packages of cream cheese, softened

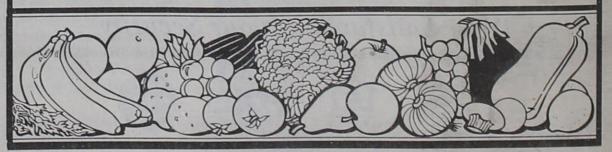
1/2 cup unsalted butter, softened

1/2 teaspoon vanilla

1/4 teaspoon almond extract 2 1/2 cups sifted powdered sugar

Beat cream cheese, butter, vanilla, almond until light and fluffy. Gradually add 1 1/2 cup powdered sugar. Add rest of sugar. Beat well. Completely cool cupcakes and top. Sprinkle coconut on

(We wish Jerome and Elaine Hall the very best wishes for their new jobs and a new chapter in their lives. We will miss you both very much! Let us here from you in the future.)





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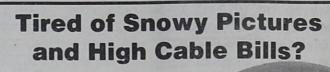
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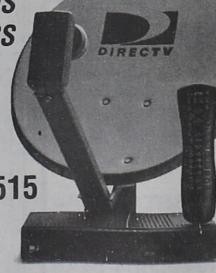
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HOME RUN HITTERS. The first homeruns of the season were hit during the first week of Little League Play. Pate Stewart (right) knocked one into the scoreboard for the first homer of the year. It was quickly followed when Jonathan Key (left) hit an in-the-park home run during the same game





COST TO PLAY T-BALL=\$20.00. Cost of new tennis shoes=\$24.99. His first time at bat = PRICELESS! Jonathan Gressett (left) and Emilio Avalos (right) are two of this year's T-baller's who are experiencing the thrill of the game for the first time

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Crop Pest Scouting workshop to be held in Plainview

Producers and ag consultants can hone their pest management skills and crop production skills at a May 31 High Plains Crop Pest Scouting Workshop sponsored by the Texas Cooperative Extension Service.

The workshop at the Ollie Liner Center will begin at 8:20 a.m. and adjourn at about 4:30 p.m. There is no fee to attend.

"This is an excellent opportunity to learn about corn, cotton, grain, sorghum, soybean and sunflower production," said Greg Cronholm, Hale County Extension integrated pest management agent. "We will cover crop insect pests, weed identification and herbicide injury, plant diseases and how to recognize and promote beneficial insects.'

Morning presentation by Extension and Texas Department of Agriculture specialists and agents will focus on cotton growth and development; cotton insect pests; recognizing and promoting beneficial insects in field crops; and federal and state workers protection standards.

"We'll have a morning and an fternoon break, so participants can visit and view insect specimen displays," Cronholm said. We'll also take a I hour 'on your own' lunch break.'

Afternoon workshop sessions will cover weed identification and herbicide injury; cotton, corn and sorghum plant diseases; corn and grain sorghum growth and development; and how to recognize and detect corn, sorghum, soybean, and sunflower insect pests.

Five CEU's will be given by the Texas Department of Agriculture; one of which will be in laws and regulations. These CEU's will apply to those holding private, commercial and non-commercial pesticide applicator licenses.

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Combs to meet with Seymour community leaders to discuss the future of Rural Texas

Agriculture Commissioner Susan Combs will have a roundtable discussion with Seymour-area business and community leaders to talk about current rural development issues and map out ideas to boost business opportunities in North Texas.

The meeting will be at 8:30 a.m. Friday, May 31, at Portwood Pavilion, 800 E. Morris St. Media availability will be from 9:30 to 10:30 a.m.

"It is clear that we need to think strategically if we're going to create new opportunities and boost the business environment in Seymour and in all of rural Texas," Combs said. "Working together, we can come up with new ways to build a stronger economy and create more jobs. This meeting is an example of great partnerships at work for rural Texas."

Rural economic development has long been a priority of the Texas Department of Agriculture. In fact, last year TDA created a

Texas Information Centers extend hours for summer

To accommodate increased travel during the summer, Texas Travel Information Centers will offer extended hours beginning Memorial Day weekend, one of the busiest travel weekends of the year.

The centers will be open from 8:00 a.m. to 6:00 p.m. every day from May 24 to September 2, Labor Day Weekend.

The Texas Department of Transportation operates 12 Texas Travel Information Centers at points of entry and at the Capitol Complex Visitor Center in Austin. Centers are located in Amarillo, Anthony, Denison, Gainesville, Harlingen (Rio Grande Valley), Langtry, Laredo, Orange, Texarkana, Waskom, and Wichita Falls.

