

The Pampa News

75¢

February 6, 1994

SUNDAY

Beckwith convicted of killing Evers

By MITCHELL LANDSBERG
AP National Writer

JACKSON, Miss. (AP) — Byron De La Beckwith, the bombastic racist who eluded justice for 30 years, was convicted Saturday of murdering civil rights leader Medgar Evers in 1963. He was immediately sentenced to life in prison.

Beckwith, who escaped conviction by two all-white juries in 1964, appeared to smile slightly as he was booked at the Hinds County jail following his conviction by a jury of eight blacks and four whites.

The verdict sent up a cheer among the mostly black crowd attending the trial, and brought a close to one of the longest and most painful sagas of the 1960s civil rights movement.

"It's been a long journey," Evers' widow, Myrlie Evers, said in an emotional and joyful statement after the verdict. "Medgar," she added, eyes heavenward, "I've gone the last mile."

Mrs. Evers, usually a rock of composure, broke into tears after the verdict was read. She clasped the hand of her daughter, Reena Evers-Everett, while her son, Darrell Kenyatta Evers, clapped in jubilation.

Beckwith's wife, Thelma, broke into sobs after the verdict was read by the court clerk. "He's not guilty," she wailed to defense lawyers who tried to comfort her. "He's never been guilty and they know it, they know it."

Hinds County Circuit Judge L. Breland Hilburn announced the life sentence within moments of polling the jurors, who deliberated for about seven hours Friday afternoon and Saturday morning.

Beckwith would ordinarily be eligible for parole in 10 years, but might be eligible earlier because of about 1 1/2 years he has already spent in jail, District Attorney Ed Peters said.

Beckwith could have received the death penalty had he been convicted in 1964, but both his trials then ended in hung juries. The case was reopened in 1989 when prosecutors said they had new evidence against him. The death penalty law no longer applies to the Evers' killing.

The new evidence, which Peters credited with tilting the balance toward conviction, consisted mainly of six witnesses who said Beckwith had made incriminating remarks about the killing. One witness said Beckwith had told a meeting of Ku Klux Klan leaders, "Killing that nigger didn't cause me any more discomfort than our wives have when they have a baby."

"Well," Peters said after the conviction, "he won't be bragging about it any more."

Figure skating panel calls for disciplinary hearing

COLORADO SPRINGS, Colo. (AP) — Tonya Harding's plea to remain on the Olympic team took on heightened desperation Saturday when a U.S. figure skating panel unanimously found "reasonable grounds" to believe she was involved with the attack on Nancy Kerrigan. The U.S. Figure Skating Association called for a disciplinary hearing against Harding, but stopped short of kicking her off the Olympic team. Instead, the association passed the decision on to the USOC along with a "black book" containing nearly 400 pages of affidavits, court documents and other evidence gathered independently by the panel. "The ball is back in the USOC's court," said Bill Hybl, chairman of the panel. In Lillehammer, Norway, where the Olympics begin next Saturday, the USOC said it was considering convening its Games Administrative Board within two weeks in Norway "to determine the status of Tonya Harding on the U.S. Olympic team."

Pampa won't get additional 300-bed unit at prison

By RANDAL K. MCGAVOCK
Staff Writer

Too much of one thing may be bad for the system.

That seems to be the message from the Texas Department of Corrections as it officially scrapped plans to expand Pampa's Rufe Jordan Unit by 300 beds.

Warden Darwin Sanders of the Jordan Unit confirmed Friday afternoon that the prison will not be part of a statewide expansion of the TDC.

"At this time, the plans have been discontinued for us to receive the additional 300 beds," Sanders said. "That doesn't

mean it will not come back up later."

The problem with the 300-bed expansion seems to be that the prison is not capable of supporting the new inmates in addition to another 420-bed expansion which is also in the works.

"Basically at this time, we don't have the food service capacity to feed an additional 720 inmates," Sanders said.

Prior to its cancellation, the 300-bed expansion was expected to translate into as many as 50 to 60 new jobs.

On Jan. 14, the Texas Board of Criminal Justice announced Pampa would be one of the cities to benefit from a \$168.7 million expansion of the state's prison system. The increase

would have seen approximately 13,500 more beds installed in Texas prisons. Other Panhandle cities also affected by the TBCJ January announcement included Childress and Amarillo.

Sanders said he officially heard of the cancellation of the 300-bed expansion on Friday, but added that he had had doubts earlier.

"I'd gotten some information through some other means that caused me to raise some questions," he said.

"We already knew that we'd have some difficulty in meeting the needs of 300 beds on top of the already planned expansion out here."

Rep. Warren Chisum (D-Pampa)

seemed to be surprised by the cancelling of plans for expansion.

"I'm really kind of flabbergasted," he said.

Chisum said he was told Friday by TDC personnel in Austin that the completion date for the expansion was to be in July.

"I don't think everybody knows what's going on," said Chisum, who was told the 300-bed expansion at the Jordan Unit would be completed by July 14. "It sounds like mass confusion at the Texas Department of Corrections to me."

Bill Waters, a longtime civic leader and one of the people influential in

first bringing the prison to Pampa, could not be reached for comment.

Plans for the 420-bed expansion at the Jordan Unit, however, still seem to be on track.

At the last meeting of the Pampa Economic Development Corporation's Board of Directors, Waters announced that the architect for the project would be finished with the plans for the addition by the end of this week.

Currently, plans for the 420-bed expansion revolve around a building that would be moved from the Hoechst Celanese chemical plant, which is located west of Pampa, to the prison, which is located east of town.

Art show to continue through today in Pampa



Anna Jorgensen, a foreign exchange student at Pampa High School, was one of the browsers at the Pampa Fine Arts Association Members Art Show this weekend in the lobby of Citizens Bank & Trust. The show, including paintings and sculptures, is scheduled to open again from 1 p.m. to 4 p.m. today. (Pampa News photo)

No new taxes; big cuts due for budget

By MARTIN CRUTSINGER
AP Economics Writer

WASHINGTON (AP) — The \$1.5 trillion budget the administration unveils this week will ask Congress to make "tough choices" that will keep the deficit headed down while still proposing new programs in job training, education and crime fighting, President Clinton said Saturday.

Providing a sneak preview of the budget he will release Monday, Clinton said it will cut spending on more than 300 programs, reduce the federal workforce by more than 100,000 and give seven of the government's 14 biggest departments less money to work with.

"We had to cut spending on yesterday's outmoded programs so we can bring down the deficit and still invest more in tomorrow's most urgent priorities," the president said.

The president said the massive spending plan, which is for the budget year that begins Oct. 1, asks the federal government to do the same thing a family has to do with its budget — "make tough choices, provide for the future and make distinctions between luxuries and necessities."

In his State of the Union address, Clinton had given notice that the spending plan would be one of the toughest budgets ever presented to Congress. In addition to the sharp cutbacks in many programs, it will propose outright termination of 115 programs, all in the name of keeping faith with the crowning economic achievement of Clinton's first year in office — the \$500 billion deficit reduction program.

That agreement is reaping big dividends, the administration insists, by spurring a private investment boom at home and signalling to the world that the United States is getting its economic house in order.

Instead of the \$300 billion deficit that was forecast a year ago for the 1995 fiscal year, the administration's new budget will project that the deficit will decline to close to \$170 billion next year.

If realized, that would give the country three straight years of falling deficits, something that has not happened since Harry Truman was president.

But the reductions have not come without pain. Last year, Congress voted to increase taxes by \$250 billion, reflecting increased tax rates on the wealthy and higher gasoline taxes.

Clinton's 1995 budget will not have any broad tax increases but it will have plenty of other pain in the form of cuts in government programs.

The reductions are required to meet stringent spending caps on discretionary government programs — a category covering functions of government outside entitlement programs such as Social Security.

The 115 programs earmarked for extinction range from federal support for local schools with military dependents and construction grants for public libraries to the Air Force's F-16 fighter program and Small Business Administration grants for tree planting.

Pampa woman helps with quake relief

The director of the local American Red Cross chapter joined 4,000 Red Cross workers in the Los Angeles area as relief workers converged on the region to help

By RANDAL K. MCGAVOCK
Staff Writer

When the most powerful earthquake to strike Southern California in years rattled dishes off shelves, collapsing buildings and destroying huge sections of freeways early on the morning of Jan. 17, the people of the Los Angeles area seemed the most widely affected.

They weren't alone, however. Thousands of other people hearing that help was needed converged on the area from across the country.

Pampa's Lynda Duncan, chapter director of the American Red Cross, was one of them.

In the more than two weeks Duncan has spent in the Los Angeles area, she has seen and felt the damage of the earthquake that measured 6.7 on the Richter scale and was felt from San Diego to Las Vegas.

As with all natural disasters, the true damage seems to be most evident in the people.

"When we were coming in from Phoenix, Ariz., where our staging area was, we had a caravan of 13 vehicles and it was very impressive — it just gives me cold chills," Duncan recalls about the trip to California. "When we drove into L.A. there was a lady that would stop at every ERV (emergency response vehicle) and give us the thumbs up, say 'We love you,' and thank us. I still get cold chills."

As for her time in the city and her

day-to-day work, Duncan said she sees examples of the physical damage all around her as buildings on such well-known streets as Sunset Boulevard and Wilshire Boulevard are being torn down on a daily basis.

"I have seen a lot of major damage; I mean, the buildings are condemned," she said. "Then you see a lot of people moving out of apartments and homes everyday. But then there are a lot that only suffer 'yellow-tag' damage, which means they just need to get it repaired."

In addition to the damage, she said people are starting to get on with the business of living, a feeling very gratifying to Duncan.

"You know, it makes it all worthwhile when you realize why you're doing it," she said.

Other people, however, are still afraid to return to their homes, Duncan said.

Starting early in the morning and

ending late in the evening, the work of the Red Cross Volunteers seems to be never-ending as they serve nearly 10,000 meals a day to quake victims, Duncan said.

Beginning at 6:30 a.m. Duncan wakes up and eats breakfast. She reports to work at the Van Nuys Airport at 8:30, at which time assignments are handed out and the ERVs are loaded with supplies. From there, food and supplies are delivered where they are needed. Duncan's day ends about 10 p.m. as she returns to her hotel.

An amazing tribute to the Red Cross' organization, Duncan said she has seen very few problems with getting the needed supplies to the people.

"Teamsters have brought in supplies, we've had a C130 bring in supplies and you know people are donating material to us," she said. "Things are just coming and going."

As for the thousands of workers and volunteers, Duncan said the

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VOL. 86,
NO. 263,
42 PAGES
4 SECTIONS

A FREEDOM
NEWSPAPER

FEB 06 1994

Pampa/Gray County Crime Stoppers 10 Most Wanted

By CHERYL BERZANSKIS
News Editor

Five Gray countians have been added to the Crime Stoppers "Ten Most Wanted" list for February. They join five from January and December who remain unapprehended by law enforcement authorities.

Individuals selected for the "ten most wanted" are chosen on the basis of the seriousness of their charge and difficulty in apprehension, said Crime Prevention Officer Brad Love of the Pampa Police Department.

Those with information about felony crimes may be eligible for a reward between \$50 and \$300. Information may be given anonymously by calling Crime Stoppers at 669-2222.

Added to the Ten Most Wanted List are:

• Larry Frank Jones, white male, born Aug. 28, 1954, 5 feet 10 inches, 120 lbs., blond hair and blue eyes. He is wanted on for driving while intoxicated, third offense. His last known address is 2230 Christine.

• Fredrick H. Thompson, white male, born April 4, 1951, 6 feet 2 inches, 180 lbs., brown hair and eyes. He is charged with delivery of a controlled substance.

• Archie Willis Balay, white male, born July 1, 1957, 5 feet 5 inches, 160 lbs., green eyes and brown hair. He is wanted for delivery of marijuana.

• Tracy Scott Butler, white male, born Sept. 22, 1960, 5 feet 11 inches, 160 lbs., blue eyes, red hair. He is wanted for forgery.

• Luis Alfonso Poot, white male, born Jan. 11, 1967, 5 feet 3 inches, 115 lbs., brown eyes and black hair. He is wanted for burglary.

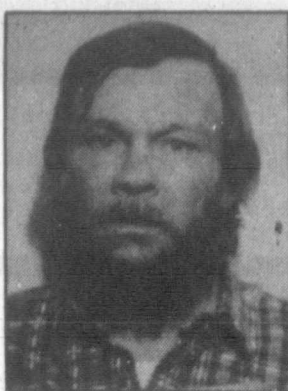
Remaining on the Ten Most Wanted List are:
• Rudolph L. Jenkins, white male, born June 2, 1949, 5 feet 8 inches, 163 lbs., brown hair, hazel eyes. His last known address is 312 N. Wells. Jenkins is sought in connection with violation of probation on a felony driving while intoxicated charge.

• Shanda Nestor Richardson, white female, born March 16, 1958, 5 feet 2 inches, 130 lbs., green eyes, brown hair, last known address Pampa. She is wanted on a charge of felony driving while intoxicated.

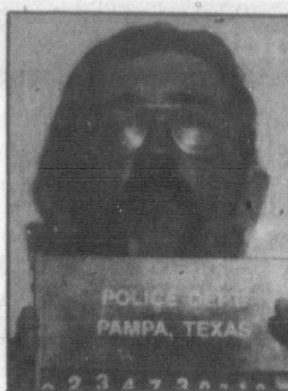
• Charles Emil Robinson, white male, born Jan. 21, 1967, 5 feet 11 inches, 160 lbs., hazel eyes, brown hair, last known address Pampa. He is wanted for violation of probation on a charge of burglary of a building.

• Armando Borunda Morales, also known as Israel Borunda and other aliases, Hispanic male, born Jan. 3, 1959, 6 feet 1 inch, 195 lbs., brown hair, brown eyes. He is wanted on a charge of aggravated assault with a deadly weapon.

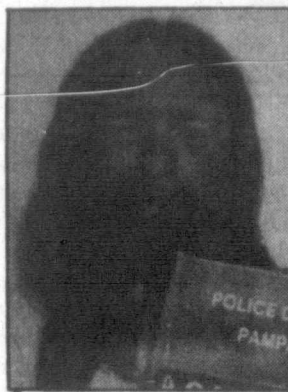
• Willie D. Mills Jr., black male, born Oct. 26, 1961, 6 feet 3 inches, 260 lbs., black hair, brown eyes, last known to be in Houston. He is wanted on a charge of unlawful delivery of marijuana.



