

Gruver Enrollment:
233 - Elementary
162 - Jr. High
129 - High School
total - 524



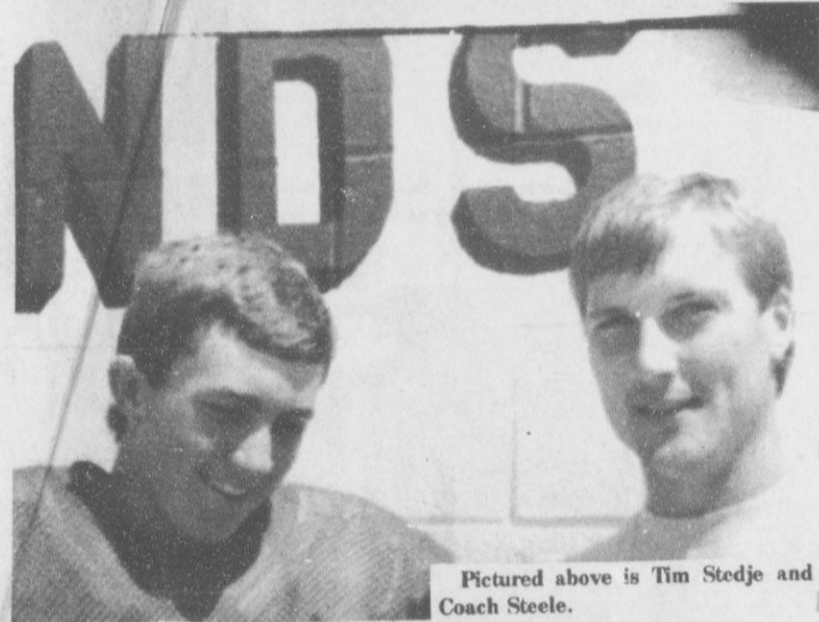
THE GRUYER STATESMAN

Volume 15 No 48

The Gruver Statesman, Gruver, Texas 79040

Thursday September 4, 1986

Gruver Greyhounds host Sunray Friday



Pictured above is Tim Stedje and Coach Steele.

According to head Coach David Steele, the Greyhounds couldn't get the job done at times last season.

This fall, the Gruver Greyhounds have the speed and quickness to make a run at the District 1-2a upper echelon. With 11 returning letterman, including six starters returning on each side of the line.

Quarterback Tim Stedje, 6-foot-2, 165 pounds, gives Gruver fans something to be excited about.

Senior Loyd Cator (5'-9", 170) will also add to the stability of the Greyhounds' I-formation offense. Joining Cator will be junior Brian

Gillispie (5'-8", 150) who also started a year ago.

Seniors Steve Duncan (5'-7", 150) and Ross Renner (6'-2", 175) were both contributors to Gruver's offensive success during the 85 season. Duncan caught six passes in one game a year ago and could help to ignite the spark Steele is looking for.

Rebuilding the offensive line will be Steele's major task. Senior guard Clay Smith (5'-11", 175) is the only returning starter. The best bet to join Smith in the trench are junior center Sid Shipp (5'-11", 155) Senior guard Wayne Morgan (6'-0", 240); Senior tackle

**Kick-off at
8:00 P M
Fri.**

The Gruver Greyhounds will host the Sunray Bobcats in their Season Football Opener Fri. Night. The Dogs from Gruver will be rated on an even par with the Bobcats. Coach Steele has several returning players and the game is rated as a toss-up. Tim Stedje will start as quarter-back for the Gruver Greyhounds.

Richard Murry (5'-6", 175), and junior tackle Jacobs Moreno (5'-9", 185).

Other line prospects for the Greyhounds include senior guard Gary Murry (5'-9", 165); Junior tackle Joe Lopez (5'-6", 140), Chris Morris (5'-10", 170); Justin Harris (5'-9", 150) and Juergon Zapata (5'-10", 160) and junior guard Ron Greene (6'-0", 155).

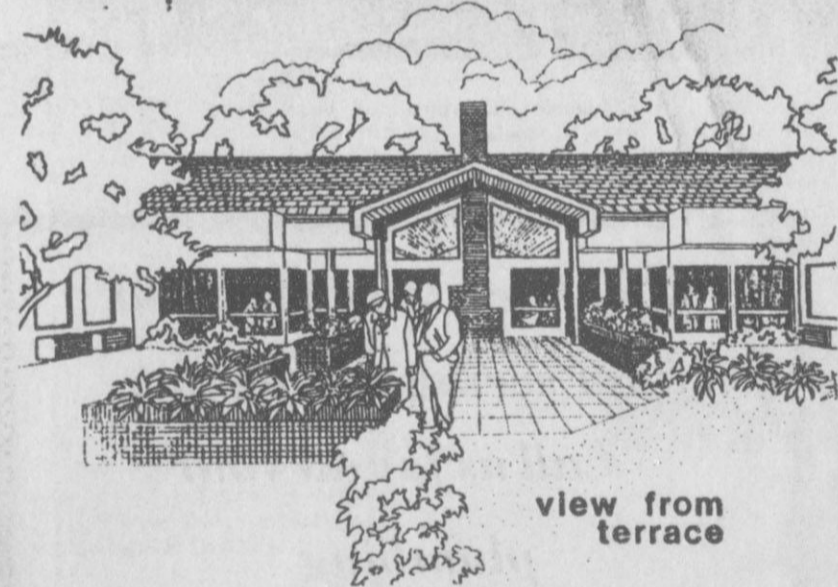
Steele shouldn't have to worry about his line backing corps with three starters-Gary Murry, Renner, and Smith returning this season.

Other Greyhounds looking for playing time include David Terry, Tim Fletcher, Pepe Marquez, Charlie Parrish, Ty Slegler, and Clay Hobbs.



The Flag Girls of Gruver are: Yvonne Rios, Jeanne Potts, Kris Horton, Yvette Miller, Missy Ander-

son and Christi King. Are pictured above ready for the Gruver Greyhounds Football games.



view from terrace

HANSFORD MANOR

Groundbreaking ceremonies for the Hansford Manor addition will be held September 5, 1986 in Spear-

man. Ceremonies will begin at 2:00 p.m. in front of the Manor.



G.S.B. President Kenneth Lwin



We are calling you to invite you to the Gruver State Bank's 40th Anniver-

sary this Sunday September 7th from 2 to 5 p.m.