"Stopping at a travel information center gives the motorist a chance to take a break from the road, which can help refresh a tired driver," said Doris Howdeshell, director of the Travel Division at TxDOT. "The information our couselors provide can also make a big differnce, by making drivers aware of road construction and traffice congestion, in addition to mapping out travel routes. Drivers who know what to expect on the road ahead are better prepared, and are therefore safer drivers."

Texas Travel Information Centers also provide information on cultural, historical and recreational attractions and destinations statewide:

Travel and tourism is a key industry in the Texas economy. Direct travel spending by domestic and international visitors totaled \$40.4 billion in 2000, equivalent to \$110 million spent in Texas businesses every day. Travel counseling at the Texas Travel Information Centers helps persuade visitors to see more on their trips, thereby increasing travel expenditures in the state.

The information centers were established in 1936 to greet visitors traveling to the Texas Centennial celebration in Dallas. Today, the centers serve almost four million travelers a year. Professional travel counselors at the centers greet visitors, tell them about what there is to see and do in the state, provide routing and road condition information, distribute travel literature and maps, and issue oversize/overweight permits and temporary licenses. Counselors serve as goodwill ambassadors for Texas.

Rural Economic Development program, which oversees all rural development programs and initiative of TDA. The program is led by Robert Wood, assistant commissioner for Rural Economic Development. The 77th Legislature transferred the administration of the Texas Capital Fund and the Office of Rural Affairs to this program in 2001.

The Texas Capital Fund is part of the federal Community Development Block Grant program and provides, through a competitive

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grant process, about \$12.5 million each year to small Texas cities and counties for economic develop-

TDA also oversee the Texas Agricultural Finance Authority, which provides financial assistance to creditworthy individuals and businesses in partnership with banks or other agriculture lending institutions through seven programs to eligible agricultural and non-agricultural businesses.

The event is open to the media.



BETA CHI PRESIDENT, Cheryl Urbanczyk (shown, right) gives a \$50 check to Betty Loftin (left),the Munday ISD librarian. The donation is to go towards new books for the school library.

Beta Chi Chapter holds meeting and installs new officers for 2002-2004

Kappa Gamma met Sunday, May 5th, in the home of Mrs. Nancy Toliver in Haskell. They had an officers for the 2002-2004 biennium. Mary Sawyers, of Hamlin, Vice-President. Kelly Bartley, of Knox City, is the new Corresponding Secretary. Serving as Recording Secretary will be Sue Medford of Haskell. Ida Jo Owens and Cheryl Urbanczyk of

The Beta Chi Chapter of Delta Munday will complete the list serving as Treasurer and Parliamentarian.

The Beta Chi members chose initiation ceremony for Mrs. to give each school library repre-Betsy Nanny and installed the sented by their chapter members a gift of \$50.00 to aid in buying books. The school libraries rewill be the new President. Jackye ceiving the gift include: Leonard, of Rule, will serve as 1st Aspermont, Goree, Haskell, Knox City, Munday, Rochester, and Rule.

> "Beta Chi meeting" Continued on Page 7.

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PUBLIC NOTICE OF APPLICATION TO ESTABLISH RATES

Pursuant to Section 104.103 of the Texas Utilities Code, TXU Lone Star Pipeline (TXU LSP), a division of TXU Gas Company, hereby gives notice of intent to establish a supplemental firm transportation rate and an interruptible transportation rate designed to recover the costs of constructing and operating a 76.5-mile, 24-inch pipeline extending from the Bridgeport area in Wise County to the junction of Lines W and W7 in Denton County and then in an easterly direction to the junction of Lines D 17-9 and D9 in Collin County, hereinafter called the "Northside Project." The supplemental firm rate and interruptible rate are proposed to be charged upon the initiation of service on the Northside Project. The proposed supplemental firm rate constitutes a major change and will result in an annual increase in the revenues of TXU LSP of approximately \$9.8 million. These revenues will represent an 8% increase in the total revenues of TXU LSP.

The proposed supplemental firm transportation rate will be applicable to all firm transportation customers contracting for capacity on the Northside Project. The only current customer directly affected by the supplemental firm transportation rate will be TXU Gas Distribution. No other customer has agreed to contract for firm capacity on the Northside Project. The supplemental firm rate may, however, indirectly affect all residential and commercial customers served by TXU Gas Distribution in the state of Texas. The supplemental firm rate will be assessed to TXU Gas Distribution for its contracted capacity on the Northside Project in addition to the city gate rate approved in the Railroad Commission of Texas (Commission) Gas Utilities Docket (GUD) No. 8976. The supplemental firm rate may then be passed on to TXU Gas Distribution's residential and commercial customers. If any other transportation customers contract for firm capacity on the Northside Project, those customers may also pay the supplemental firm transportation rate in addition to any other applicable rates charged such customers.