Jones



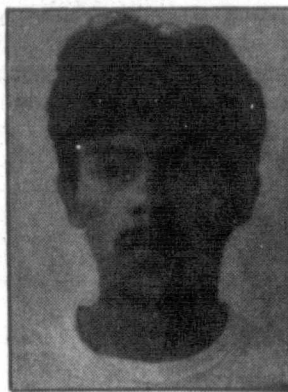
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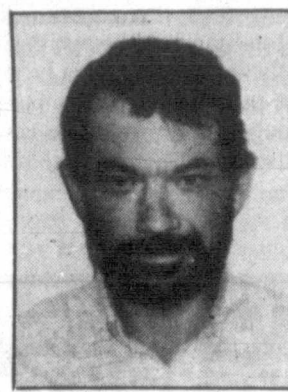
Balay



Butler



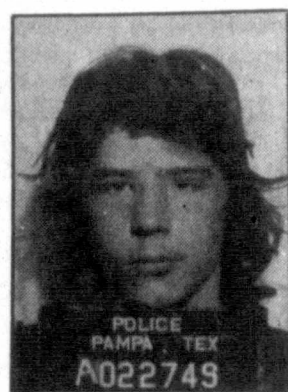
Poot



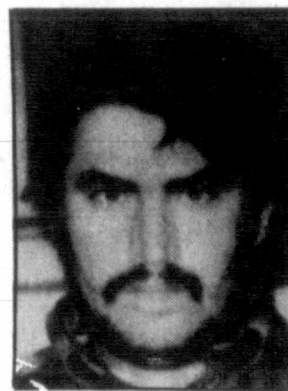
Jenkins



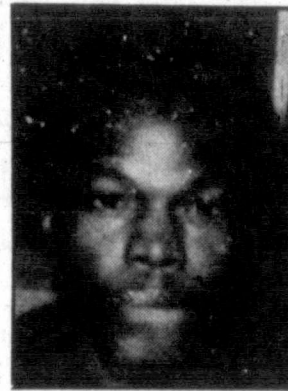
Richardson



Robinson



Morales



Mills

Misskelley sentenced

CORNING, Ark. (AP) — Jessie Lloyd Misskelley, 18, was found guilty of one count of first-degree murder and two counts of second-degree murder in the deaths of three 8-year-old boys.

Circuit Judge David Burnett sentenced Misskelley to life in prison plus 40 years.

See related story on his conviction on Page 21 of today's paper.

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AFS get-together



Philip Stolz from Austria, left, Fritha Burge from New Zealand and Phillip Michler from Germany were three of the foreign exchange students in Pampa this weekend for a meeting with other students in the American Field Service program. Among their other activities, the group toured the Pampa Fine Arts Association art show. (Pampa News photo)

Citizens gather at vigil for missing baby

By CHIP BROWN
Associated Press Writer

AUSTIN (AP) — A prayer vigil Saturday focused on breaking the icy resolve of the suspect in the kidnapping of a 3 1/2-month-old baby boy.

Like the cell she sits in, any possible answers that Cathy Lynn Henderson may have about the whereabouts of Brandon Baugh remain locked up.

"She has done everything she can to keep us from finding Brandon," said Travis County Sheriff Terry Keel.

"If she wants to cooperate, we can solve this pretty quick," said sheriff's department spokesman Andy Saenz.

Ms. Henderson, a day-care provider from the Austin area, is charged with kidnapping the boy while he was in her care Jan. 21. After a large-scale search that involved a national television program, she was arrested Tuesday in Independence, Mo. A bond hearing is scheduled for next week.

The baby has not been found. About 30 people shared tears and hugs with the boy's parents, Eryn and Melissa Baugh, at a prayer vigil on the front steps of the Capitol. Many then embarked on a journey to

try to find the boy themselves. "When we heard that Cathy Henderson was not releasing any information, we decided we needed to act quickly ourselves," said Lois Smith, who helped organize the vigil.

"This has brought out the parent in everyone. It's a parent's worst nightmare."

The Baughs huddled close to family members before leading a caravan of cars decorated with baby blue ribbons north on Interstate 35. At least two of the volunteers, Charlie Woods and Jimmy Jimenez, hope to retrace by car the route to Missouri believed to have been taken by the suspect.

They planned to stop in towns along the way and distribute fliers in hopes of locating the 12-pound, fuzzy brown-haired, blue-eyed child.

"We cannot be overcome by hate and fear," said the Rev. Jim Chandler, of the First United Methodist Church of Round Rock, who led the vigil. "The caravan keeps everyone moving forward and thinking positive. The last 15 days have seemed like 15 years."

Keel acknowledges there is a "strong possibility that what we are dealing with here is a homicide and possibly a capital murder."

The Austin American-Statesman

reported Saturday that the focus of the investigation has turned to Ms. Henderson's attorney, Nona Byington, who met with her client for two hours after Ms. Henderson was returned to Austin Wednesday.

The newspaper reported that authorities collected evidence from Ms. Byington's office Friday. Ms. Byington says she will stand behind the attorney-client privilege, which protects the information shared between lawyers and their clients, according to the report.

Ms. Byington did not return phone calls Saturday from The Associated Press.

Court records indicate Ms. Henderson lost custody of two of her own daughters after allegations of abuse were reviewed by judges. Records also indicate she has a trail of minor criminal wrongdoing. Her mother says she always wanted a baby boy.

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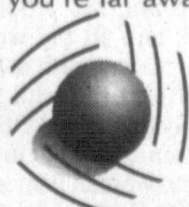
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FEB 06 94

Letters to the editor

Rule has gotten out of hand

To the editor:

Unfortunately I am put in the position of playing "devil's advocate," if you will, which is distasteful to me.

Our state rules, regulations and mandates allow eight days of excused absences per semester. Personally, in these times of diseases and lack of cures, not excluding those yet undiscovered, I find this state-mandated regulation out of hand. Anything above eight days has to have a medical release for that specific day. In my case, having a little medical knowledge, in most cases understanding how my own body "ticks" or my children's, knowing viral infections have to run their course — other than treating the symptoms, I do not take my family to a doctor at the drop of a hat.

I recently attended an appellant attendance committee meeting regarding my daughter's over-abundance of absences because although she passed for the semester, she was not given her credits. I went armed with medical records from two doctors, hospital records, and the prescription dates. I brought up the fact that on one doctor's impression from records at the end of the last of the school year, the reason she was hospitalized was due to possible paint inhalation received at school. An example of a recent absence, she missed Friday, I called in for her. On Sunday morning I had to take her to the emergency room. Since the visit did not coincide with the day of her absence, this was disavowed.

If your student is twelve minutes late to class, ten being the "line drawn," said student is still absent even if sitting in that class. Supposedly, and I quote, "that student is gleaning information and knowledge from that class." To the students' misfortune, as they will find out, if they have surpassed that eight days, state bureaucracy (and local) is destroying faith in teachers, schools, along with their faith in fairness, possibly even makes them realize there might not be "any such thing" as justice anymore. In their minds it would extend into the courts and law. If through illness and absences, the grades were passing, I'd be patting them on the back for the achievements in spite of the fact that the cards were stacked against them. They see perceptions and abuses of justice at school, at work, all around them and we wonder why there is a rising crime rate among teenagers and even younger.

I understand these laws were enacted to keep students in school, extend education, provide knowledge, but I find this system set up to help is not effective for the ones it should be helping, and the ones who should be "caught in the net," so to speak, are not.

I always believed that the justice system would take care of those who were wronged and also the perpetrator. This does not fit my perception any longer. Now I find myself losing faith in the education system as well. The sad part is I wrote an article defending the teachers and the system in 1991 and it made it to the editor; now I am disillusioned. Our justice and education system are in a sad state of affairs. State being the key word; the school has as many rights, if not more, than the parents do. My concern is that school committees have the power to return credits, pass a child, at the local level, but I wonder if they are so wrapped up in statutes or specific policies if they are not violating their own policies themselves. This leaves the parent and the student in a no win situation, the catch-22, and our government and schools in control.

I know I am not the only parent fighting this battle. This parent will be at the next open school board meeting on Feb. 17.

I cannot fathom how justice can be dealt out whether at a school or in a courtroom as an absolute. To my knowledge that only absolute is God ... everything else will crumble. We have perceptions of justice, abuses of it. God alone provides true fairness and justice, and I take comfort in that He is there when all else fails.

We can intervene for our children, and theirs, but it won't happen if we allow the catch-22 to be maintained. If our students or children pass, I think they have earned their grades and should not have to repeat them. The ones I've talked to don't believe in fighting a losing battle. I was raised that you face it head-on and don't give up the ship. Quit was not in my vocabulary, guess it still isn't.

Adamantly Not a Quitter,
Jequita Risley
 Pampa

Hospital was cheerful place

To the editor:

I never thought of a hospital as a cheerful place. A place where people are on the verge of death, in pain, suffering in a way we might only imagine and hope never to experience.

Such were my thoughts as I entered Coronado Community Hospital for tests, examinations and eventual surgery. (Sometimes life has a way of putting us on our backs in order to force us to look up. — Charles L. Allen.)

Pain and suffering are real enough, as I soon found out. Death is inevitable and its climax may be at a hospital. But its being a cheerful place, is a memory I will have for a very long time.

From the first moment I entered the building I was met by cheerful and caring people. I was nervous, apprehensive, but I tried very hard to be kind and accept gratefully the attention being given to me. They were the professionals and I was in need of help, so I let them help me.

Things went slowly at first. But when the problem was diagnosed, things

happened at a tempo I have not seen before. A short prayer for my family and myself was all the time I had before being asked to do this and that. (Prepped for surgery.) Step by step, I was met by cheerful and caring people.

Then, recovery. My hat is off to the personnel that work the third floor — the surgical floor. I spent the next seven days in the hands of some of the most caring professionals I have every met.

This short "letter-to-the-editor" is not ample space to express my thanks for the effort put forth on my behalf. The kind words, quirks or wit were needed and I hope my reply was received with as much light-heartedness.

If I failed to thank you for your help, I do so now with the signing of this letter. I do not remember all of your names or titles, and Pampa truly needs to know who you are. I have to sign this letter to have it published, but you are the ones that deserve the utmost praise.

Bobby J. Schiffman
 Pampa

Is water rate hiked needed?

To the editor:

As a resident and concerned citizen of Pampa, I attended a City Commission work session for the first time; I might add, the session dated Jan. 25, 1994.

When I entered the conference room on the third floor of City Hall, there were only a few Pampa residents there. One could count those present on one hand. Another citizen, Mr. Joe Harindez, and I wanted to ask questions on the Ordinance No. 1239 relative to providing for water rates to be charged within corporate limits of the city of Pampa.

After we had been seated for a short period of time, someone on the commission panel told us there were agenda handouts on the table located at the back end of the room and a card to fill out if you wished to speak. From the moment I entered the conference room, I felt unwelcome. Anyhow, I did get a chance to speak and ask questions on Ordinance No. 1239.

When we reached Item V (Items to be considered), the second reading of the ordinance was read.

One person did seek information on Ordinance No. 1240 relative to water rates changes outside corporate limits of the city of Pampa. And I'm not sure he was satisfied with the answers he got from the commission. Since water is a precious and a costly management matter and/or problem, I want to ask questions:

Did the City Commission appropriate needed funds for projects listed below?

- I. The city golf course
- II. The prison and the land around the prison for farming
- III. The additional beds to be added and the increase to prison population and water usage.

Who but the citizens of Pampa pay the water bill increase, and will that bill be increased periodically?

W.J. Adair
 Pampa

P.S. After all was said and passed upon, all figures from the first reading didn't match figures from the second reading.

'Turn Off TV Day' on Feb. 11

To the editor:

Is violence on the TV screen encouraging violence on the streets?
 Is socially irresponsible TV spawning a generation of sexually jaded teenagers?

What children see and hear on TV may be what we get. Morality In Media is once again sponsoring the "National Turn Off TV Day" on Feb. 11, 1994 in their belief that TV does affect our children. Along with turning off your TV, MIM asks that you write the three top advertisers asking them not to advertise on socially irresponsible shows.

Procter & Gamble spent an astronomical \$1,174,705,700 in advertising in 1992, Warner-Lambert \$258 million, and Slim-Fast Food \$61 million. These three have been targeted due to their advertising on the more offensive programs such as: *Donahue*, *NYPD Blues* and *Picket Fences*.

How to spend the day? Read a good book. Turn on the radio. Play games with your children. Invite guests for dinner, rent a video.

American Family Association Pampa Chapter appreciates MIM efforts and encourages you to join them by turning off your TV, writing these advertisers — and go a step further by choosing not to purchase products of these companies. Consumer purchasing is what makes or breaks this companies, and we, the consumers, through selective purchasing could influence their choice of programming.

Janey Hopson
 AFA Pampa Chapter

Health plan assaults freedom

To the editor:

Anyone not aware of the enormous assault on both our health and our freedom contained in the Clintons' plan for the government seizure of the medical industry needs to read George Will's column on the last page in *Newsweek* of Feb. 7, 1994 ("Beyond Prozac" cover).

Every American herded without choice into health communes (aka

Alliances) from which there is no escape but death or emigration to another country. In the commune, you can receive no more care than what a vast government bureaucracy says you can be provided. It will be a crime for you to attempt to buy something different or better and for a doctor to provide it.

Ultimately, as the inviolable lesson of history has shown, what you will get will be even less than what the regulations dictate. It is within your power to spare your children, your loved ones, yourselves, this future. But, you must write or call your congressman and U.S. senators telling them to vote no on the Clintons' bill and any semblance of it.

If the clear lessons of history and economics illustrated by Will don't deter you from the Clinton mirage of health security, please remember: the same government to which the Clintons propose to give power over every aspect of medical care is the government just revealed to conduct radioactive experiments on its unknowing and unconsenting citizens.

R.L. Franklin
 Pampa

Don't steal the road signs

To the editor:

Street signs and road signs are put up for a very good reason. They are there for information and direction for emergency vehicles. To them, road signs are a vital part of their job.

Just recently I had a wreck on Gray County Road 10. I am fully aware that many high school students go to "roller coaster road" to have parties.

The day before the accident, some teenagers stole all the signs from that county road. Because of this, the ambulance was delayed. They could not find us.

I had a serious head injury and the girls that were with me were also hurt very badly. One had internal injuries and the other was paralyzed from the waist down.

It should have taken less than five minutes for them to get there, but because of the people who stole the signs, it took about fifteen minutes.

I want whoever took those signs to know that if one of us had died that night, you would have been responsible.

I do realize that stealing signs is a fun thing to do, and that it is neat to have one to hang on a college dorm. But please, before you do something like that, think of the lives you may be risking before you take it.

Tiffanie Franks
 Pampa

We don't need a Hate Law

To the editor:

I would like to tell all of you legislators what I think about the Hate Law you all just passed.

The first place, this law was passed to appease the gays. You know in this country less than 2 percent of the people are gay. However, they have the attention of the news media and they write and tell anything, whether it is true or false.

Our lawmakers were dumb enough to fall for this line, along with greed. The majority of our lawmakers are lawyers and they will make millions out of this law. Greed is still number one; they were not thinking about the people.

I know as long as the gays continue to believe this way, they are skating on very thin ice. I hope that everyone who voted for this law goes down with the ones who will have to eventually pay for this law.

This country is already filled with hate and we sure don't need a Hate Law.

Tom Stringer
 Pampa

More LETTERS on Page 6

Remember Your Valentine Feb. 14th

The Puppy Love Bouquet



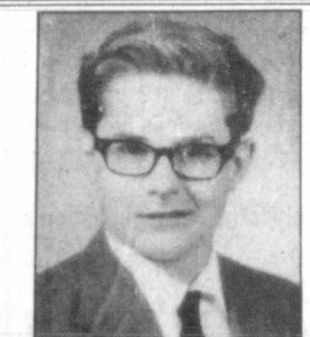
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Clinton calls for UN investigation into mortar attack against Sarajevo

By NANCY BENAC
Associated Press Writer

WASHINGTON (AP) — President Clinton denounced the latest bloodshed in Bosnia on Saturday and called on the United Nations to "urgently investigate" who was responsible for a mortar attack that left at least 60 dead.

"We rule nothing out," Clinton said in a statement, as top aides raised the possibility of NATO air strikes once responsibility for the attack in the Sarajevo marketplace had been determined.