Commissioners set 1987 budget

The Commissioners Court has made many changes in the 1987 budget.

The Jury Fund, which consists of expense of the Court, was raised from \$49,250 in 1986 to \$51,169 in the 1987 budget. Attorney fees and Dist. Judge expenses consume much of the increase. Attorney fees rose from \$3000.00 in 1986 to \$5000.00 for 1987. Dist. Judge expenses rose \$1500 from \$5000 in 1986 to \$6500 in 1987.

Cuts were also made in many areas of the fund. D.A. salary made the most substantial drop, from \$25000 in 1986 to \$23750 in 1987.

The General Fund of the Hansford County 1987 budget dropped from \$850,900 to \$818,610 for 1987.

However, the budget does not expect to have any beginning balance for 1987 where it had \$200,000 in 1986.

Mostly though, the items making up the General Fund took an overall cut. The biggest cut was made by custodians who dropped from \$83,000 in

1986 to \$60,756 in 1987. Other major cuts were made by the County and Dist. Clerk \$86,000 in 1986, \$80,010 in 1987, and Veterans Office and J.P., 34,000 in 1986 to \$28,899 in 1987.

The only item in the General Fund making a raise was the Dist. Judge and Probation which rose from \$33,500 in 1986 to \$35,489 for 1987.

The Road and Bridge funds for Precincts 1 and 2 both took a decrease in the 1987 budget. Precinct 1 had \$180,400 in 1986 to only \$157,513 in 1987. Precinct 2 dropped from \$168,000 in 1986 to \$152,363 in 1987.

Precinct 3's Road and Bridge Fund went up for 1987. In 1986 they spent \$148,000 and are budgeted \$154,646 in 1987.

Precinct 4 remains basically the same with \$145,000 in 1986 and 142,663 for 1987, that's a \$2,337 drop.

Tax collections are expected to be \$1,089,936 in 1987 as opposed to \$940,300 in 1986.

Gruver State Bank 40th Anniversary

The Gruver State Bank opened for business in the old Gruver Hotel Lobby on the east side of Main Street, September 7, 1946. Mr. A.R. Bort, a prominent farmer and rancher and a man with previous banking experience in Hansford County, was the prime mover and motivator in securing a charter for the Gruver State Bank. He was joined by a number of Gruver supporters in this endeavor. He called upon a long-time friend and an experienced banker as well, Mr. R.L. Thom, to join with him in opening and operating the bank. Seven of the original stockholders were elected to the first Board of Directors. Those were: A.R. Bort, J.C. Harris, Lawrence Gruver, William F.D. Eiting, Coy Holt, Gay Fletcher and A.L. Thoreson. Coy Holt, a prominent rancher and one of the original stockholders, was chosen to serve as President of the bank. A.R. Bort was elected to serve as Vice-President and Bob Thom became the first Cashier.

Mr. Holt was never actively engaged in the day-to-day activities of the bank, but he did serve faithfully and well as a member of the board until his death in 1955. At this time Ralph Bort became President of the bank, a position he held for many years. R.L. Thom being the first Cashier, served in this capacity until his retirement in 1966. In 1950, Kenneth Irwin joined the staff of the bank as Assistant Cashier, serving in the bank continuously in many capacities since that date.

The bank continued to be domiciled in the hotel lobby until the fall of 1949, when it moved across the street into a new brick building that is presently the general offices of Caprock Industries, Inc. This was the home of the bank until 1972, when new quarters were constructed at the corner of 4th and Broadway, where the bank is presently located.

During the years there has been very little change in the management of the bank. Mr. A.R. Bort became President in 1955 and was elected Chairman of the Board in 1976. Kenneth Irwin, who had served as Executive Vice President and Chief

Executive Officer since the retirement of Mr. R.L. Thom in 1966, became President and Chief Executive Officer at that time. Although retired since 1966, R.L. Thom still serves as a member of the Board of Directors. The present Board of Directors are Mr. A.R. Bort, J.C. Harris, Pat Holt, Nick Holt, Kenneth Irwin, R.L. Thom and George B. Odom; and Rick Barkley, H.L. Curlee, Richie Fletcher, Wayne Garrett, Zay Gilbreath, Billy Logsdon, Jr. serving as Advisory Directors. The official staff of the bank is A.R. Bort, Chairman of the Board; Kenneth Irwin, President, Trust Officer and Chief Executive Officer; George B. Odom, Sr. Vice-President and Cashier; H.L. Curlee, Vice-President; Richie Fletcher, Vice-President; Margaret Ralston, Asst. Vice President; Jo Wilson, Asst. Cashier; Bertie Frazier, Administrative Assistant; and Lynn Scarborough, Asst. Cashier.

From what may have been an obscure beginning on that September day in 1946, with a total capital structure of \$75,000.00 and opening day deposits in the excess of \$500,000.00, the bank has grown and expanded its services until today it has a total capital structure in excess of \$2,000,000.00 and deposits in excess of \$20,000,000.00.

In 1979, GSB Bancshares, Inc., a one bank holding company, was formed and it acquired the ownership of the Gruver State Bank. Also formed at this time was GSB Ag-Credit Corporation both as subsidiaries of GSB Bancshares, Inc. This action was taken to strengthen and broaden the capital structure, as well as creating a larger lending base to meet the expanding credit needs of the community and trade area. The ownership of GSB Bancshares, Inc. is vested almost totally in the present Board of Directors.

The bank has always been cognizant of its responsibilities to its depositors, to its customers and to the people of the Gruver area, and over the years has strived to contribute to the growth and well being of the community.

1986-87
STAFF ASSIGNMENT

ELEMENTARY

Laura Blessingame	Resource
Twila Boyd	Chapter I
Diane Brown	3rd Grade
Betty Chisum	2nd Grade
Peggy Frick	2nd Grade
Carmelita Gage	ESL
Linda Haight	1st Grade
<u>Hayley Hatton</u>	K-12 Music
<u>Mary Jane Henson</u>	Kindergarten
Kay Hobbs	Kindergarten
Sylvia Hodge	Speech Therapy
Dixie Karlin	3rd Grade
Kathy Lindsey	Nurse .5/ Aide .5
Micky Maupin	3rd Grade
Debby Mayhew	Kindergarten
<u>Camille Miller</u>	1st Grade
Pat Overbey	4th Grade
Betty Roberts	2nd Grade
Jim Roberts	4th Grade
Kelly Shapley	1st Grade
Judy Solomon	4th Grade

ADMINISTRATION

Jack Weldon	Superintendent
Danny Cochran	HS Principal
Bill Duncan	JH Principal
Bob Burgoon	Elem Principal
Margaret Fry	Business Secretar
Betty McWilliams	Supt. Secretary
Amy Babbs	HS Secretary
LaNetta Shapley	JH Secretary
Debbie Blackshear	Elem Secretary

COUNSELOR

Barry Haenisch



Laurie Boyd - Says don't miss our 40th Anniversary at the bank Sunday.