TXU LSP also proposes an interruptible transportation rate for the use of the Northside Project. To the extent that shippers other than firm transportation customers use the Northside Project, they will be charged this interruptible rate. TXU LSP proposes to reduce the proposed supplemental firm transportation rate charged to firm customers on the Northside Project through an annual revenue crediting mechanism based on revenues from the interruptible rate

approved in this proceeding. Construction of the Northside Project is estimated to be completed in approximately 23 months after approval of this rate application. The proposed supplemental firm rate and interruptible rate will be effective on June 4, 2002, but will not be charged until the initiation of service on the Northside Project and will be charged for an initial seven year period. TXU LSP further proposes to reconcile the projected capital costs with those actually incurred and to adjust the supplemental firm transportation rate and interruptible transportation rate accordingly

A Statement of Intent to make such change has been filed with the Commission in GUD Docket No. 9292 and is available for inspection at the Commission's office at 1701 North Congress, Austin, Texas, and at the offices of TXU LSP at 301 South Harwood, Dallas, Texas. Copies of the Statement of Intent have also been sent to the appropriate city official of each incorporated city served by TXU Gas Distribution. Any affected person may file written comments or a protest concerning the proposed changes in the rates with the Docket Services Section of the Office of General Counsel, Railroad Commission of Texas, P.O. Box 12967, Austin, Texas 78711-2967, at any time on or before June 17, 2002. Any person or agency that has a justiciable or administratively cognizable interest in this proceeding who desires to be designated as a party may petition for leave to intervene and request to become a party to this proceeding. The final date for intervention in this case shall be June 17, 2002.



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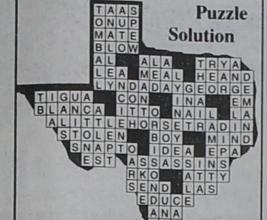
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Flag celebration to be held on eve of Flag Day

Catholic Life Insurance will honor the United States Flag on the eve of its 225th birthday with a special birthday bash. The event will be held on Thursday, June 13, 2002, beginning at 6:00 p.m. at the Catholic Life Insurance Building at 1635 N.E. Loop 410. The public is encouraged to attend.

For the tenth consecutive year, San Antonio-based Catholic Life Insurance will sponsor a public flag raising ceremony to celebrate the United States Flag and all it symbolizes. The highlight of the ceremony will be the raising of a 110 by 55 foot United States Flag, the largest known in Texas and the southwestern United States, on the side of the company's corporate headquarters. Friday, June 14 is officially recognized as Flag Day throughout the nation.

"The Flag is a symbol of what is great about this country," said Catholic Life Insurance President and Chief Executive Officer J. Michael Belz. "We honor the Flag every year on Flag Day, and in light of what our country has endured this past year, feel it is especially important to remind ourselves how lucky we are to live in this country where liberty and justice for all is important."

"Beta Chi Meeting" continued from Page 6.

Beta Chi members award tow grant-in-aide scholarships each year to senior girls planning to major in the field of education. This years the scholarships went to Ashley Cartwright of Benjamin and Leilani Bruce of Knox City. The award Leilani will receive is given in memory of Mauryse Blacklock, a dedicated teacher and loyal member of Beta Chi. Mrs. Blacklock was the mother of Mrs. Bettye Moore, a counselor at Knox City schools.



SHIRLEY LAMBETH presents a check to Goree School librarian Kelly Jo Moore. The check was given to the library by Beta Chi members.

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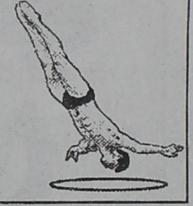
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May 30 Yankees vs. Braves Cardinals vs. Redsox June 3 **Braves vs. Cardinals** Redsox vs. Yankees June 6 Yankees vs. Braves Cardinals vs. Redsox June 10 Redsox vs. Braves Cardinals vs. Yankees

June 13 Yankees vs. Cardinals Braves vs. Redsox June 17 Braves vs. Yankees Redsox vs. Cardinals June 20 Cardinals vs. Redsox Yankees vs. Braves

2002 T-Ball & PeeWee Schedule

Tuesday, June 4 6:00 Tigers vs. Rockies 7:00 Texas Rangers vs. Raiders Friday, June 7 6:00 Rockies vs. Tigers 7:00 Raiders vs. Texas Rangers Tuesday, June 11 6:00 Tigers vs. Rockies 7:00 Texas Rangers vs. Raiders Tuesday, June 18 6:00 Rockies vs. Tigers 7:00 Raiders vs. Texas Rangers

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