It was the bloodiest single attack on Sarajevo's civilians since the war started 22 months ago.

Clinton said he had directed the Defense Department to offer immediate assistance in evacuating, hospitalizing and treating the injured.

Aides said the military would use C-130 aircraft to transport injured to a MASH unit the United States operates outside Zagreb, Croatia, and a U.S. airbase outside Frankfurt, Germany.

Selection of jurors to begin Monday for Hutchison trial

FORT WORTH (AP) — Forty potential jurors have been summoned to appear in court Monday to begin jury selection in the ethics trial of U.S. Sen. Kay Bailey Hutchison.

A total of 181 Tarrant County residents on Friday filled out 15-page questionnaires that attorneys will use to evaluate them.

State District Judge John F. Onion Jr. has asked that 40 people be sent for jury selection Monday and that at least two more panels of 40 be on call in case a jury can't be seated, said Linda Bierman-Davis, Tarrant County's jury administrator.

Hutchison has been charged with using her previous job as state treasurer for personal and political gain. She faces two felony counts and one misdemeanor count of official misconduct and felony counts of tampering with a government record and tampering with physical evidence.

A Republican, Hutchison has denied any wrongdoing and claims the charges against her were part of a Democratic plot to ruin her reelection campaign.

Also on Friday, attorneys for Courtroom Television Network and the Fort Worth Star-Telegram filed motions asking Onion to open courtroom proceedings to video and still cameras, respectively.

Onion has said cameras will not be permitted.

Meanwhile, Hutchison's latest campaign finance report shows she used at least \$93,000 in campaign funds to pay her defense attorneys. Under federal election law, use of campaign funds for such items is legal.

Hutchison's spokesman, David Beckwith, said the senator used campaign funds until she set up a separate legal defense fund to pay her attorneys.

Secretary of State Warren Christopher met with Clinton and other top advisers Saturday morning and consulted by telephone with British Foreign Secretary Douglas Hurd and other Western allies, including French and NATO officials, aides said.

The discussions focused on the possibility of air strikes and longer-term prospects for a "more vigorous" U.S. role in working with European allies toward a negotiated settlement of the war, according to one official who spoke on condition of anonymity.

"This unforgivable incident clearly demonstrates the need to find a negotiated settlement to the conflict in the former Yugoslavia," Christopher said in a statement.

The first order of business is to determine responsibility for the attack, Christopher said, adding, "We do not rule out the use of NATO air strikes once responsibility has been fixed."

Madeline Albright, U.S. ambassador to the United Nations, said it appeared "the Bosnian Serbs are the ones that probably have a great deal of responsibility but it is very, very important to establish the facts."

Aides said it could take several days to determine responsibility for the attack and that the North Atlantic Council would have to give the go-ahead for retaliatory air strikes, with the first bombing to be approved by the U.N. secretary general.

It was unclear whether there would be consensus within the alliance to support air strikes, since there is concern among the Europeans about possible retaliation against their ground troops in Bosnia, aides said.

"The United Nations should urgently investigate this incident and clearly identify those who are guilty," Clinton said. "I know I speak for all Americans in expressing our revulsion and anger at this cowardly act."

Republican and Democratic congressmen criticized a lack of forceful action by the United States and Western allies to stem the bloodshed in the former Yugoslavia.

Senate Minority Leader Bob Dole, R-Kan., said the latest violence was "not surprising in light of the international community's utter lack of will and principle in responding to nearly two years of

aggression against Bosnia."

"The slaughter of innocent, defenseless civilians can no longer be ignored by the United States," Dole said in a statement from Bal Harbor, Fla. "The response of the U.S. and its allies should not be another bureaucratic 'working group' but immediate and firm action to implement air strikes and to begin the arming of the Bosnian government."

Rep. Frank McCloskey, D-Ind., a member of the House Armed Services and Foreign Affairs committees, called the latest attack "a major turning point and an escalation in the war in Bosnia."

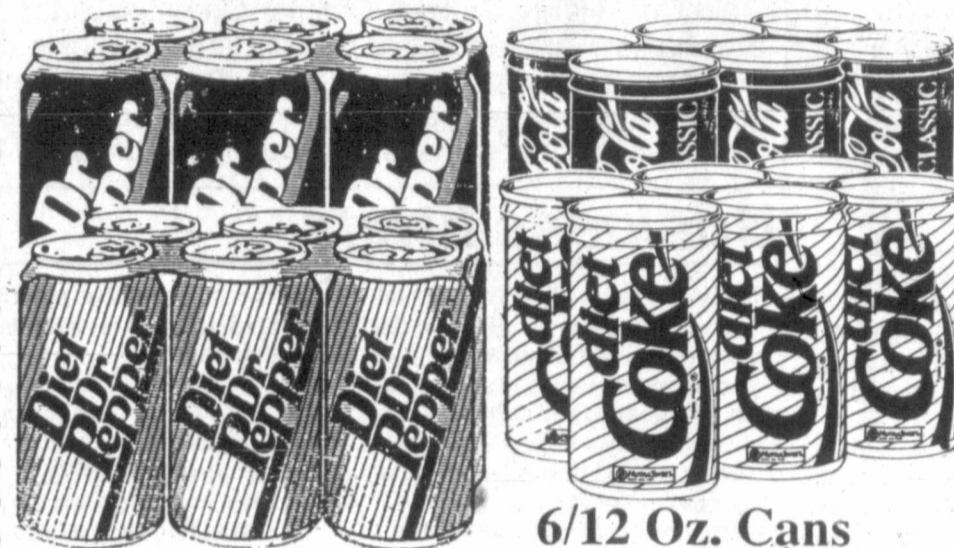
"How many people have to suffer death, maiming, destruction and dispersal from their homes before Bill Clinton and the West move ahead and do the right thing?" McCloskey asked.

He urged Clinton to call for air strikes and bombing of Serb artillery positions and to lift the arms embargo.

"I am really appalled that the Clinton administration continues to refuse to define this carnage as a strangulation and a siege," he said.

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Business

Minding your own Business
By Don Taylor



It's-not-my-job-it-is

We had been standing in line for several minutes. The restaurant was busy and the order line was moving slowly. As we finally made it to the front of the line, we observed an interesting little scene.

The young person who was taking orders and running the cash register also had the responsibility to prepare each customer's drink. He needed to refill the ice container before he could complete our order.

This youngster turned to another employee who was watching and asked politely if the watcher would take the next customer's order while he went to replenish the ice supply. The watcher snapped, "That's not my job. I'm busy filling the trays."

The young man who was running the register apologized to us for making us wait for our drinks. Then he told the next family in line that he would return to take their order in a moment. He dashed after a bucket of ice, returned and again apologized as he served our drinks. While all of this transpired, the watcher simply watched.

As we walked back to a table with our food, my wife smiled at me and said, "That was interesting." My daughter said, "Dad, there has to be a column in there somewhere." I reached for my pen and a clean napkin and made a few notes.

A Column Indeed

The more I thought about that incident, the more I grew certain that I should write about it. I believe there is an epidemic of "It's-not-my-job-it-is" sweeping our country. From our leaders in Washington through the young minimum-wage workers in business, this insidious disease is spreading.

It is easier to deny responsibility and just stand back and watch than to accept responsibility and get the job done. We need people in business, government and education who can produce positive results. It doesn't matter whether we're serving our country or serving our customers, we must take responsibility for doing what needs to be done.

Three Little Lessons

I've learned three lessons over the last few years. These lessons relate perfectly to the "It's-not-my-job-it-is" disease.

The first lesson is that folks who develop the habit of saying "I wasn't hired to do that" or "that's not my job" often find themselves without a job. Employees who try to dictate to an employer what they will or won't do is asking for early retirement.

This is particularly true if customers are involved. Specialization is not a luxury many small businesses can afford. Therefore, every employee must learn to do whatever it takes to keep customers happy. Even if it's not in our job description. Don't forget that satisfied customers are our only long-term job security.

I learned the second lesson early in my own career. I discovered that if we look for work to do, we can always find it. When I earned my living on the farm, I found there were always fences to mend, equipment to repair and chores to complete. In business, there are always customers to serve, floors to clean, windows to wash and tasks to finish. The work is there if we look for it.

The third lesson is the most important one. It is this: If we want to get ahead in life, we often must put others' wishes ahead of our own. We need to do what needs to be done, whether or not it's our job. Look for ways to make another's job easier. When you're dealing with customers, help them get exactly what they want, when they want it. We may find that it is not only our job, but is also fun and rewarding.

IPAA signs agreement with Interior regarding gas contract settlements

The Independent Petroleum Association of America (IPAA) and the Interior and Justice Departments reached an agreement Friday regarding Interior's data request on natural gas contract settlements.

The agreement, which IPAA officials said is good news for independent producers, was signed by IPAA's outside counsel L. Poe Leggett and Minerals Management Service Director Tom Fry.

Under the agreement, Interior will withdraw Assistant Secretary Robert Armstrong's June 18, 1993 data request related to contract settlements involving federal and Indian oil and gas leases. As a result, lessees will no longer have to meet the previously effective Jan. 31 deadline for providing the requested information and will have extra time to comply with a much more limited data request.

Interior will be sending federal and Indian lessees a new letter deleting earlier requirements and asking only for lists of gas contract settlements since January 1980 and the money received in each settlement. Upon receipt of the new Arm-

strong letter, producers will have 45 days to comply.

In exchange, IPAA will withdraw its call for a preliminary injunction. "This is a significant victory for independents," said Larry Nichols, president of Devon Energy Corp. in Oklahoma City and chairman of the IPAA Public Lands Committee. "This agreement will give us our day in court and puts the burden of proof back on Interior where it belongs."

In August 1993, IPAA and more than 20 associations sued the government in an effort to prevent Interior from collecting royalties on natural gas settlements.

Under the agreement, almost no federal lessees will be billed for royalty on the contract settlements, nor will they be compelled to create reports or turn over hard-to-get information unless and until Interior convinces a court it has the right to collect royalties on settlements, IPAA officials said.

"So far we've been successful. We remain confident IPAA will win on the legal merits," IPAA Vice President Mark K. Seifert said.

Federal judge strikes down state law on minorities in trucking firms

HOUSTON (AP) — State officials said Friday they were disappointed with a federal judge's decision to throw out as unconstitutional part of a new state trucking law aimed at giving minorities a competitive edge.

U.S. District Judge John Rainey said the statute unfairly discriminates against white men.

"Legislation which opens the doors of opportunity for some and simultaneously closes the door on others without a compelling reason simply thickens the quagmire of discrimination from which we have struggled," he wrote in Thursday's ruling.

The state attorney general's office will consult with the Railroad Commission and decide whether to appeal the ruling, said attorney general spokesman Ward Tisdale. Railroad Commissioner Barry Williamson said the commission likely would discuss the issue Monday, and he would vote to appeal.

"The bottom line is it's important that we move forward and allow more competition, allow more entry into the industry," said Williamson, who called the decision "a disappointment to women and minorities."

The case is one of two filed in Houston federal court challenging the segment of a broader 1993 law. Other parts of the law were unaffected by the ruling.

The measure would have made it easier for women- and minority-owned companies to obtain authority to transport cargo between Texas cities.

Such companies were required to prove only that they were capable of doing the work, while companies owned by white men were required to prove a need for their services.

Only five applications were approved under the new rule before a court order stopped the Texas Railroad-Commission from approving the more than 200 petitions filed under the eased provisions.

State Rep. Robert Earley, D-Portland, issued a statement saying he also was disappointed by the court ruling. Earley, who is challenging Commission Chairman Jim Nugent, accused Nugent of having been warned in advance that the application standards portion of the bill likely would be ruled unconstitutional.

"If Nugent had a genuine interest in leveling the playing field he would have done his job and worked towards a meaningful compromise with the Legislature," Earley said.

Cellular One opening



Greater Pampa Area Chamber of Commerce Gold Coats welcomed Cellular One to the Pampa business community during its grand opening last week. From left are Gold Coat Henry Gruben, Cellular One associates LaQuita Kotara, Larry Linder and Stephanie Ware, and Gold Coats Paulette Hinkle and Roger David as they prepare to cut the ribbon for the business grand opening activities. Cellular One is located at 1916 N. Hobart and provides services and equipment for the cellular telephone communications business. (Pampa News photo by Darlene Holmes)

Business briefs

NEW YORK (AP) — The Federal Reserve's surprise announcement that it was raising interest rates sent a shock wave through financial markets, sending the Dow Jones average down nearly 100 points, depressing bond prices and pushing up the dollar's value.

The Dow industrial average tumbled 96.24 points, or 2.43 percent, to 3,871.42. For the week, the average retreated 74.01 points.

The stock market had the most violent reaction Friday of all the financial markets to word that the nation's central bank decided to nudge up the cost of borrowing.

NEW YORK (AP) — The board of directors of Paramount Communications Inc. threw its support behind the latest offer from Viacom Inc. and urged shareholders to accept Viacom's takeover bid by Feb. 14.

After 4 1/2 months of bids and counter-bids, Viacom and QVC Network Inc. submitted improved offers this week. The bids are each just over \$10 billion, but Viacom's offers more cash than securities. Paramount's action came Friday.

WASHINGTON (AP) — A government regulation that limited situations when lenders could be held

liable for the hazardous pollution by their creditors was overturned by a federal court.

A U.S. Court of Appeals panel ruled 2-1 Friday that the Environmental Protection Agency had no authority to limit liability in Superfund cases, in part because the agency is a potential litigant in those cases.

WASHINGTON (AP) — Electronic keys that unlock scrambled telephone and computer signals are being placed in the hands of two federal agencies, the government announced.

The decision Friday allows law enforcement officials to maintain wiretaps. Attorney General Janet Reno said the keys to the technology — known as Key Escrow Encryption — will be held by the Commerce and Treasury departments.

BOSTON (AP) — Ten years after taking over as publisher, Patrick Purcell announced he had purchased the *Boston Herald* from Rupert Murdoch's News America Corp.

Purcell, who will assume ownership on Feb. 14, would not reveal the terms of Friday's deal, which

was financed by the Bank of Boston. Purcell said he would give up his position as publisher of the Murdoch-owned *New York Post*.

WASHINGTON (AP) — For the second time this year, regulators are permitting a bank to operate across state lines.

Under the action taken Friday by the Office of the Comptroller of the Currency, NationsBank Corp., the nation's fifth-largest bank holding company, will be able to operate its offices in Washington and its Maryland suburbs as a single branch network.

HANOI, Vietnam (AP) — Big name American companies zeroed in on what one consultant called the "hottest emerging market in the world" only hours after the United States and Vietnam restored economic ties after nearly 20 years.

Capitalizing on a multibillion-dollar capitalist economy in this splendorous communist country, giants of industry emerged. At least one, General Motors Corp., kept its interest a secret until President Clinton lifted the U.S. trade embargo Thursday.

Chamber Communique

This year's Chamber Banquet was well attended and the audience enjoyed having the Pampa High School Choir perform during dinner, which was excellent.

Dr. Dawson Orr, president of the Board of Directors, presented the 1994 board members and gave recognition to retiring members. Dr. William Hallerberg presented R. D. "Jimmy" Wilkerson's presidential plaque, in Jimmy's absence, to Virginia Wilkerson and their son Dick and daughter-in-law Brenda, acknowledging the Chamber's appreciation for his leadership, and named him as an honorary member of the Chamber.