JUNIOR HIGH

Ron Blessingame	5th Grade/6th Grade Math
<u>Terry Brax</u>	5th health/spell, Elem PE
Earlene Cochran	6th - 7th Reading/ 7th-8th Theatre Arts
Pat Dawson	7th-8th English/ 8th Social Studies
<u>David Flowers</u>	7th life science/ PE
Linda Haenisch	5th-6th English/5th Theatre Arts
Charles Haight	7th-8th Math/ 7th-8th Arts & Crafts
Dave Karlin	7th-8th computer science
Vireta Knight	5th reading/social studies, 6th Theatre Arts
Carol Ladd	6th - 8th science/ 7th-8th gifted & talented
Roy Mayhew	5th science/PE, 6th social studies
Glenda Renner	8th reading/librarian



HIGH SCHOOL

Andrea Bayless	Business Ed.
Royce Blackshear	Drafting/PE
Pat Burnam	English
Russ Chisum	Speech/English/Drama
Mike Cole	Spanish/History/PE
Georgia Davidson	English
Anna Dorman	Librarian
James Dorman	Biology/Environmental Science
Doug Frick	Drivers Ed./PE
Tim Garland	Health/PE
Susan Kidder	Math
<u>Herschel Lester</u>	Band
Lloyd Looper	Science
Jennifer Morris	Math
Cathy Potts	Home Ec.
Craig Solomon	Voc. Ag.
David Steele	History/PE
Gerald TeBeest	History/Government

CUSTODIANS

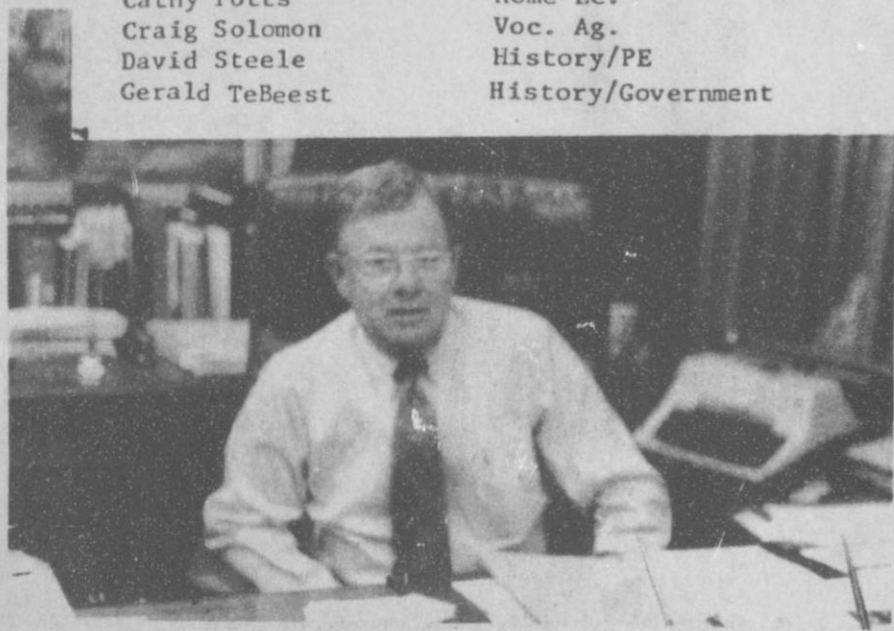
Chole Favela	Elem Bldg.
Frances Hathaway	JH Bldg.
Bill Henderson	Maintenance
Cliff Horton	HS Bldg.
Forest Reichen	Maintenance
Paula Romero	Elem Bldg.
Frank Shields	Maintenance

CAFETERIA

Lynn Martin	Supervisor
Charlotte Reeves	Cook
Donna Ross	Cook
Sue Smith	Cook
Pat Sparks	Cook



Jaimie Casdorph - will be at the G.S.B. Sunday.



Lynn Scarborough will be at G.S.B. Open House Sunday beginning at 2 p.m.

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NOTICE TO BIDDERS

Sealed bids will be received by the City of Gruver, Texas, at the office of the City Manager up until 1:00 PM, September 11, 1986, and then publicly opened and read. The city is seeking bids on the following natural gas pipe:

12,000 feet of four inch IPS, PE 2306, plastic pipe which meets or exceeds the requirements outlined in currently approved ASTM-D2513 specification "Thermoplastic Gas Pressure Pipe, Fittings, and Fittings", SDR 11.5.

The City reserves the right to reject any and all bids, to waive informalities, and to accept the bid deemed to be the most advantageous to the city.

All bids received after the above closing hour will be returned unopened.

All bids shall be sealed and marked on the outer envelope "Poly-Pipe Bid"

Specifications and bidding documents may be secured from the office of the City Manager, PO Box 947, Gruver TX 79040-0947.

WANT ADS

CLASSIFIED RATES

Regular.....Per Word-\$0.13
 Display.....Per Col. Inch-\$4.20
 Double rate for blind ads
 Minimum charges
 Cash.....\$4.00
 Charge.....\$4.50

CASH IN ADVANCE ADS

Work Wanted*Trailers For Sale*
 Business Opportunities*No Longer
 Responsible*Political Advertis-
 ing*Child Care* Babysitting*
 Garage Sales*Out-Of-County Ads-
 unless advertiser has
 established credit with
 The Gruver Statesman

DEADLINES

To place or cancel ads
 Fri., 12:00 p.m.....Sun. edition
 Tues., 12:00 p.m.....Thurs. edition

The Gruver Statesman reserves
 the right to reject, edit, revise and
 properly classify all advertising
 submitted for publication. The
 Gruver Statesman also reserves
 the right to cancel any advertise-
 ment at any time.

The Gruver Statesman,
 Box 796
 Gruver, Texas 79040

Hansford County
 Planned Parenthood
 412 Davis
 659-2483
 Spearman
 Mon. - Fri.
 8:30 - 12:30

POLITICAL ANNOUNCEMENT

This newspaper is authorized to
 announce the candidacy of the following
 candidates for public office subject to
 the action of the voters in the MAY
 PRIMARY ELECTIONS:

DEMOCRAT FOR COUNTY TREASURER

Jea
 Norma Jean Mackie
 FOR COUNTY AND DISTRICT
 CLERK

Amelia C. Johnson
 FOR STATE REPRESENTATIVE
 J.W. Buchanan

REPUBLICAN FOR COUNTY TREASURER

Eschol Blankenship
 FOR STATE REPRESENTATIVE
 Dick Waterfield

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 Guaranteed financing available, 14 X
 80, 84 months, 13.5APR, Call Dave
 collect, 806-376-4694.
 42S-3tc
 47-1tc

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 RENS/MATERNITY, LARGE SIZES,
 PETITE, DANCEWEAR/AEROBIC
 OR ACCESSORIES STORE. JORD-
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 GITANO, GUESS, CALVIN KLEIN,
 SERGIO VALENTE, EVAN PICONE,
 LIZ CLAIBORNE, MEMBERS ONLY,
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 1000 OTHERS. \$14,300 TO \$25,900
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 TURES, GRAND OPENING ETC.
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 Excellent new variety - Disease resi-
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 Monthly Payments - Will Show Locally
 - Ask for Piano Credit Manager - Ph.
 316-624-8422 - Brier & Hale Music Co.
 - Liberal, Kansas.
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FOR SALE: Good used Coronet. Call
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 48-4tp

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 lighted \$229! Free letters! Few left.
 See locally. 1(806)435-0163, any-
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Just Arrived - 1986 Tri-Chem
 Christmas catalogue. See the new
 Sun-glo, Sticker Art & Liquid Em-
 broidery items. Get a head start on
 your gift list or craft projects. Call Joy
 at 733-2517.

FOR SALE: Team Roping Horse 1/2
 Arabian 1/2 Quarter Horse Gelding 8
 yrs. old call (806) 435-2811 in Pecos
 ton.
 47-2tp

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 kitchen appliances. Spacious rooms,
 closets and cabinets. New CH/A,
 carpet, water conditioner. Big fenced
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 priced \$37,950.00. Choice of new Micro-
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 41-rtn

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Down on the FARM WATCH UP FOR POWER LINES

Power lines can be dangerous.

Touching irrigation pipe to a power line can
 divert the electricity through the pipe . . . and
 to anyone in contact with it. In this part of the
 country, this is the leading cause of farm
 injuries and deaths in electricity-related
 accidents. Any equipment of unusual height
 represents a potential danger. Lift arms on
 field equipment, combine auger spouts and
 even radio antennas can
 cause serious injury or
 death if they, and you,
 make contact with a
 power line.

Keep an eye up for
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 for safety's sake.



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 hairdresser - excellent location - good
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 806-374-7604
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NTS would like to say
 "Thank You" to our Gruver
 Customers. If you are not using
 NTS, we invite you to sign up and save
 20% on all long distance calls. To sign
 up or for service problems call
 733-2978 after 5:00 p.m.

The Gruver Statesman

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 659-3434

OWNER-PUBLISHER
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 EDITOR
 Joy Henderson
 Gruver, Tx.

Second Class postage paid at
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Any erroneous reflection
 upon the character of any
 person or firm appearing in
 these columns will be gladly
 and promptly corrected upon
 being brought to the attention
 of the management.

POSTMASTER: Send address
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 79040.

SUBSCRIPTION RATE: The
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 counties, \$20.00 per year.

Sewing wanted, alterations etc.
 Baking and decorating cakes. I now
 have the Wuzzles cake pan "EleRo".
 Call Joy at 733-2517.
 52-rtn-nc

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 OF
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 SEPT. 4, 5, 6, 1986

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 WHILE SUPPLIES LAST
Mug 99¢
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 FOUNTAIN DRINK REFILLS ONLY 49¢

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ASST. FLAVORS BORDEN'S
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 RND. CTN.

BORDEN'S ASST. FLAVORS
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 CTNS.

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 BTL.

DELICIOUS
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Burritos 85¢
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 PKG.

OSCAR MAYER
Wieners \$1.18
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 PKG.

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 ALLSUP'S
Tallsup 39¢
 32 OZ.
 CUP

MADE WITH 99% PURE WATER
 ALLSUP'S
Ice \$1.09
 LARGE BAG

Hunts **5 for 1.00**
Tomato Sauce

Heinz **1.29**
Ketchup
 32oz. bottle

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 store specials still
 available at our
 stores

Diet Pepsi, Mountain Dew,
 Pepsi-Cola or Slice
 12 pak
 each \$2.79
 12 oz
 cans

GRUVER MENU

GRUVER MENU
September 8-12

MONDAY
Chicken Fries Steake
Mashed Potatoes W/Gravy
Corn
Chocolate Cake
Hot Rolls
Milk

TUESDAY
Fig in a Blanket
Beans
Tossed Salad
Fruit
Milk

WEDNESDAY
Fish W/Tarter Sauce
Green Beans
Macaroni and Cheese
Jello
Corn Bread
Milk

THURSDAY
Burritos W/Chilie and Cheese
Tossed Salad
Fruit
Milk

FRIDAY
Hamburgers
French Fries
Lettuce Cheese Pickles
Cookies
Milk

Weather

DATE	HI	LO
29	79	59
30	74	67
31	85	60
1	71	61

Date 31, Prep. .25
Date 1, Prep. .03

Leadership Seminar

The Church of Christ invites you to a series of lessons "What does the Bible say about the leadership of the Church?"

These series of lessons will begin Sat. Sept. 6 at 7:30 & continue 9:30 & 10:20 Sunday morning & conclude at 1:30 Sun. afternoon after a potluck lunch at the fellowship hall. Dayton Keesee, who teaches at Sunset School of Preaching in Lubbock, will conduct this series.

Hometown News

Navy Hospitalman Johnny V. Rodgers, son of Tommy P. and Elaine Rodgers of 406 Fifth St., Morse, Tx., was graduated from Field Medical Service School.