Betty Henderson, 1993 Citizen of the Year (the initial presentation was made at the October Country Fair) was recognized for her many contributions to the community. Dr. Barry Thompson, president of West Texas

A&M University, presented an excellent message.

In 1993, your Chamber mailed 789 pieces of information on Pampa, which included 447 Community Packets; and in January 1994, we had 63 requests for information, including 39 requests for Community Packets.

The annual *Pampa Community Survey* that is produced by Southwestern Public Service Company has been updated for 1994 by the Chamber and is now at the printer's. This survey is an excellent profile of Pampa.

Meetings:
Monday — 12 noon — Membership Committee

Tuesday — 11:30 a.m. — Chamber Executive Committee

Thursday — 2 p.m. — Household Hazardous Waste Committee Support Pampa businesses!

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Hugoton completes stock offering

WICHITA, Kan. — Hugoton Energy Corporation has announced the completion of its initial public offering of 3.45 million shares of common stock through its underwriters, Donaldson, Lufkin & Jenrette Securities Corporation, Smith Barney Shearson Inc. and Petrie Parkman & Co..

The offering was completed last week, resulting in net proceeds of \$32 million to the company.

Hugoton Energy is an independent natural gas and oil company engaged in the development, production and acquisition of, and the

exploration for, natural oil and gas, primarily in the Hugoton Field.

The company is one of the most active independent operators in the Hugoton Field, which is the largest and most prolific gas-producing field in the continental United States. The company also owns a natural gas processing plant and gas gathering system in the Kansas portion of the field.

"The equity provided by this offering will enable us to accelerate our aggressive development, exploration and acquisition activities," Chairman Floyd C. Wilson said.

Nation's oil and gas rig count down by 26

HOUSTON (AP) — The number of working oil and gas rigs nationwide fell this week for the fifth time in six weeks, tumbling 26 to 752, Baker Hughes Inc. said Friday.

During the same week last year, 720 rigs were working.

Of the rigs running this week, 405 were exploring for natural gas, 335 for oil and 12 were listed as miscellaneous.

Houston-based Baker Hughes has kept track of the count since 1940. The count peaked at 4,500 in December of 1981 during the oil boom.

Last summer, it dropped to a record low of 596. The previous low was 663 in the summer of 1986.

The rig count represents the number of rigs actively exploring for oil and natural gas.

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Drilling Intentions

Intentions to Drill.
GRAY (WILDCAT) Jones Energy, Ltd., #1 Jackson '208' (640 ac) 2166' from North & 467' from East line, Sec. 208, M-2, BS&F, 12 mi NE from Pampa, PD 4500' (221 West 6th., Suite 1550, Austin, TX 78701)
HANSFORD (WILDCAT & DAHL-HOPE Upper Morrow) Strat Land Exploration Co., #1 Walker (653 ac) 2050' from North & 660' from East line, Sec. 156,2,GH&H, 8 mi NW from Gruver, PD 7250' (Nine East Fourth, Suite 800, Tulsa, OK 74103)
HEMPHILL (WILDCAT & HEMPHILL Granite Wash) Samson Resources Co., #339 Flowers (285 ac) 330' from South & East line, Sec. 39,—,D.P. Fearis Survey, 6 mi south from Canadian, PD 10900' (Two West Second, Tulsa, OK 74103) Rule 37
LIPSCOMB (WILDCAT & SOUTH MAGOUN Lower Morrow) Slawson Exploration Co., #1-968 Akers (823 ac) 467' from North & 4813' from East line, Sec. 968,43,H&TC, 8 mi SE from Follett PD 9675' (621 N. Robinson, Suite 490, Okla. City, OK 73102)
ROBERTS (WILDCAT & ST. CLAIR Granite Wash) Maxus Exploration Co., #3-86 McMordie (640 ac) 2066' from North & 2091' from East line, Sec. 86,C,G&M, 10 mi north from Miami, PD 10100' (Box 400, Amarillo, TX 79188)
ROBERTS (WILDCAT & ST. CLAIR Granite Wash) Maxus Exploration Co., #3-87 McMordie (640 ac) 1855' from South & 660' from West line, Sec. 87,C,G&M, 10 mi north from Miami, PD 10100'
Application to Re-Enter
SHERMAN (TEXAS HUGOTON) Criterian Energy, Ltd., #2 Blake Trust Estate -B- (1250 ac) 1250' from North & West line, Sec. 46,3-T,T&NO, 30 mi SE from Texahoma, PD 3200' (1201 Prospect, El Paso, TX 79902)
Oil Well Completions
HARTLEY (PROCTOR RANCH Wolfcamp) Corlena Oil Co., #4-64 Proctor, Sec. 64,22,CSS, elev. 3839 kb, spud 11-7-93, drlg. compl 11-15-93, tested 12-12-93, pumped 26 bbl. of 42 grav. oil + 67 bbls. water, GOR —, perforated 4020-4040, TD 4200', PBDT 4152'
ROBERTS (N.W. MENDOTA Lower Douglas) Duncan Energy Co., #1-52 Christie-Tippis, Sec. 52,B-1,H&GN, elev. 2922 gl, spud 9-3-93, drlg. compl 9-16-93, tested 11-1-93, pumped 57 bbl. of 40.5 grav. oil + 9 bbls. water, GOR 877, perforated 6888-6906, TD 7100', PBDT 7036'
Gas Well Completions
GRAY (WILDCAT) Jones Energy, Ltd., #1-23 Ruth, Sec. 23,3,I&GN, elev. 3069 kb, spud 6-30-93, drlg. compl 7-8-93, tested 7-28-93, potential 12022 MCF, rock pressure 783, pay 3650-3668, TD 4100'
GRAY (WILDCAT) Jones Energy, Ltd., #2 Ruth 3, Sec. 3,3,I&GN, elev. 3150 kb, spud 10-4-93, drlg. compl 10-15-93, tested 11-10-93, tested 11-10-93, potential 1691 MCF, rock pressure 793, pay 3988-3994, TD 4200'
HEMPHILL (S.E. FELDMAN Tonkawa) Phillips Petroleum Co., #2-T Jones 'T', Sec. 16,42,H&TC elev. 2462 kb, spud 8-22-93, drlg. comple 9-10-93, tested 1-5-94, potential 650 MCF, rock pressure 603, pay 8012-8064, TD 8200', PBDT 8086' — Dual Completion W/#2-T Jones 'T'
HEMPHILL (TEXFEL Douglas) Phillips Petroleum Co., #2-C Jones 'T', Sec. 16,42,H&TC, elev. 2462 kb, spud 8-22-93, drlg. compl 9-10-93, tested 11-17-93, potential 8250 MCF, rock pres-

IADC/SPE Drilling Conference scheduled in Dallas

RICHARDSON — "Cautious optimism" are the current bywords of the drilling sector for the worldwide oil and gas industry. The 1994 IADC/SPE Drilling Conference — set Feb. 15-18 at the Grand Kempinski Hotel in Dallas — will be the site of important discussion about the significant and ongoing change occurring to all segments of the industry, including an evolution that may result in favorable drilling prospects in 1994.

"There is no escaping the reality that the current operating environment is rife with uncertainty," said program chairman Charles K. Orr of Santa Fe Intl. Corp.

"On the one hand, the increased market price of natural gas and the emergence of aggressive independent producing companies have fueled optimistic forecasts for drilling activity during 1993 and on into 1994. On the other hand, low crude oil prices are creating an air of uncertainty that cannot be ignored."

Recognizing that near-term operating conditions remain unpredictable, conference co-sponsors — the Society of Petroleum Engineers and the International Association of Drilling Contractors — have structured a program that focuses on technology and techniques that make favorable impacts regardless of the operating climate.

The 98-paper technical program and industry exhibition will examine economical operations and showcase leading-edge technology. An international audience of more than 1,000 petroleum professionals is expected to attend.

Special activities include a technical display, three luncheons, and the Wednesday afternoon (Feb. 16) plenary session on the "Impact of Drilling Operations on Well Life Cycle Cost Reduction."

The plenary session features a cross-section of top executives from the drilling industry. The speakers include Jon C. Cole, senior vice president of marketing, Sonat Offshore Drilling Inc.; Michael E. Manning, vice president of oil-field services coordination — Eastern Hemisphere and Latin America, Schlumberger Oil-field Services; Richard H. Reiley, global consultant drilling, BP Exploration Operating Co. Ltd.; Mike J. Walker, regional drilling manager, Union Pacific Resources Co.; and Zeke Zeringue, senior vice president of global operations, Halliburton Energy Services. John P. de Wardt of Halliburton Energy Services moderates the session.

The technical displays, featuring the latest information on drilling technology, offer attending delegates the chance to broaden their exposure to new equipment and services impacting drilling operations.

Events related to the technical display include the Wednesday afternoon welcoming reception and continental breakfasts each morning, all held in the exhibits area to provide opportunities for informal discussion and networking.

Victor Beghini, vice chairman of Marathon Group and president of Marathon Oil Co., and Charles Blackburn, chairman, president and CEO of Maxus Energy Corp., are the keynote speakers for the Wednesday welcoming and Friday closing luncheons, respectively.

The SPE Drilling Engineering Award will be presented at the Thursday IADC/SPE hosts' luncheon, which also includes addresses from IADC Chairman Robert E. Rose of Diamond Offshore Drilling Inc. and SPE President-Elect Roy Koerner of Texaco U.S.A.

The topics covered in the 17-session program include coiled tubing and slimhole drilling; drilling rigs; advances in drilling fluids; performance management; directional and horizontal drilling; drill bit development, selection and application; quality management; drilling performance; wellbore problems and solutions; well control; special drilling operations; drilling equipment; drilling technology field operations; case histories; and tubulars.

With more than 51,000 members, SPE is the largest international technical and professional association for engineers, scientists and managers involved in oil and gas drilling, exploration and production. SPE's global network includes members residing in more than 100 countries.

IADC represents the vast majority of the companies who own the world's offshore drilling and well-servicing fleet, as well as land drilling contractors, producing companies, petroleum service firms and equipment manufacturers. More than 1,000 companies hold membership.

Worries cloud decisions on risks for mutual funds

By CHET CURRIER
 AP Business Writer

NEW YORK (AP) — As American investors try to educate themselves about the ins and outs of mutual funds, much of their confusion focuses on the word "risk."

Every time they are surveyed, would-be fund buyers seem to testify that they simply don't understand the basic risks involved.

On the other hand, once they are aware of hazards, they often appear determined to avoid them at all costs — as if investment success were simply a matter of eliminating risk from the process.

One center of activity in the battle over risk has been the nation's bank branches, where products like mutual funds and annuities are now marketed alongside traditional vehicles such as certificates of deposit that are covered by federal deposit insurance.

By all the evidence, bank customers are hazy, at best, on which of the merchandise is federally insured and which isn't.

"We see a distressing pattern of confusion and false comfort on the part of bank customers, a very substantial portion of whom do not seem to grasp that banks are no longer just in the business of selling FDIC-insured products," says Craig Goetsch, an Iowa securities regulator and president of the North American Securities Administrators Association.

"When the next market correction takes place, millions of U.S. consumers could learn the hard way that there is no safety net for mutual funds and stocks sold at banks."

At the same time, however, many analysts argue that the typical fund investor plays it too cautiously.

They note that of the \$2 trillion in funds of all types, close to \$600 million, or nearly 30 percent, is in money-market funds yielding an average of 2.75 percent.

That compares to total returns for 1993 of close to 10 percent or more for almost all categories of stock and bond funds.

Those longer-term funds are riskier than money funds — at least in the sense that they are subject to fluctuations in net asset value, which normally don't occur in money funds.

Of course, if the market climate turns sour in 1994 or at any other future time, long-term funds could show negative results for a spell that would make whatever return money funds were earning look great by comparison.

But the risk of a market "correction" may be worth taking, if you understand it and can afford to ride it out. As financial professionals are quick to point out, trying to avoid risk may have even greater costs.

For instance, many fund managers lament that they see their customers shunning short-term bond funds that return, say, 5.5 percent and sticking with money funds at 2.75 percent, even though the difference in risk is nowhere near double.

Standard & Poor's Corp., which has just launched an effort to rate bond funds for all their various risks, offers this advice: "Don't automatically choose the bond funds with the lowest risk. Funds with the lowest risk generally earn the lowest long-term returns."

"In general, investors must accept some risk to earn greater long-term returns. That means investing in funds with longer maturities, lower credit quality and other types of investment risk."

"You must determine for yourself how much risk you can accept, based on your individual goals and time horizon."

Some risks are simple to quantify. For instance, a few moments with a calculator may be all it takes to determine how much the net asset value of a government bond fund will decline if interest rates rise by one percentage point.

Others are less precise. Nobody knows for sure how far a good stock fund might decline in a bear market, or how long it might stay down.

But whatever form they take, risks in mutual funds need to be acknowledged and studied. There is not much promise in either denying those risks or just deploring their existence.

THE INSPIRATION OF THE SCRIPTURES

"Every scripture inspired of God is also profitable for teaching, for reproof, for correction, for instruction which is in righteousness: that the man of God may be complete, furnished completely unto every good work." (2 Tim. 3:16-17.) It is not surprising that the devil seeks to destroy our faith in the verbal inspiration of the scriptures. The holy scriptures furnish us the only accurate and detailed information concerning the one, true, and living God (Heb. 11:1-6; Acts 17:22-31; Eph. 4:6; 1 Tim. 2:5). They also reveal His wisdom, plan for our salvation, the sinfulness of mankind, the sacrifice of Christ, the building of His church and the direction for the righteous (2 Tim. 3:16-17; Jn. 14:6; Eph. 1:1-4; Matt. 16:18; Rom. 3:9-23; 5:8; 1:16-17.)

But, if the Bible is not inspired of God but actually a book of contradictions and falsehoods, as is claimed by some, then there is actually no valid and reliable basis for belief in God at all (Rom. 10:17.) And, if it is left up to the wisdom of man to construct and direct concerning God and His plan for salvation, just imagine the

many differing and conflicting descriptions and plans we would have.

Yet any doubt of the inspired account is either a reflection upon the writers of the Bible or an open denial of inspiration altogether. Peter wrote: "But men spake from God, being moved by the Holy Spirit" (2 Pet. 1:21.) And so, if the Bible is inspired of God, then everything in it, of necessity, is true and incapable of error even as God is incapable of error (Jn. 17:17; Heb. 6:18; Titus 1:2.) The Bible, then, being true, is the infallible direction man desperately needs, indeed is lost without (Jer. 10:23; Prov. 14:12.) If it is His word, it is His wisdom and does not conform to the wisdom of men (Isa. 55:8-11; 1 Cor. 1:18-25.)

Furthermore, the Bible needs nothing from man in order to assist or make it better in any way. Man is warned about perversions of His word or adding to or subtracting from it (Deut. 4:2; Gal. 1:6-9; 1 Cor. 4:6; Rev. 22:18-19.) To truly believe the Bible as the word of God is to believe it and obey God in order to enter heaven.

—Billy T. Jones.

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Sports

Notebook

BASKETBALL
LUBBOCK (AP) — Chuck Henderson scored two free throws with one second remaining to bring Texas A&M to an 89-88 victory over Texas Tech on Saturday afternoon, keeping the Aggies unbeaten in Southwest Conference play.

Joe Wilbert led the Aggies (13-5 overall, 7-0 in league play) with 26 points. Lance Hughes had 24 points and Jason Sasser 21 for Texas Tech (9-9, 4-3). Tech had won three straight going into the game.