During the five-week course at Marine Corps Base, Camp Pendleton, CA, Rodgers was prepared for duty with Marine Corps combat units as a Naval hospital corpsman and dental technician. Rodgers studied the fundamentals of battlefield survival, personal protective measures, and received instructions on basic tactics and the use of weapons for self-defense.

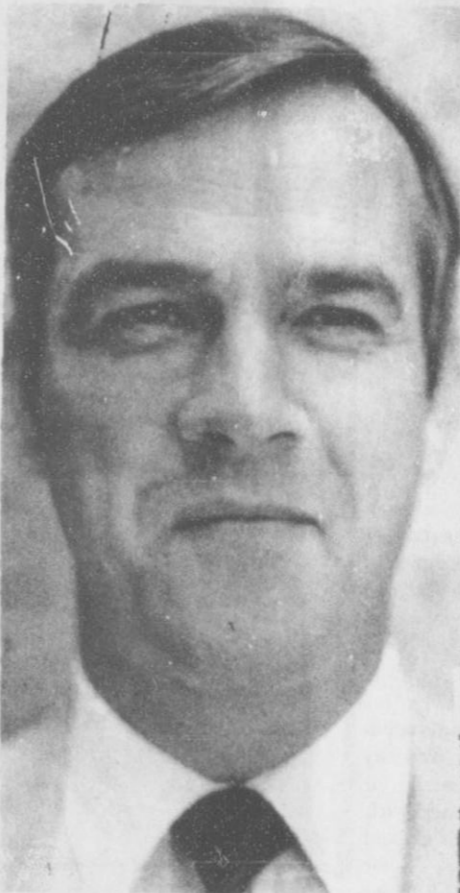
To graduate, he was required to demonstrate basic proficiency in emergency medical techniques, casualty evacuation, field sanitation and preventive medicine procedures.

A 1984 graduate of Spearman High School, Spearman, he joined the Navy in January 1985.

Births

Billy and Cathy Boone of Abilene are happy to announce the arrival of their daughter, Carol Ann, born in Abilene on August 29th, 1986 at 12:03 a.m. She weighed 6lbs - 3 1/2 oz. and was 19" long.

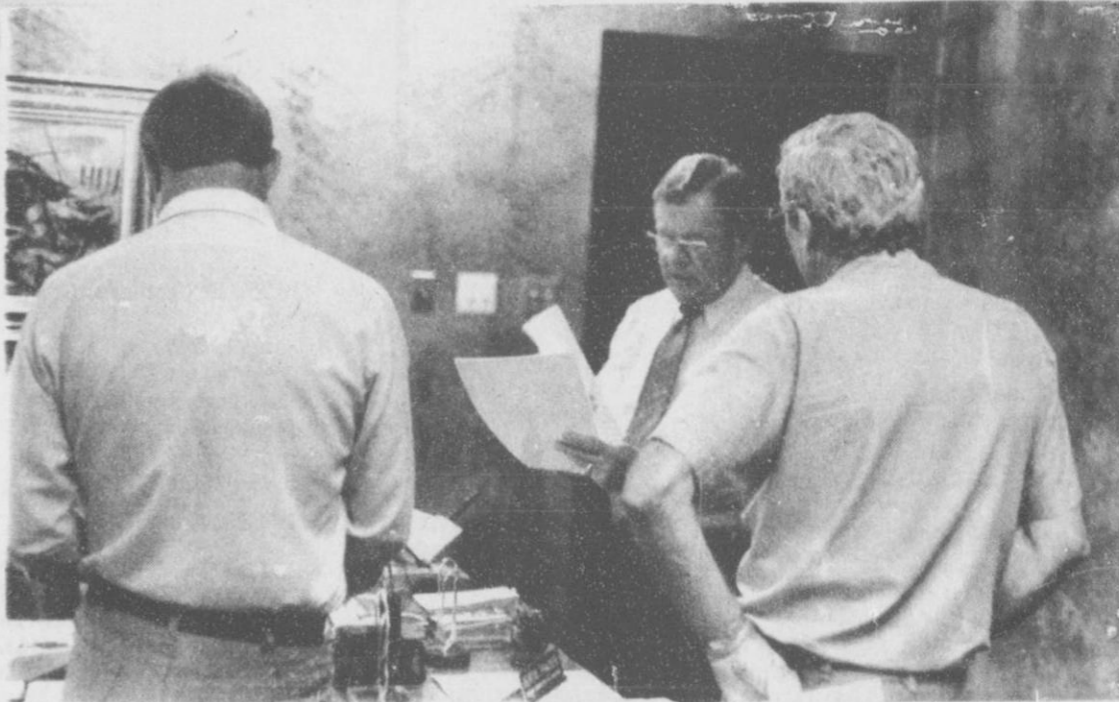
In addition to her parents, Carol Ann joins at home a brother, Lili Bill age 3 Grandparents are Mr. & Mrs. Kermit Boone of Gruver and Mr. and Mrs. Bill Pritchard of Stamford, Texas.



Richie Fletcher - will see you at the G.S. B. Open House Sunday.



Bertie Frazier - will be at the open house Sunday.



NOT THIS TIME
NEW ORLEANS -- The Lions Club International voted down a proposal recently to allow women to join the 1.3 million-member club, but its new president predicted that the measure will eventually pass.

When a judge departs from the letter of the law he becomes a law-breaker.

-Francis Bacon.

MORE TO DIE

TEL AVIV, ISRAEL -- A U.S. doctor who treated victims of the Chernobyl nuclear disaster said recently that hundreds and perhaps thousands of survivors may die from leukemia and other cancers caused by exposure to radiation.

Best of Press



Can You Stand It?
There's a bright future in store for a lot of people, but the heat will be terrific.
-Washington Post.

GOOD & BAD NEWS
WASHINGTON -- President Reagan ordered NASA to begin construction of the replacement for the lost space shuttle Challenger and, in a major shift of space policy, said the agency will be getting out of the commercial-satellite launching business.

BAN?
MOSCOW -- Soviet leader Mikhail S. Gorbachev extended the Kremlin's twice-prolonged moratorium on nuclear testing until Jan. 1 and challenged President Reagan to sign a test ban treaty at a summit this year.

CLARKE HEARING AID SERVICE

Dr. Dave Muthali
702 S. Roland
Spearman, Texas
Hrs from 10:00 - 12:00 noon

Dr. Jann Viola
Gruver Medical Clinic
201 Broadway
Gruver, Tx.
Hrs. from 1:00 to 3:00

Sept. 8, 1986
Testing 2nd Monday each Month

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One And A Million
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★ 4.8% - 48 mo. financing
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You are cordially invited to attend a dessert

reception with President Gerald Ford

honoring Congressman Beau Boulter

Friday, September 5th, 1986 from

7:30-9:30 p.m. at the Amarillo Hilton Inn

Tickets \$25.00 available at the door or

in advance at the Boulter Campaign

Headquarters (806) 358-7661.

Fund for the Boulter Better Congress Club

Gruver City Library

"When things go wrong, as they often do in covering politics, Washington, crime or other pleasantries; when things are dumb, as they often are in television, local and network; when nothing works right and stupidity rules-well, it akes for fine storytelling." In a world of blow-dried anchors, Linda Ellerbee is that rare creature-a literate, sophisticated, breezily irreverent journalist who treats the viewer as if he were not an idiot. "And so it goes," she ends each broadcast, and in "AND SO IT GOES," she treats us to some very fine stories indeed, about both what has gone wrong and what has gone right in her fourteen-year career as local reporter in Houston and New York, NBC congressional and campaign correspondent, Today show essayist, and coanchor for the much-praised and awarded Weekend and NBC News Overnight and the somewhat less praised-all right, roaster-SUMMER SUNDAY U.S.A.

In the process, she offers not only a truly hilarious and telling memoir, but the strongest, most candid book on television and television news ever written, a no-holds-barred inside examination of how TV news manufactures the "Product," why the typical viewer is held in disdain, why stations like to hire "Twinkies" (male and female), how so many newscasts have turned into the Gospel According to the Cute - why we get the news we get and why it isn't the news we deserve.

Linda Ellerbee is with NBC news where she has covered everything from politics to pop culture, and co-anchored and co-written three news shows. Her feature "TGIF" can currently be seen on the Today show every Friday.

"AND SO IT GOES" by Linda Ellerbee-literate, witty and lots of fun to read!

GRUVER CITY LIBRARY

2:00-6:00

Monday through Friday

"CHECK IT OUT!"



Karen's Kozy Korner

Credit problems can occur if you lose income, become unemployed or go from two incomes to one in the family. Problems can also come from taking on too much credit at once.

To prevent problems, a general rule is to limit minimum monthly payments and installment payments to 20 percent of your monthly net income. Some advise having no more than 15 to 17 percent as your target maximum.

If you own several credit cards, it can be easy to charge more than you can handle. There are danger signals of too much credit. They include:

*Total monthly payments keep increasing.

*You are at or near your credit limit.

*You can only make minimum payments.

*You extend payments.

*You use savings to pay bills.

*You work overtime to make ends meet.

Before taking on new credit obligations, add up your current monthly payments to be sure that you do not overextend yourself. Consider how long you are committed to making these payments.

There may be times when you cannot meet your credit obligations. If this happens, contact the creditor, explain things and try to work out a new agreement. But don't ignore the problem.

Think through your use of credit. Control it and let it add to your financial lifestyle.

CONTROLLING CREDIT

Credit is one of those good news/bad news items.

The good news is - you can have the VCR, furniture and car right now and pay later. The bad news is - you're legally obligated to pay even if your income goes down, misfortune comes your way, or you have overestimated how much you can afford.

Most credit agreements involve a signed contract. Before signing a contract ask yourself two questions:

Do the payments fit into my budget? Can I make the payments for the length of time agreed upon?

If you agree to make large payments and money becomes tight, you could find yourself in a difficult situation.

If your income situation is not stable, it may be better to keep your monthly payments smaller for a longer period of time than pay out more money than you can afford each month. Although a longer term of payments costs more in interest, you can pay off the debt sooner if money is available.

What are the consequences if you default on the agreement? What will you lose? When an installment contract is not paid by the terms agreed, the creditor can repossess the collateral. You would lose not only the item but also any money that you have already paid. Read the fine print before you sign a contract to avoid situations you can't handle.

Credit is like food, clothes, appliances or any other product - you buy it. Therefore, you should "shop" for credit as you would any other product.

To find the best value, understand how much it costs, what you get for your money and compare different agreements.

For example, repayment terms can vary from creditor to creditor. The creditor determines these variables, but you can find credit to suit your needs and situation on terms you can live with-if you shop around.

EDUCATIONAL PROGRAMS CONDUCTED BY THE TEXAS AGRICULTURAL EXTENSION SERVICE SERVE PEOPLE OF ALL AGES REGARDLESS OF SOCIO-ECONOMIC LEVEL, RACE, COLOR, SEX, RELIGION, HANDICAP, OR NATIONAL ORIGIN.



WHO KNOWS

1. What percent of the world do the oceans cover?
2. Define malingering.
3. Translate "Labor Omnia Vincit."
4. Is the earth closest to the moon in winter or summer?
5. What did Delilah, Mata-Hari and Edith Cavell have in common?

- Answers to Who Knows
1. Seven tenths.
 2. A person who feigns illness to escape duty.
 3. Work overcomes all things.
 4. In the winter.
 5. They were famous women spies.

United in Marriage

Carey Jean Nunn and Richard Allen Mackie were united in marriage Saturday evening with the Rev. Max Browning officiating. The ceremony was held at the Chapel of the First United Methodist Church in Pampa.

The bride is the daughter of Mrs. Helen Meaker of Panhandle. The groom is the son of Mrs. Helen Ruth Mackie of Pampa.

Maid of honor was Jo Meaker of Amarillo. Best man was J.T. Winters of Mooreland, Oklahoma.

The bride attended West Texas State University and was formerly employed by the Mallett Law Office of Amarillo.

The groom graduated from Texas Tech University with a degree in business and is employed as the official court reporter of the 84th Judicial District Court, the Honorable J.E. Blackburn presiding.

Hospital

Patients who were admitted in the Hansford Hospital are:

- Debra Pearson
 Patients who here dismissed from the Hansford Hospital are:
 April Abston Lester Sullivan
 Leo Garcia Alva Garner
 Alfred Bayless Deanna Kenney
 Alma Baldarrama and daughter Clors Baker

Claudia's Dance Company

Claudia's Dance Company of Guymon, Oklahoma will begin teaching tap, ballet & jazz at the Golden Age Center on September 2, 1986. Classes begin at age 3. Anyone who is not signed up for lessons and would like to take, should call Mandy Derington after 5:00 p.m. at 733-2018.