Tech led 86-84 before Henderson's 3-pointer at 0:06 put the Aggies up, 87-86. However, Mark Davis was fouled and made both free throws with two seconds left, for an 88-87 Texas Tech lead.

But A&M's inbounds pass went the length of the court to Henderson, who was fouled by Hughes, setting up the winning free throws.

Henderson had eight points in the final two minutes, including two 3-pointers.

Tech led 12-11 before the Aggies pulled away, and A&M was up, 51-43 at the half. The Raiders went on a 21-10 run to regain the lead.

A&M led by as much as 10 points with 7:15 to play before the Raiders rallied again. The Raiders made six of eight free throws in the final two minutes.

There were 12 lead changes and seven ties, most of them in the second half.

BASEBALL

ARLINGTON (AP) — Former Dallas Cowboys wide receiver Drew Pearson is used to catching footballs, but now he wants to try his hand at making money in baseball.

The ex-Cowboys great is looking to sell — at Texas Rangers' games — caps and T-shirts commemorating baseball's long-defunct Negro Leagues.

Pearson first pitched his idea last fall, and his excitement grew after a tour of the Rangers' new home stadium, The Ballpark in Arlington, which officially opens in April.

"It just enhanced our feelings that, yes, this is something we want to get involved with," said Pearson, who owns a sportswear business, a sports grill and other enterprises that last year recorded sales totaling almost \$140 million.

Drew Pearson Cos., which specializes in headwear, is one of 22 businesses licensed to sell official Negro Leagues goods, according to an official with the league's baseball museum in Kansas City, Mo., which decides who can sell the merchandise.

Major League Baseball has issued another 10 licenses to sell Negro Leagues apparel, baseball's licensing office says.

Regardless of whether Pearson is given the go ahead to sell the items featuring teams that prospered in the days of segregated baseball, between 1920 and 1960, the Rangers intend to sell or provide space for such souvenirs.

"The Negro Leagues are very much a part of baseball and the history of baseball," said Tom Schieffer, Rangers president. "We definitely want to have some of that merchandise available."

Rangers officials have given no guarantee to Pearson, who retired as the Cowboys' all-time leading receiver after the 1983 season, but said they look forward to further meetings with him.

The hats, T-shirts, baseball jerseys and other apparel sport names and logos of Negro League teams such as the Atlanta Black Crackers, the Birmingham Black Barons, the Chicago American Giants and the Baltimore Black Sox.

Those accepting a license through the Negro Leagues Baseball Museum agree to pay a 5 percent royalty to the museum on all merchandise they sell. The money is used to develop permanent facilities, acquire artifacts and conduct research, said Tom Busch, the museum's licensing agent.

ATLANTA (AP) — Ron Gant's week is one he is not likely to forget.

It began well when the Atlanta Braves' left-fielder signed a 1994 contract for \$5.5 million on Jan. 27, but ended with Gant in an Atlanta hospital.

Two days after Gant — who supplied much of the power in a career-best season in which the Braves won the NL West for the third straight year — signed his big contract, he and a friend were accused of having sex with two underage girls on Christmas Eve in his home town of Victoria, Texas.

On Thursday — five days later — Gant suffered a broken right leg in a dirt-bike accident and will be out at least three months.

His only consolation on Friday was that the Braves said they would not try to void his non-guaranteed deal for 1994, which was the largest one-year pact in baseball history.

Gant, eligible to become a free agent after the World Series, could be released by the Braves at a cost of only \$906,593, which amounts to 30 days termination pay.

Details of the accident still remain sketchy. "He's still heavily sedated," Gant's spokesman Lou Tevlin said Friday night after spending much of the day with Gant at Atlanta's Piedmont Hospital. "Maybe tomorrow we'll be able to talk to him and find out."

Tevlin said the accident occurred in the Atlanta suburb of Cherokee County. He said Gant had gone dirt-bike riding with several friends in his truck which was used to transport the bikes.

"No one is more upset by this than Ronnie Gant himself. He is anxious to get back in recovery mode," Tevlin said. Gant underwent 2 1/2-hours of surgery Thursday night during which surgeons inserted a steel rod in his lower right leg.

With spring training opening in less than three weeks, Gant's job will be up for grabs among rookies Tony Tarasco and Ryan Klesko, free agent Jarvis Brown and veteran Dave Gallagher, obtained during the winter in a trade with the New York Mets for pitcher Pete Smith.

The accident also meant Gant missed his scheduled testimony before a grand jury investigating allegations that he and a friend conspired to have sex with two girls, aged 15 and 16. It was scheduled for Friday.

Gant and Stephen Gaskin, 27, were named in a lawsuit filed on the girls' behalf last Saturday. Bernard Klimist, a Victoria attorney representing Gant, released a statement denying the allegations.

This was the first serious injury suffered by Gant, 28, who hit .274 with 36 home runs and 117 RBIs last season.

Harvesters crush Caprock, 98-64

AMARILLO — Total domination. That's the way it went for the Pampa Harvesters against Caprock.

In the first District 1-4A game three weeks ago between the two teams, the outcome was undecided until the fourth quarter when Pampa scored 29 points to run away from Caprock, 84-65. The Harvesters were leading by only five after three quarters.



Pampa's Brad Baldridge (left) drives toward the basket against Caprock Friday night. (Pampa News photo)

District 1-4A standings		
Team	District	Overall
Pampa	7-0	20-8
Borger	5-2	19-9
Randall	5-2	11-17
Caprock	2-5	8-20
Hereford	2-5	8-19
Dumas	0-7	3-22

Pampa's remaining games: Feb. 8 — Hereford, 7:30 p.m. home; Feb. 11 — Randall, 7:30 p.m. away; Feb. 15 — Borger, 7:30 p.m. home.

It was a whole new ballgame Friday night. The Harvesters won by a whopping 34 points and were just two points shy of breaking the century mark.

With sophomore forward Coy Laury scoring 21 points to lead five players in double figures, the Harvesters raced to a 98-64 win. Rayford Young and Hank Gindorf had 16 and 15 points respectively, followed by Duane Nickelberry with 14, and Seivern Wallace, 13.

Pampa also collected its 20th win to go 20-8 for the season. More importantly, the Harvesters extended their district lead to two games with three remaining after Randall knocked off Borger, 57-40, Friday night.

Pampa is 7-0 in league play while both Borger and Randall are 4-2.

Pampa took charge early against Caprock with its relentless pressure

defense, forcing eight turnovers in the first quarter. With five minutes remaining and Pampa leading, 12-8, Gindorf started an 8-point run on a steal and a basket. Brad Baldridge, Wallace and Nickelberry followed with baskets to give the Harvesters a commanding 20-8 lead. Caprock never got closer than 9 points.

Pampa led at the end of the first quarter, 30-15, at the half, 50-31, and 76-40 going into the final period. Wallace scored Pampa's 98th point on a breakaway dunk with less than a minute to play.

Pampa owned a 39-26 rebounding advantage with Laury pulling down 8 boards to lead the Harvesters. Corey Hastings, who had 11 points, led the Longhorns with 9 rebounds.

Jason Contreras was high scorer for Caprock with 16 points. The Longhorns fall to 8-20 for the season and 2-5 in district.

The Harvesters host Hereford at 7:30 p.m. Tuesday night in McNeely Fieldhouse.

Pampa 98, Caprock 64
Individual scoring
Pampa: Coy Laury 21, Rayford Young 16, Hank Gindorf 15, Duane Nickelberry 14, Seivern Wallace 13, Jeremy King 7, Justin Collingsworth 6, Brad Baldridge 4, Jason Jones 2. Three-point goals: Laury 2, Young 1.

Caprock: Jason Contreras 16, Derrick Gardner 13, Corey Hastings 11, Louie Mendoza 8, Jerry Gardner 8, Marcus Otiz 4, Jeff Taylor 3. Three-point goals: D. Gardner 4, Contreras 2, Mendoza 1, Taylor 1, J. Gardner 1.



Pampa's Katy Green moves in front of a Caprock defender for a shot. (Pampa News photo)

Lady Harvesters suffer district setback

AMARILLO — Caprock won over the Pampa Lady Harvesters, 48-37, in a District 1-4A girls' game Friday night.

It was Caprock's first district win after seven losses. Pampa dropped to 1-7 in district play.

Liberty Vibbard had 12 points and Vanessa Tenorio had 11 points to lead Caprock in scoring.

Jayne Davis was high scorer for Pampa with 14 points. Misty Scriber followed with 8 points while Elisha Calloway and Katy Green had 4 points each; Jennifer Jones, 3; Erin Alexander and Jane Brown, 2 each.

Trailing by 15 after three quarters, Pampa closed the gap to 8 points (43-35) on Jones' 3-pointer with 1:23 to go, but that was as close as the Lady Harvesters could get.

PHS netters split dual with Borger

Pampa team captains J.B. Horton and sophomore Jamie Barker were chosen as players of the week after their performances against Borger last week.

Horton, a senior, defeated Ben Clark of Borger, 6-2, 6-2, in their singles match.

Barker, a sophomore, extended her winning streak to 30 matches with a 6-2, 6-1 win over Nicole Farley. Horton and Barker are the team's No. 1 seeds.

Pampa and Borger split the 10 matches played.

Boys' Singles
J.B. Horton (P) def. Ben Clarke, 6-2, 6-2.
Matt Thompson (B) def. Lanny Schale, 6-3, 6-3.

Boys' Doubles
Billy DeWitt-Brooks Gentry (P) def. Shad Goldston-Conrad Grodd, 6-3, 6-1; Stefan Bressler-Aaron Witt (P) def. Chad Bracher-Justin Kimble, 6-2, 6-1.

Girls' Singles
Jamie Barker (P) def. Nichole Fraley, 6-2, 6-1.

Girls' Doubles
Lacy Jordan-Lyndee McNeese (B) def. Campos-Julie Noles, 6-2, 6-1; Kristi Clem-Becca Oeflein (B) def. Cami Stone-Sondra Wright, 6-1, 6-1.

Varsity Individual records

Boys	Single	Doubles
Stefan Bressler	4-6	11-2
Billy DeWitt	8-2	9-3
Brooks Gentry	9-4	10-6
Jamison Hancock	1-1	1-1
J.B. Horton	9-5	10-4
David Kludt	2-3	3-2
Lanny Schale	7-8	11-3
Aaron Witt	7-7	13-3
Totals:	47-36	34-12

Girls	Singles	Doubles
Jamie Barker	15-0	9-3
Catarina Campos	4-10	1-15
Lora Carlisle	4-5	5-7
Kristi Carter	2-13	1-9
Misty French	1-1	1-1
Lorrie Fulton	9-5	8-6
Marissa Grabato	0-4	1-5
Meredith Hite	0-1	0-1
Kimberly Martin	0-1	0-2
Julie Noles	1-3	2-9
Amanda Sims	0-2	1-1
Cami Stone	0-1	1-2
Sondra Wright	0-0	0-1
Totals:	36-46	15-31

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Mexican rebels want Salinas' resignation

SAN CRISTOBAL DE LAS CASAS, Mexico (AP) — Rebel leaders, speaking to Mexican reporters deep in the jungle for the first time since their rebellion began, appealed for nationwide support as they prepare for talks with the government.

The Mayan Indian rebels, as quoted in Saturday newspapers, continued to demand the resignation of President Carlos Salinas de Gortari and insist that talks include discussion of fundamental national political changes.

The government, however, says the political system is off limits and it will only discuss rebel demands for improved treatment of Mexico's impoverished Indian minority.

"The democracy Salinas speaks of is a hoax to us," said a rebel leader who goes by the name Comandante Javier, as quoted by the daily Tiempo of San Cristobal and La Jornada of Mexico City.

He and other rebel leaders met with reporters Friday in the Lacandon jungle east of San Cristobal in southern Mexico, where the rebellion began on New Year's Day. Reporters said the trip took several days, with travel often by night.

The rebel Zapatista National Liberation Army and the government both say talks seem close, but no time or place has been announced. A cease-fire has been in effect for nearly a month.

It was not clear if the delay in starting talks was due primarily to disagreement over the agenda or to other factors, such as difficult communications with the remote rebel leadership or rebel wariness of the government's intentions.

The government has already reacted to the rebellion and to other calls for reform by signing a pact with opposition parties promising steps for free elections and by announcing

plans to spend more money in the rebellious Chiapas state. About half of the prisoners captured by the army have been freed.

Asked why the government balked at including national topics, the head of a congressional committee visiting the region, ruling party Sen. Victor Tinoco of Michoacan, said the rebellion was "very well localized" in only four of Mexico's 2,600 districts.

"That is not to minimize the problem," he added in an interview on Friday.

The newspapers said the rebel spokesman, who goes by the name Subcomandante Marcos, appealed for support throughout Mexico for the rebel goals, indicating the insurgents were not satisfied with local reforms.

"As never before ... the Zapatista army needs the rest of civilian society. We depend on the rest of the country," he was quoted as saying.

Government negotiator Manuel Camacho Solis said at a news conference Friday the talks "will not include national topics in the points of resolution." But, addressing the rebels, he added, "I will listen with interest to your points of view."

Comandante Javier complained the country's rulers use the Indians "as a ladder to climb to power and when they are in power, in their Cabinet, then they (the Indians) are forgotten."

He said the ruling Institutional Revolutionary Party frequently racks up vote totals of 90 percent in the region "by pure fraud. Even though we don't vote, they count us as if we have voted."

"When we come to seek solutions, the only response they have given us is repression, torture, disappearance and killings of our leaders," Comandante Javier said. "We are not going to forget anything."

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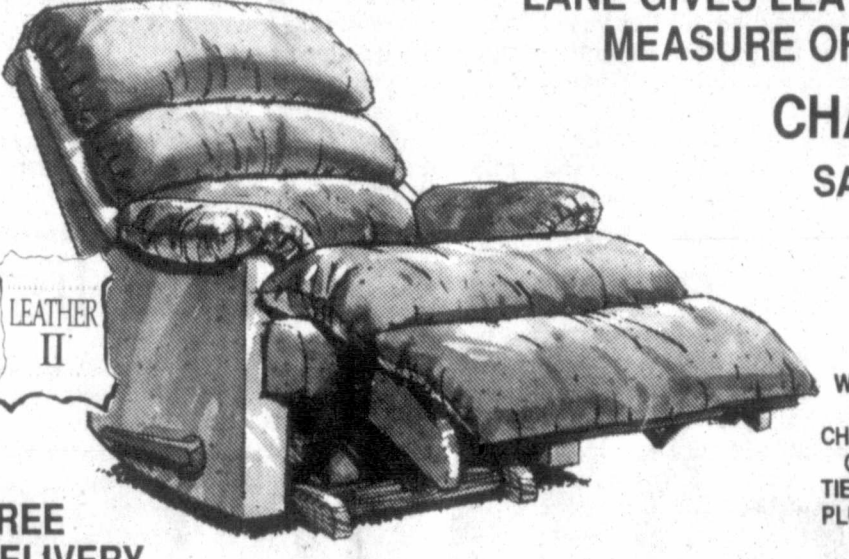
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Baseball & Softball Organizational Meetings



The Pampa Optimist Youth Club requests your presence at one of the special meetings on the following dates:

Sunday, Feb. 6th, 2:00
 or
Sunday, Feb. 13th, 2:00

Detailed information regarding the formation and participation in the National Youth Sports Coaches Association and as well as new rules and their effects on the upcoming baseball & softball seasons will be discussed. Your attendance is necessary to inform you of these changes. The meetings will be held at the Optimist Club and your attendance is required at one of the meetings if you desire to manage or coach a baseball or softball team this summer. Teams will be limited to the number of managers that attend these two meetings!!!