TSTI News

Kevin Bramer and Steve Been were recently named to the Vice President's Honor Roll for the Summer Quarter at Texas State Technical Institute.

Honorees must achieve a 3.5 or better grade point average on a 4.0 scale.

Bramer, son of Linda Short of Gruver, is a 1982 graduate of Gruver High School. He is a drafting and design technology student.

Been, son of Truman J. Been of Gruver, is also a 1982 graduate of GHS. He is a diesel mechanics technology student at TSTI.

Bank Franchise Tax Up In Hansford Co.

State Comptroller Bob Bullock Thursday said checks totaling \$13 million were sent in this year's second allocation of the state's franchise tax on banks to 2011 local taxing jurisdictions.

Taxing jurisdictions in Harris County received \$5.2 million. The Houston Independent School District received \$2.1 million and the city of Houston got \$1.5 million. Payments to taxing units in Dallas County totaled \$2.6 million. Dallas ISD's payment was \$1 million and the city of Dallas received \$806,336.

Tarrant County checks totaled \$415,409 and total payments in Bexar County were \$851,367 million. Travis County taxing districts received a total of \$207,406 million. El Paso County's checks were for \$353,833.

The legislature in 1984 brought banks under the franchise tax for the first time and allocated receipts from the tax to cities, counties, school districts and other local taxing units where the banks are located.

Banks are taxed at the same rate as other Texas corporations. Previously, bank stocks from property taxes, substituting the new bank franchise tax. Collections are prorated among local taxing units based on their tax rates.

City of Spearman

The City of Spearman received \$807.55 franchise tax payment from the banks in Spearman for this period. Comparable payment to date last year was \$16,246.70. 1986 payment to date is \$23,798.69, up 46.18 percent over this time last year. 1985 payment was \$16,246.70.

The city of Gruver received \$173.48 dollars for this pay period, and the comparable pay period prior year to date, \$4,206.93. 1986 payments to date, \$4,772.42. 1985 payments to date, \$4,206.93, up 13.44 over last year.

Markets

WHEAT	\$2.00
MILK	\$3.05
CORN	\$1.90

Are You?

Many a man who opened a conversation with a girl years ago is now wondering how to shut it off.

-Jacksonville Air News.

Send A Surprise For Grandparents' Day, September 7
 Flowers Say It Best!



Show your grandparents that they are very special to you. Surprise them by sending the AFS Grandparents' Day Special. This beautiful bouquet of fresh, colorful flowers can be delivered locally or across the country. Call or stop in our shop and order the AFS Grandparents' Day Special. Select from three affordable sizes:
 \$16.75 \$21.25 \$27.50
 THE DAHL HOUSE
 304 Main
 Gruver, Texas 79040
 809-733-2026

BIBLE VERSE

"Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind, and with all thy strength."

1. What rank did Jesus give to this commandment?
2. To whom was he speaking at the time?
3. Where may this commandment be found?
4. Can it be found in the Old Testament also?

- Answers to Bible Verse
1. He said it was the "first"
 2. One of the scribes.
 3. Mark 12:30
 4. Yes: Deut. 6:5.



it's almost unbelievable

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 GMAC Financing For
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ENDS OCTOBER 8, 1986
 SEE DEALER FOR DETAILS

On Nearly EVERY New Car or Truck OR Get A REBATE Up To \$1500!











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 659-3721

Special Display at 11th & Main
 435-3686

Calico County Extension Homemakers


Calico County Extension Homemakers will be starting their fall meetings Mondays, Sept. 8th at 1:30 p.m. in the LaCasita Room at the Gruver State Bank. The planned program is from the Panhandle Crisis Center from Perryton. Everyone invited!

Computer Classes

There will be a "Beginners Computer Class" offer through Frank Phillips College-as part of their continuing Adult Education plan.

The course will be taught by Dave Karlin and classes will be conducted at the Gruver High School building on Mondays and Tuesdays beginning on September 22nd and concluding November 10th.

To pre-enroll, call the high school office at 733-2517.



American Heart's Food & Festival

September 7-13.
It's a week that could change your life.

American Heart Association

The Rains Came

In Newberry, South Carolina, town folk and farmers alike watched this summer while crops wilted, wells dried up, and farmers lost everything. It was the worst drought in a hundred years.

Good people everywhere, and especially in the drought-stricken southeast, prayed for rain.

On August 17, ten inches of rain fell on Newberry, most of it in about four hours between 4 a.m. and 8 a.m. Creeks turned into rivers and drowned a granddaughter and her granddaughter as they tried to cross a small stream usually only a few feet high.

Water reached a depth of ten feet in many living rooms. Roads washed away. Etc.

One wonders. Did all those prayers get delayed and then delivered at the same time? Or, was there some confusion at the other end? Did too many pray?

It reminds one of the drought in England, in World War I. Winston Churchill, responding to a proposal that everyone at church next Sunday pray for rain-wrote a letter to the "London Times."

He proposed that a list be made up, of all the things the people needed. If the Lord was to intervene and provide rain, why not get the whole job done?

The lesson is, one must assume, that the Almighty can't be blamed for either the drought, or the flood.

LOUISA'S LETTER



Dear Louisa,

I have a problem I can't cope with. Maybe you can help me.

I am 27 years old and have been married 9 1/2 years, and have two children. My husband stays away from home quite a bit and drinks a lot. I asked him what I was doing wrong to make him stay away all the time, but he says I am doing nothing wrong.

About 3 months ago, my brother moved in with us and he is continuously asking my husband to take him to this place to see a girl. She has (my brother's girlfriend) a 13 year old daughter and I have heard that my brother has been making dates with her for my husband, although he denies knowing anything about it. He even denies taking my brother to see her and I have witnesses that have seen them there. He refuses to tell me her name or telephone number. What should I do? Believe my husband or investigate further myself.

Please answer soon, I need your advice.

Suspicious-La.

Answer:

If what you say is true it seems to me that your best plan is to ask your brother to find another home. On the other hand, no husband strays unless he wishes to do so, but the temptation is there if he associates with a young pet. As far as being interested in a thirteen year old girl, a married man involved with a child that age is looking for trouble and can be prosecuted by law officials. Your brother's choice of friends must be a very poor one if they accept a married man as a date for a child.