Any Questions? Call Garry Moody @ 669-3969

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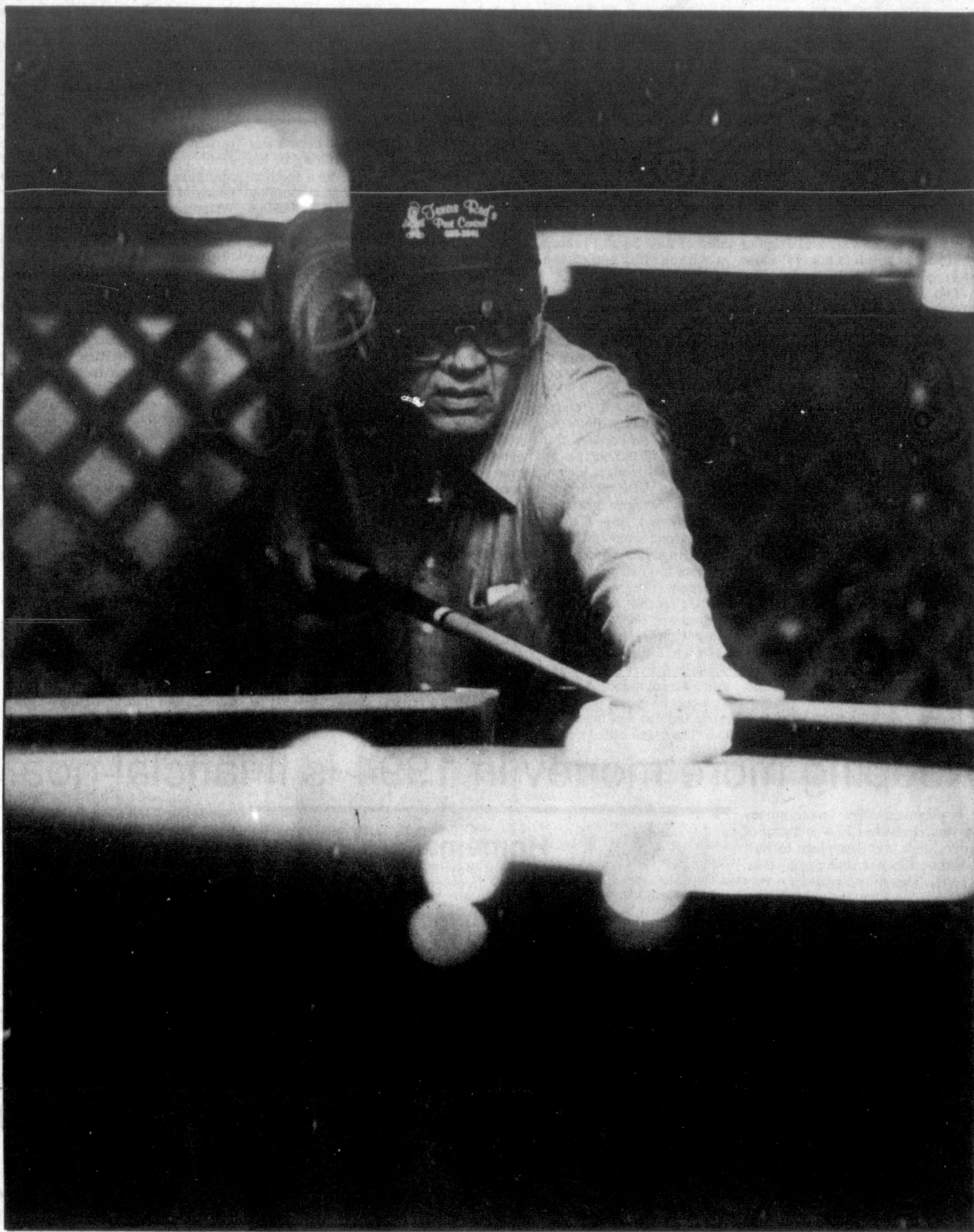
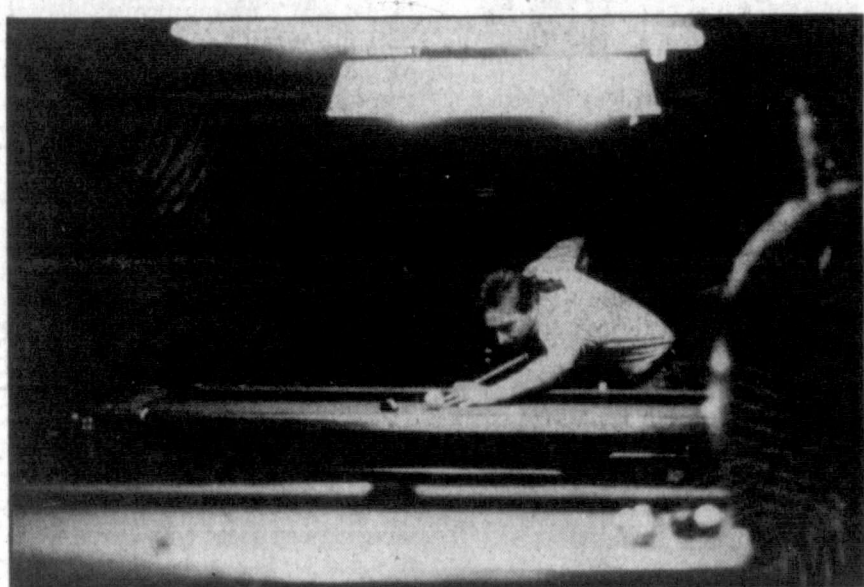
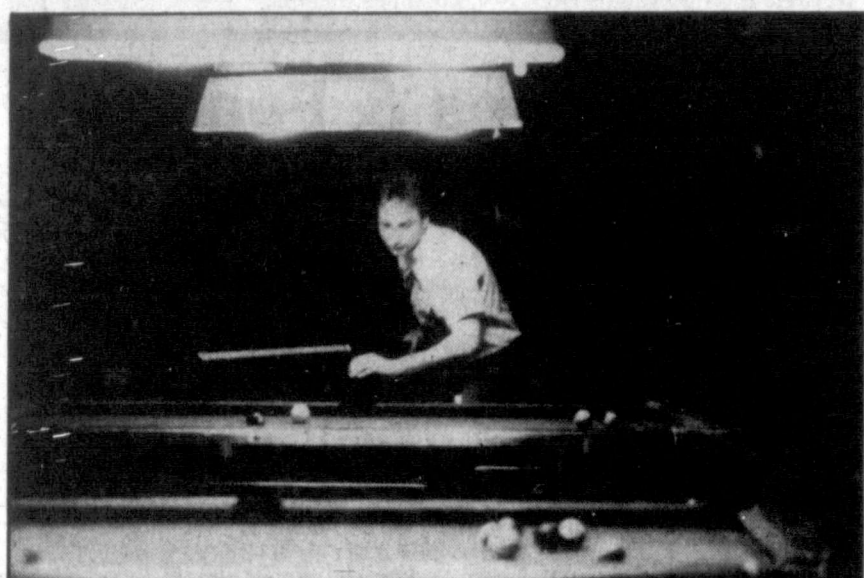
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Lifestyle



Kenny Addington, above, sizes up a shot on his way to second place in the pool tournament this night. Bill Harvill, top right, one of Pampa's better shooters, had an off night as did Don Humphreys, right. Humphreys, the man to beat, placed first the week before. Addington placed second. Every club has its shooter, said Robert Crow, below. Addington, Harvill and Humphreys are among the best.

Eight ball in the side pocket

If you can make that shot consistently, you may want to turn to playing professionally



Crow

By CHERYL BERZANSKIS
News Editor

Minnesota Fats would have been proud.

The night was frigid, the roads were slick, but die hard pool players came out anyway.

A weekly pool tournament at a local club drew 12 weather-hardy pool shooters last week ready to break and sink balls for cash and trophies.

This night, first place went to Don Humphreys of Wheeler.

Kenny Addington took the number two spot for the second

week in a row. The Pampa native plays three tournaments a week and just for fun on other nights.

Addington was taught to play pool at age 17 by his dad.

"It's a good competition sport. I like winning. It was a lot easier for me (to learn) than other people," Addington said between rounds.

"I don't think anybody likes losing but sometimes you have to deal with that," he said.

Pool is his hobby but not his career, said the admirer of Willie Moscone and Minnesota Fats.

"I think if I was gonna make

something out of pool I shoulda done it a long time ago," he said.

Addington has played in different towns and during the late 1980s played in a local pool league. Then he played for the Party Station with a winning team that included, Billy Payne, Lee Baumgardner, Allen Jenkins and Mike Crosno. The team took top honors in the league for four or five seasons, Addington said.

Robert Crow, the tournament judge and weekend bouncer, said the club was planning to put together a team.

At another table under the sus-

pended beer sign, Pampa High School sophomore Brandon Baxter announced, "Eight ball in the side." Call pocket pool, the game of choice at the club, is fairly new to Baxter. He's been playing since his dad taught him a year ago. He plays at other places on other nights, but never practices at home - the family doesn't have a pool table.

"It's just something to do," he said, "See if I can get lucky and win."

"It's just a whole different game when you play different people. I guess it was habit form-

ing. I just started playing. I guess I was born with it," Baxter said.

Pool is certainly more fun than school, he said, and maybe he'd like a career in it.

"Maybe, maybe not. Depends on how good I get," he said.

Every game, every ball and every table are different, Baxter explained. The shooter can tell pretty quick if a table lists to the left or right and whether the felt is worn or new. Shooting a few balls before starting a game is a good way to size up a new table.

"It helps you get your English on your cue ball," he said.

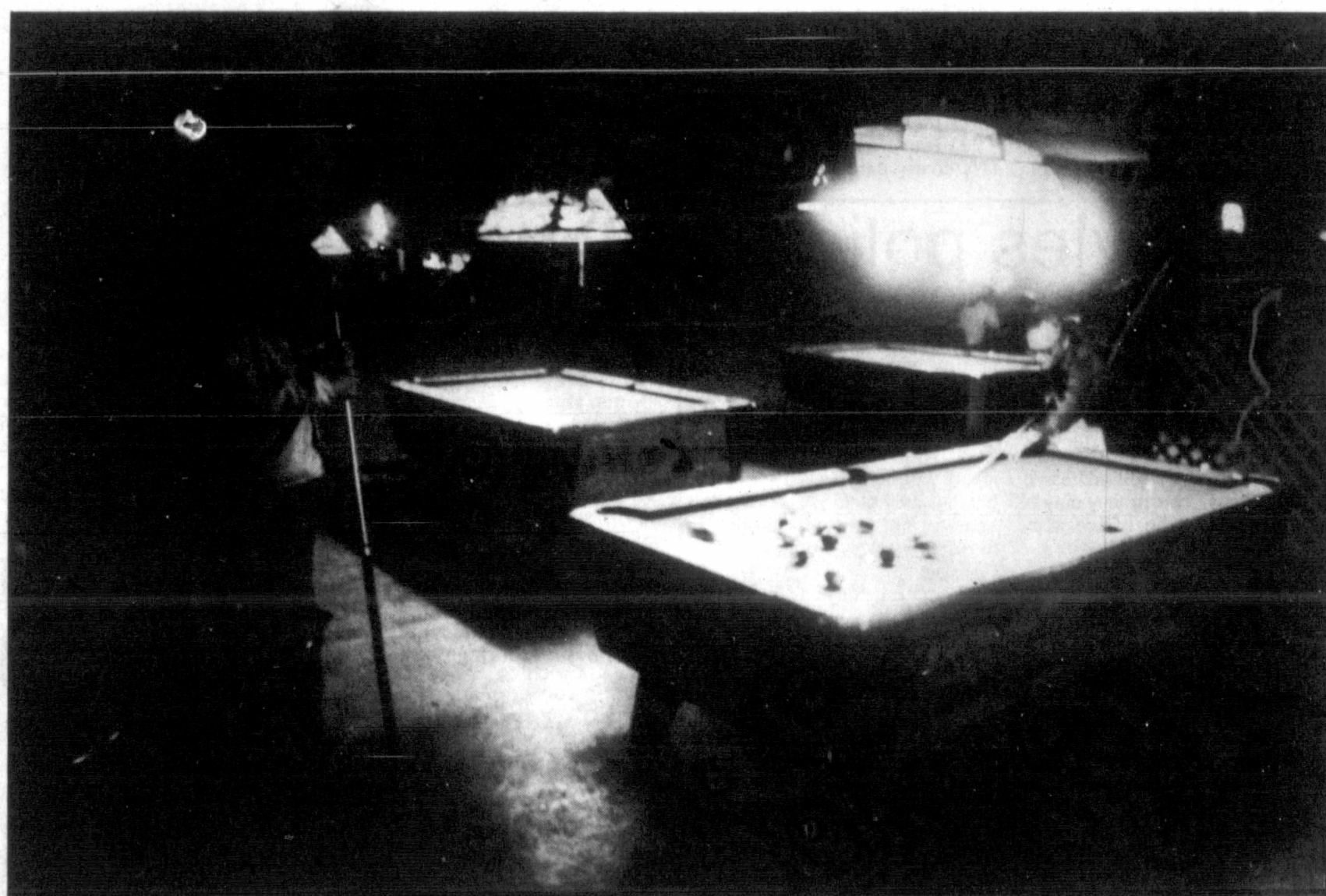
Young, old, men and women gather at the pool tournaments at the different clubs around Pampa.

"We don't turn down nobody," said Crow.

For a fiver, shooters can play double elimination against the likes of Addington and Humphreys.

The rules of pool are not complicated and the advice is simple - never, ever stand at the of the table when the balls are breaking.

"Just about every bar has a good shooter. I don't know a bar that doesn't have a good shooter," Crow said.



Charity Ball is terrific success for JSL

Mother Nature did her part in cleaning the January desk calendar down to the formica after the Junior Service League's Charity Ball but before the Super Bowl time.

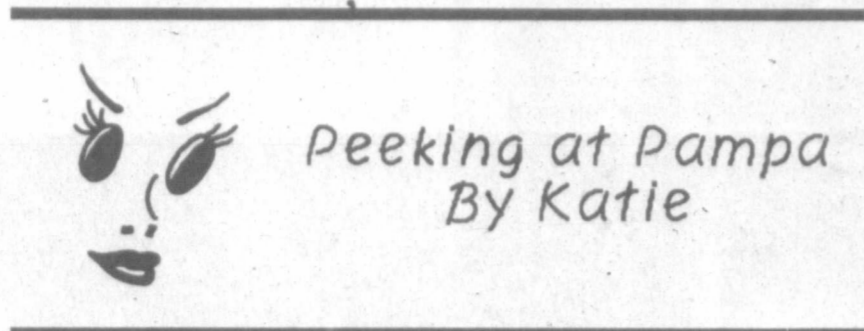
The Eighth Annual Charity Ball on Saturday night was the first biggie event of the year. Ball gowns glittered with beads and shone with sequins to enhance the natural beauty of the girls who wore them. While all of the ladies were beautifully dressed, none were more beautiful than Janice Miller, making a striking picture in black and white and escorted by Dave Culver; Tracey Blades, glamorously dressed in green and white, and escorted by her husband Orval; and Jeanne Mitchell in solid shimmering white and escorted by Ward.

Two dancers who command heaps of attention were David and Marsha Gill. Come to think of it, David and Jona Smith did some fancy footwork, too! The same went for Linda and Howard Reed.

Committee chairs deserve an extra round of applause for their hard work. Leslie Epps served as general chair person and Lisa Acker as advisory chair. Janice Miner and Tamara Rogers took star billing as co-chairs of decorations. Lynne Moore and the 10 board members supplied appetizers and desserts for the catered sit down dinner. Jan Haynes was in charge of prizes and underwriting. Other committees and chairs were invitations, Becki Bean; publicity, Debbie Dunham; beverages, Kathy Pratt; guest list and reservations, Dana Terry.

Dr. Quiros of Berger won the No. 1 prize, a trip anywhere in the United States with lots of added benefits and perks.

Donna and E.R. Sidwell won a trip to anywhere in the world they



Peeking at Pampa By Katie

may choose. The Charity Ball set a high standard for other community events to follow. Good work, JSL members!

Belated baby congratulations to Dana and Bebo Terry on the recent birth of little Sarah Elizabeth. Dana is without fail one of the nicest women around.

Holly and Dean Burger had planned to have their annual Super Bowl party in their country home, an annual event for the past several years. Katina Thomas with the assistance of her parents Bobby and Steve, had big plans for a Super Bowl party for the Fellowship of Christian Athletes. Both parties had to be called off because of the inaccessibility of their homes. No wonder February is snack month, a good time to eat the unneaten party snacks intended for Super Bowl parties!

Bobby and Steve Thomas spent part of last weekend in Lubbock attending the Texas Tech Red Raiders football banquet on Saturday night. They were ever so proud of their football star son Zach, who was named one of four team captains by his teammates.

He was cited for being the first sophomore ever to receive this prestigious recognition. After receiving a plaque, he spoke, only to make his mom and dad that much prouder of him. The coach called him the "pup"

of the group! Zach has been a star athlete from the beginning of his participation, maybe as a toddler. The ride home on Sunday morning from Lubbock was a treacherous one from Tulia to Pantex. Somewhere around Canyon Bobby, the driver, spun around on the ice and landed in the ditch. They got stuck in their own driveway, too! Congratulations, Zach, on receiving another top-of-the-list honor.

Ernestyne Ammons and two young boys, grandchildren perhaps, were busy as bees sweeping off the snow from her driveway. A good way for little boys to expend tons of energy.

People by the dozens attended the open house at Citizens Bank last Thursday. Business went as usual with the addition of guided tours, greetings and refreshments. Larry Orman, Duane Harp, Betty Frye, Bill Kindle and more were on hand with lots of smiles to share. If you want a head count, allow one or two cookies per person and divide into about 60 dozens cookies, proof of plenty that Pampans are proud of a fine business addition to the community.

The White Deer Senior Center is a lively place with a building full of people at each meeting with between 20 and 30 guests. Early in January there were 76 renewals with more new memberships and

renewals to come. Jacque Barnes is president; Burtie Gollegly, vice president; Betty Locke, secretary-treasurer. Last year's president Cecile Grange was in charge of a party for each month of the year.

The EMS group in White Deer recently renovated a building donated to house the new ambulance. Community minded citizens contributed 2,500 man hours toward the renovation before the station was turned over to the City of White Deer, debt free. Extra rounds of applause and appreciation go to Grady Milton, Rod Immel and Lynn Waitman, who worked day and night on the project. The EMS made 47 ambulance calls during 1993.

A warm Pampa "Welcome!!!" to Drs. Elaine and Marshall Cook, recently of Tucson, Ariz. Dr. Elaine is a dermatologist and Dr. Marshall is an orthopedic surgeon. Judy Johnson, their office manager in Tucson, spent eight days in Pampa setting up new offices. Their daughters Lauren, 6, and Rachel, 4, were thrilled over seeing snow for the first time in their lives. Born in Hawaii, Elaine hails from Oklahoma City and Marshall from Ada, Okla. The two energetic young professionals are eager to become to part of Pampa's progress.

Pat and Paul Stewart spent the last month of January touring the Gulf Coast. Welcome home, you're back just in time to enjoy the snow.

Ken and Stephanie Rheams look so cute in their Dallas Cowboy sweatshirts last Sunday. That's a way to go, support counts, they won. Hats off to Good Samaritan Tommy Hammer who goes out of his way to help stranded motorists. People like that make the world a better place to live.

See you next week, Katie.



Gia Louise Nix and Todd Donald Mason

Nix - Mason

Gia Louise Nix and Todd Donald Mason, both of Pampa, plan to marry April 16 at First Presbyterian Church of Pampa.

She is the daughter of Mr. and Mrs. Ricky L. Nix, Pampa. He is the son of Mr. and Mrs. Orrin W. Mason Jr., Holden, Mass.

The bride-elect is a 1991 graduate of Pampa High School. She attended Texas Tech University, Lubbock, and was a volunteer worker at Heifer Project International, Rutland, Mass. She is employed by First National Bank, Pampa.

The groom-to-be is a 1989 graduate of Wachusett Regional High School, Holden, Mass. He attended the State University of New York, Cobleskill, N.Y. He is employed by Mundy Companies, Pampa.

4-H Futures & Features

- DATES**
7— Rifle Project meeting, 7 p.m.
4-Clover meeting, 7 p.m., McLean Ag. Building

- San Antonio-Houston Stock Show planning meeting, 7 p.m., Annex
8— Consumer Project meeting, 5 p.m., Annex

- Rabbit Raiders meeting, 7 p.m., Annex

- Rifle project meeting, 7 p.m., Annex

- 9— Step Ahead Foods project meeting, 4 p.m.

- 12— Carson County Judging Contest

- 13— Horse project meeting, 2 p.m., Annex

- 5-H meeting, 4 p.m., Lefors school cafeteria

- Ochiltree County Heifer Show

- HORSE PROJECT**

The next horse project meeting will be Feb. 13; 2 p.m. at the Gray County Annex. The horse project is planning at two day horsemanship school for members only. If interested in joining the horse project to qualify for the school, please contact Sharon Price (669-7185) for details no later than Feb. 12.

- BOBWHITE BRIGADE APPLICATIONS ARE HERE**

A 4-day "quail boot camp" will

be held June 26-30 at the Kroomed River Lodge north of Abilene. This is the second year for this event.

This is a once in a lifetime opportunity for those of you interested in Wildlife. Applicants must be incoming sophomores-seniors in high school. This will be an excellent opportunity for learning and leadership. Cost is \$100 and applications are due April 1.

- 4-H CLOTHING PROJECT**

4-H'ers interested in participating in the 4-H clothing project should call the Gray County Extension office soon. Project activities are getting started and we want you to be a part of this fun project. Don't delay—call NOW!

- STOCK SHOW PLANNING MEETING**

There are 32 barrrows entered in the San Antonio Show. If you are entered, you need to be at a meeting at 7 p.m. at the Gray County Annex on Monday. We will discuss travel plans, feed, who's going down on the 13th and who's coming after the show. Be sure and come to this meeting if possible.

Those of you planning on going to Houston can meet with us on Monday and we can make plans for that show also.

Cloudy doesn't mean dirty

NEW YORK (AP) — Tap water that has a slightly cloudy appearance should not always be construed as dirty water.

It usually reflects a more than adequate amount of water and tastes better because of its abundance of minerals, according to New York City Water Quality Laboratory reports.

NEW YORK (AP) — People who run in the city should avoid tree-lined streets, according to physical fitness consultants.

Researchers at the University of

Texas School of Public Health say auto exhaust gets trapped under the leaves and raises carbon monoxide levels.

Open spaces in parks or along rivers are the most pollution-free places to run.

RICHMOND, Va. (AP) — White cedar trees always have accumulated knots, but not just the kind that grow on trunks.

Wood from white cedars once was used to plank ships because of the wood's light weight and resistance to water decay.

Keeping more money in 1994 is financial goal

If planning to keep more money in your pockets in 1994 is a goal of yours, then the first place to start could be a look at your credit habits. The decision to use credit is a very personal one. Families and individuals have different amounts of money, as well as different wants, needs, resources, and skills. That is why individuals of families must decide for themselves if they will use credit, when to use credit, and how much credit to use.

Before using credit—think it over! When you use credit, you promise to use future income to pay for the goods, services, or money that you get now. You are making promises about the future. Because the future cannot be known, try to plan ahead. Think about the things that could happen. Before you decide to use credit, ask yourself these questions:

- Do I really need this?
- Would I buy this if I had the cash?
- Would I rather spend the money on something else?
- Can I afford to increase my monthly credit obligation?
- Is it worth the extra cost to buy this on credit?
- Do I already owe more than I can afford?

Today, credit cards are one of the biggest sources of credit problems

Homemakers' News

Donna Brauchi

for families and individuals. One out of every six families has a credit card problem. They may make late payments, miss a payment, or exceed their credit limits. One out of every ten families can only afford to make the minimum monthly payment — which is usually only 2 percent of their current balance. One out of every twenty families is so far in debt, they have trouble making even that minimum monthly payment. To help cut credit card costs, consider these ideas for starters:

- (1) Shop for the best interest rate for credit cards. The credit card market is very competitive now. You can pay less interest on your credit card balance if you shop around. Your own financial institution may offer lower rates but may not be publicizing that fact. Look not only for lower interest rates, but also check for low or no annual fees.
- (2) Move unpaid balances to a less costly card. When you get a

new lower interest rate, move any balance you have to the lowest rate card. Most issuers allow the transfer to be made at no charge. Hundreds of dollars could be saved next year on large balances. When the transfer is made, cancel the old card and destroy it. About two weeks after canceling the old card, call to be sure the account was closed.

(3) Avoid fees for late payment and exceeding the account limit. Creditors may allow you to exceed your limit and gladly charge an extra fee for the privilege. The card holder is responsible for making payments on time and knowing the account balance at all times.

(4) Pay more than the minimum payment. Search your budget and find as much money as possible to pay on credit card balances. The interest saved will be much higher than interest earned on passbook savings accounts. Some credit cards are offering lower minimum pay-

ments. Don't fall for it. Paying a few dollars less means paying more interest.

If you find yourself with the problem of handling debt incurred through credit, take control and act quickly. Follow these guidelines.

- Try not to use any more credit. Cut up your credit cards if you need to.

— Make a list of everything you owe each month for the next 12 months. Subtract what you owe each month from your monthly income and see if you will have enough to live on each month after making all your payments. Make a workable family budget, if you don't already have one.

— If you can't pay: (1) Notify the creditor before a bill or loan payment is due. (2) State why you can't pay, your intent to pay, and when you will pay. (3) If possible and agreeable to the lender, continue to make smaller, but regular payments.

— Obtain help from a consumer credit counseling service in preparing a realistic budget and repayment plan. The closest service is the Consumer Credit Counseling Service of Amarillo — 358-2221.

Remember — when to use credit is your decision. Make it wisely! For more information on family financial management, contact your Gray County Extension Service.

Lifestyles policies

1. The Pampa News will not be responsible for photographs used in announcing weddings, engagements, or anniversaries. We reserve the right to refuse publication of photographs of poor quality. Photographs cannot be returned unless they are accompanied by a self-addressed, stamped envelope, or they may be picked up in the office after appearing in the paper.

2. All information must be submitted by 5 p.m. Wednesday, prior to Sunday insertion.

3. Engagement, wedding, and anniversary news only will be printed on Sunday.

4. Engagement announcements will be published if the announcement is submitted at least one month before the wed-

ding, but not more than three months before the wedding.

5. Bridal photos and information will not be accepted in The Pampa News office later than one month past the date of the wedding.

6. Anniversary announcements will be published for celebrations only of 25 years or more, and will not be published more than four weeks after the anniversary date.

7. Information that appears on engagement, wedding and anniversary forms will be used at the discretion of the editor. Forms are available from the office 8 a.m. to 5 p.m., Monday through Friday, or by sending a SASE to The Pampa News, P.O. Box 2198, Pampa, Texas 79066-2198

Newsmakers

ELMENDORF AIR FORCE BASE, Anchorage, Alaska — The U.S. Air Force has announced the retirement of Master Sgt. Arthur P. Bowen after 23 years of service.

Bowen, a structural planner and estimator, is the nephew of Rebecca J. Bimmer of 1656 Pine Hill Drive, Pine City, N.Y.

His wife, Gloria, is the daughter of Ella C. Blair of 612 Zimmers, Pampa.

Bowen is a 1970 graduate of Horseheads High School, N.Y. He earned an associate degree from Community College of the Air Force in 1990.

Navy Fireman Marc G. Knighten, son of Sammie L. and Rebecca E. North of 717 Deane Drive, Pampa, Texas, recently completed

basic training at recruit Training Command, Orlando, Fla.

During the cycle, recruits are taught general military subjects designed to prepare them for further academic and on-the-job training in one of the Navy's 85 occupational fields.

Studies include seamanship, close-order drill, naval history and first aid.

Although the Navy is getting smaller, the state-of-the-art ships, aircraft and high tech systems in today's fleet require bright, talented young men and women to operate them. The Navy has over 60,000 job openings this year, most of which include guaranteed training.

He joined the Navy in September 1993.

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Shuffleboard: World class sport for winter Texans

By TIM HOOVER
The (McAllen) Monitor

WESLACO, Texas (AP) — It might not be the Olympics, but shuffleboard in the Rio Grande Valley is considered a sporting event of world-class caliber.

In dozens of trailer parks from Mission to Brownsville, thousands of Winter Texans gather between November and March to compete in shuffleboard tournaments. Each lasts three to four days and culminates in a Rio Grande Valley Shuffleboard Association masters tournament.

Most people think of the game as a sort of second-rate leisure activity for cruise ship denizens. And, although you won't see any shuffleboard tournaments breaking the front page of the sports section here, it is easily as popular as golf in some circles.

Russell Jacobsen, 82, remembers how he reluctantly began "shuffling" more than 20 years ago.

"I hurt my back one summer, so I came down here and I was walking around all stooped over," Jacobsen said. "The doctors said, 'We won't be responsible if you throw another bowling ball or hit another golf ball.'"

Jokingly, he asked if he could play shuffleboard, which he thought to be the dull man's sport. The doctors gave their approval.

"I just thought it was kind of a stupid game, but I found out later there was more involved..." he said. "There's a lot of strategy involved in this game."

Years later, Jacobsen now is perhaps the king of shuffleboard in the Valley. He has been the president of the Texas State Shuffleboard Association for eight years, and served as the president of the International Shuffleboard Association for two.

A four-time Texas Shuffleboard Champion, Jacobsen is even in the Shuffleboard Hall of Fame in St. Petersburg, Fla. However, a stroke two years ago ended his playing days. Now, he devotes himself to organizing and directing tournaments.

The game itself is relatively simple. Four players use "cues" — long poles with two prongs at the end — to slide either a yellow or a black set

of plastic discs along a glazed court and into scoring positions. Players may bump another player's discs out of a scoring position, or set up a block with a disc to prevent his or her opponent from scoring.

Only the discs left in scoring positions at the end of a frame are counted for points.

"In bowling, you just knock the pins down," Jacobsen said. "In this game you have to think, 'Well, if I do this, my opponent is going to do that.'"

Players not only must judge distance and force correctly, they also must take into account temperature, wind and the levelness of the glazed yet gritty cement courts.