I think your first step should be to ask your brother to leave.

Louisa

Address: Louisa, Box 532, Orangeburg, S.C. 29115



Teague Winger will see you at G.S.B. Open House Sunday September 7th.

TV COMMENTARY

By Bente Christensen

ANGELA Lansbury (English) went over well when the series "Murder She Wrote" began. It's a takeoff on Agatha Christie mysteries, Sundays 8 p.m., CBS.

THAT was at least partly because these hours were refreshingly different Lansbury (as J.B. Fletcher the novelst) had manners. She was thoughtful and the characters were not all loud, common types--as in most U.S. television.

OF late, however, the "American" influence has obliterated any remaining semblance of good taste and manners in these stories. Almost everyone in the cast is the rude, insulting, mannerless type, so typical of U.S. commercial TV. "Murder She Wrote" is no longer different.

THE latest ratings data analysis shows that independent television stations have increased their share of

the prime time audience from 10 to 15 percent in the last six years. There are differing opinions as to why, but the suspicion is that the quality of network shows doesn't match older reruns and old movies, which independents so often feature.

THE summer of 1986 might be remembered as the turning point in the failing fortunes of theaters. More and more Americans are turning to their TV sets and a video cassette film rented for two dollars (or less) rather than spending ten times as much to take the family to the theater, and pay \$1.50 for popcorn.

FIGURES show this summer's films (in theaters) not drawing the usual audiences, while cassette rentals are booming. Are film theaters to become a thing of the past?

Costly Luxuries are things that make people do without necessities.
-Record, Columbia, S.C.

Services

Persons age 16-up from low-income families may apply for the job training program September 4, 9:30 a.m. - 12:00 noon at the Hansford County Court House, Spearman.

Applicants should bring their Social Security card and provide a photo copy of their birth certificate to be kept in applicant's file. For more information call Panhandle Community Services at 274-3518, Borger.



No one should be judge in his own case.

-Publilius Syrus.

A good and faithful judge prefers what is right to what is expedient.

-Horace.

What?

When a state taxes bachelorhood, it's a levy on unimproved property.

-Sentinel, Onawa, Ia.

GRANDMA'S CORNER

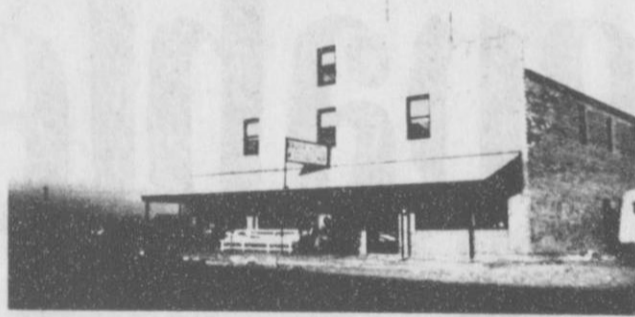
221 Sanders-659-5133



CLEAN THOSE CLOSETS: Now taking used children's clothes, toys, furniture, etc. Teenagers wear-Maternity clothing On consignment 50-50.

Have some new items in stock - snowsuits, coats, gloves, hats. COME ON IN!

Joanne Eaton



Gruver Hotel

Home of Gruver State Bank

September 7, 1946



Fall 1949 to 1972

Open House

September 7, 1986

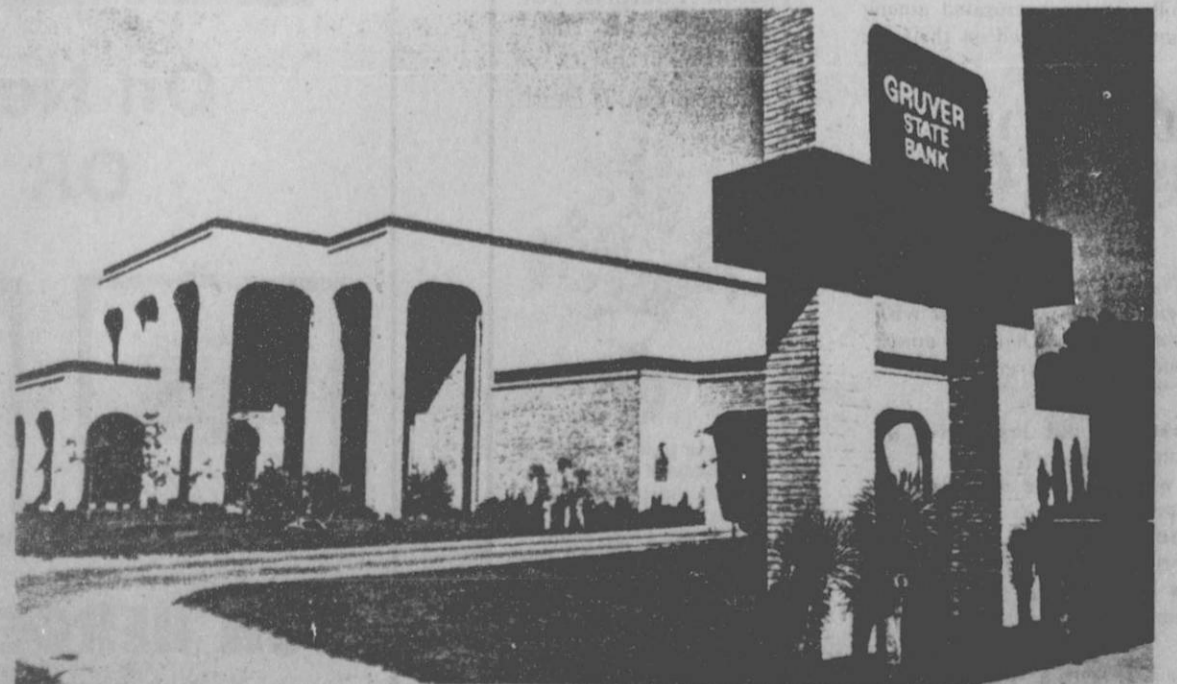
2:00 to 5:00 p.m.

Refreshments

to be served



GRUVER STATE BANK
GRUVER, TEXAS 79040
PHONE (806) 733-5081



1972 & Present Day

Gruver State Bank's
40th
Anniversary

Friends and Customers Invited