"You know how, in bowling, no two courts are alike? The same is true in shuffleboard. One court may favor another player," Jacobsen said.

That's why players rotate the game around a set of up to 24 courts.

For the most part, shuffleboard is a quiet sport. No talking or coaching is allowed during play, and applause, when it happens, must come only at the end of a match. The few sounds generated during play come mainly from the sliding of the waxed discs along the courts and the coffee-cup clinking they make when they strike other discs.

Any boisterousness the players have they save for indoors, as hundreds gather in a trailer park's recreation hall for lunch or a cup of coffee while waiting to be called to their next match.

It is here that people meet others from their home state, compare shuffling strategy or just discuss the good old days.

"It's a great social event," Jacobsen said. "I know people from all over the world through shuffleboard."

The Rio Grande Valley Shuffleboard Association holds tournaments in about 55 trailer parks from Brownsville to Mission. Almost every week from mid-November to March there is a chance to play.

Shirley Carmichael, a 61-year-old vacationer from Iowa who was playing in a tournament at Siesta Village in Weslaco, said, "It is amazing how many people you meet from your own state here."

Carmichael is a beginner at shuffleboard, and though she lost her two games at a tournament at Siesta Village, she was still enthusiastic.

Like other women players, 64-year-old Letha Hoffer said she likes the sport because it puts men and women on an equal footing.

"It's a lot of fun beating a guy," she said. "I like to get out and meet some nice people and go to see some different parks. I haven't met a grouch yet."

Hoffer, a Winter Texan from Wisconsin, compares shuffleboard to bowling in terms of the skill required.

"I gave up bowling to concentrate more on shuffling," she said.

Despite the time and effort shufflers put into their pastime, they lament it is the Rodney Dangerfield of leisure sports.

"Our trophies don't mean a thing when we go back home," Martha Dingman, 74, a Winter Texan from Michigan, said. "It isn't as if I'd won a golf trophy or even a bowling trophy."

She likes shuffleboard because it requires neither the lifting of a bowling ball nor the driving of a golf ball.

"That's the reason I came to the Valley — so I could shuffle," she said.

The game attracts Winter Texans from the far corners. Many players say Canadians have an edge in shuffleboard because of their years spent curling, a game similar to shuffleboard and lawn bowling, except that it is played on ice.

Bill Madder, a 72-year-old winter resident from Manitoba, said he took up shuffleboard as a substitute for curling.

"Our friends up north couldn't believe we'd leave Winnipeg to come down here during the winter, because we'd leave curling behind," Madder said. "But it didn't take us long to get into the shuffle."

Albert Kuntz, 70, is a twice-over Texas State Shuffleboard Association champion from Saskatchewan.

"These Americans, I can put up with them," he said, grinning. "I just hate shuffling against another Canadian."

He remembers one of his most heated matches, with a fellow coun-

tryman, whom he beat.

"Afterwards, the guy wouldn't shake hands with me," Kuntz said. "I said, 'Hey, that's just the way I play.'"

Shuffleboard sharks know there are a few key secrets to the game: a loose grip on the cue, a straight arm and a smooth follow-through.

Every now and then, though, somebody will attempt a hookshot, moving the disc forward a small distance before shooting it, similar to moving a golf ball with a putter before putting.

"You can do it if you're opponent don't see it," Jacobsen said.

The Rio Grande Valley Shuffleboard Association hosts up to 300 women and 400 men per tournament. The Texas State Shuffleboard Association has more than 3,500 members, many of whom live in the Valley.

Jacobsen said the Rio Grande Valley is the No. 2 spot in the country for shuffleboard play, ranking just behind south Florida.

"I think you're right in the heart of shuffle country," said Ray Thyberg, the 72-year-old president of the Rio Grande Valley Shuffleboard Association.

Helping to manage tournaments is hard work. Courts must be kept clean of leaves and other obstructions. Moreover, discs must be re-waxed after every game to allow for smooth shuffling.

Thyberg, who resides in South Dakota during non-winter months, said he doesn't know why shuffleboard appeals predominantly to senior citizens, because there is no age restriction for tournaments.

"It's funny, because when my kids come down here they love this game," Thyberg said. "I think (senior citizens) couldn't play softball or tennis or anything like that. This is one active thing they can take part in and be competitive."

The importance of shuffling in the Valley is witnessed by the award ceremonies after tournaments, where Winter Texans hold up their trophies, shake hands with new friends and plan for the next day.

And, as Jacobsen notes, "After all, the first place man and the first place woman get a hundred bucks. That's worth playin' for, ain't it?"

Menus

Feb. 7-11

Pampa Meals on Wheels		Tuesday	
Monday	Pork fritters, scalloped potatoes, tomato, candy.	Breakfast: Breakfast burrito, fruit or juice, choice of milk. Lunch: Hot ham and cheese sandwich, spinach, vegetarian beans, mixed fruit, choice of milk.	
Tuesday	Turkey spaghetti, pickled beets, broccoli, fruit cocktail.	Wednesday Breakfast: Cinnamon toast, fruit or juice, choice of milk. Lunch: Taco salad, pinto beans, pears, cornbread, hot sauce, choice of milk.	
Wednesday	Mexican casserole, pinto beans, Spanish rice, jello.	Thursday Breakfast: Pancakes, syrup and butter, fruit or juice, choice of milk. Lunch: Fried chicken, whipped potatoes, gravy, peaches, hot roll, choice of milk.	
Thursday	Swiss steak, tater tots, peas and carrots, pudding.	Friday Breakfast: Cereal, toast, fruit or juice, choice of milk. Lunch: Hot dog with chili, French fries, vegetarian beans, cookie, choice of milk.	
Friday	Ravioli, green beans, cottage cheese, applesauce.	Lefors Schools	
Pampa Senior Citizens		Monday	
Monday	Chicken fried steak or chicken spaghetti; mashed potatoes, spinach, beets, pinto beans; slaw, tossed or jello salad; peach cobbler or chocolate pie, cornbread or hot rolls.	Breakfast: Pancakes, cereal, peanut butter, juice, milk. Lunch: Hamburger patties, potatoes, gravy, corn, banana pudding, rolls, milk.	
Tuesday	Salisbury steak or chicken fried chicken breast, mashed potatoes, lima beans, green beans, corn, slaw, tossed or jello salad, chocolate pie or lemon cake, hot rolls.	Tuesday Breakfast: Sausage, biscuits, gravy, juice, cereal, milk, peanut butter. Lunch: Polish sausage, macaroni and cheese, green beans, apple crisp, rolls, milk, salad bar.	
Wednesday	Roast beef brisket with brown gravy, mashed potatoes, carrots, fried okra, pinto beans, slaw, tossed or jello salad, banana blueberry pie or pineapple upside down cake, cornbread or hot rolls.	Wednesday Breakfast: Oats, cereal, peanut butter, juice, milk. Lunch: Frito pie, salad, chili beans, cornbread, pears, milk, salad bar.	
Thursday	Baked ham with fruit sauce or chili and tamales, macaroni and cheese, peas, Spanish rice, pinto beans, slaw, tossed or jello salad, butterscotch icebox pie or bread pudding, cornbread or hot rolls.	Thursday Breakfast: French toast sticks, juice, milk, cereal, peanut butter. Lunch: Fish, salad, tater tots, chocolate pudding, milk, salad bar.	
Friday	Fried cod fish or lasagnes, French fries, broccoli, vegetable medley, beans, slaw, tossed or jello salad, brownies or cherry cobbler, garlic bread, cornbread or hot rolls.	Friday Breakfast: Breakfast burritos, juice, milk, cereal. Lunch: Ham and cheese sandwiches, oven fries, salad, fruit, milk.	
Pampa Schools		Monday	
Monday	Breakfast: Cinnamon raisin biscuit, fruit or juice, choice of milk. Lunch: Pizza, green beans, applesauce, choice of milk.		

Mattel pledges donation to health care

NEW YORK (AP) — Mattel Inc. says it will contribute \$1 million from the sale of a new Dr. Barbie doll and other Barbie products in 1994 to support access to quality health care for America's children. A \$500,000 donation is going to the South Bronx Children's Health Center, a health care facility operated by the Community Pediatrics division of Montefiore Medical Center and The Children's Health Fund in New York City. Mattel says it will support several national children's health care organizations in 1994.

Thanks a bunch



(Photo courtesy Berger News-Herald)

Phillips Petroleum Company recently donated \$5,500 to the Tralee Crisis Center. Taking part in the donation were, from left, Bill Etheridge, regional EAP, Phillips; Janet Watts, executive director of Tralee; and Bill Thurtchley, area human resources director, Phillips. Tralee officials say the money will be used to aid area victims of domestic violence.

Did you know?

About 20 of 4,000 aphid species, most from the Orient, are known to breed "soldiers." The species are called samurai because their armored heads are reminiscent of ancient Japanese samurai helmets.

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\$18 per couple
(catered meal included)

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Methodists first denomination to organize in Pampa



Museum Mementos

Eloise Lane
White Deer Land Museum

Pampa's first denominational church was the First Methodist.

In the fall of 1905, John V. Thomas organized a Sunday School in the two-room schoolhouse at 513 East Francis. Rev. Chatfield and Rev. Daisy of the Congregational faith began preaching there, and the idea developed that a Union Church could serve an active membership of about 60, whereas only a few would represent any one denomination.

The Union church thrived for several years before growth of Pampa and fear of losing religious identity caused groups to withdraw and form denominational churches.

The first denomination to organize in Pampa was the Methodist. The five charter members were Oscar and Gertrude Cousins and W.W. and Ella Harrah and their son Lee. The organizing minister was J.A. Laney, pastor at Miami.

With Laney's help, the charter members secured a vacant building near the Johnson Mercantile Building (location of M.E. Moses at 105 N. Cuyler). The first recorded organization of the First Methodist Church was on Sept. 28, 1906, when a Methodist revival marked the initial meeting.

In 1908 a lot was purchased and an additional lot was donated by the White Deer Land Company. At this location, the southeast corner of Foster and Starkweather, a neat one-room building was constructed and painted white. There was a steeple above the entrance cloak room and attractive opaque glass in the windows. A large coal-burning stove stood in the center of the room.

Oscar Cousins was the first Sunday School Superintendent, and Mrs. H.F. Barnhart, who had joined the church with her husband in October, 1906, was one of the first teachers.

In the early part of 1908, Mrs. W.G. (Harriet) Tinsley went about the community in a horse-drawn buggy as she recruited members for a women's organization. The Woman's Missionary Society was organized when "there was no other organization in our little town with

the exception of the Methodist Church and 'one other.'"

(The "one other" was the First Baptist Church which had organized on April 6, 1907 with 22 charter members. The First Christian Church was soon to organize on April 4, 1909, with eight charter members.)

In 1913, under the pastorate of J.P. Lowry, the one-room church building was expanded by making a L-shape of the original building. The present church site at the corner of Foster and Ballard was purchased in 1924 and a new building was completed in 1928. A major renovation was begun in 1973.

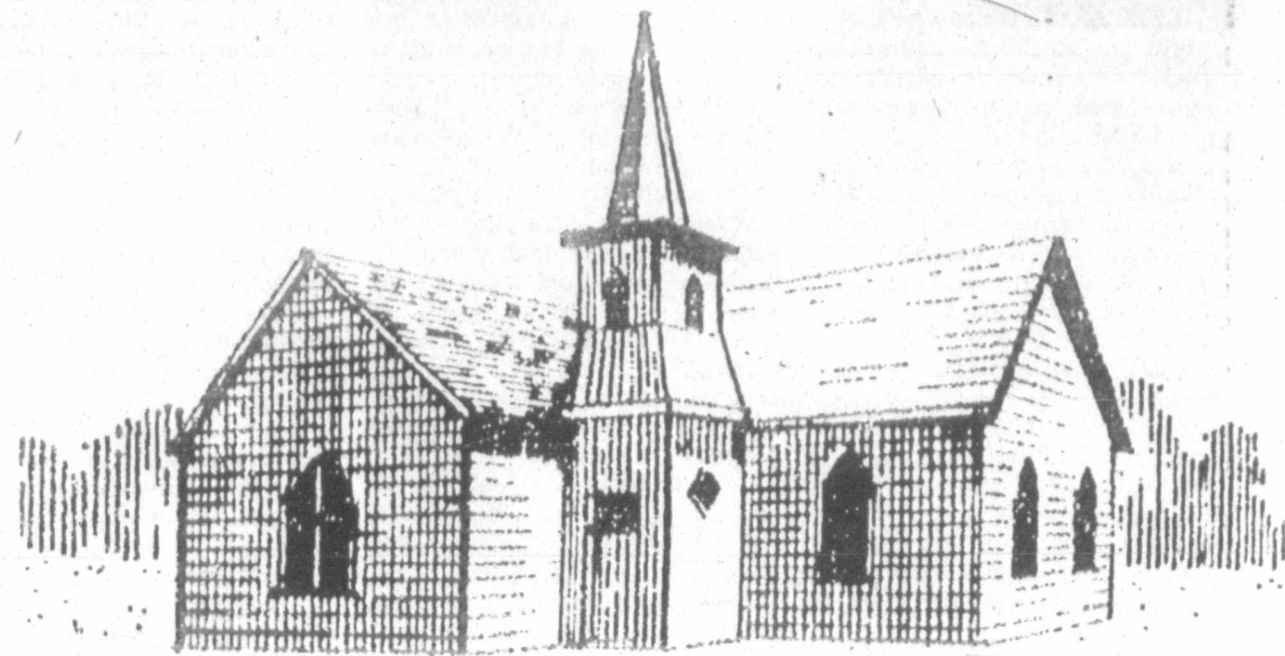
Possibly Oscar Cousins came to the Pampa area in 1903 when his

Ohio in 1892 to visit his half-brother, Joe Harrah, who was then living on Cantonment Creek. Wesley, who decided he liked the area, returned to Ohio to marry his sweetheart, Ella Barrett. Wesley filed on a homestead on the edge of the plains about nine miles northwest of Cantonment Creek. Their half dugout, built on the breaks, had a window across the front for light. The caliche floor was smoothed with water so that it could be swept easily.

Before their son, Lee Martin Harrah, was born on Dec. 26, 1894, they built a tall Ohio-styled house so that the child would not be born in a dugout.

When the Panhandle wind blew hard, they had to prop two-by-fours tied together against the house to keep it from swaying in the wind.

The W.W. Harrahs always promoted Sunday School classes in homes or in school houses. Brush arbor or camp meetings, often held near "Uncle Joe's" famous rock



First Methodist Church at the corner of 500 East Foster and 101 South Starkweather, 1913-1925.



Wesley W. and Ella Harrah with sons Lee (standing) and baby Raymond.

father, S.A. Cousins, Sr., came from Hamilton County to the McLean area. Oscar was an older half-brother of S.A. Cousins, Jr. of McLean.

Oscar and Gertrude Cousins owned sections 209 and 219 of Block M-2 of the B.S. and F. Survey. (Their farm was several miles east of Pampa). After Oscar died — probably in the early 1920s — Gertrude and son Aubrey lived in Amarillo, but they made periodic trips to Pampa to visit the farm.

Wesley W. Harrah came, from

house, were very popular and would be concluded with dinner on the ground. Sometimes a rancher would furnish a beef, but always there would be a central table furnished with cakes and pies and a plentiful supply of food brought by each family.

Political life was keen, and politicians would speak on the Fourth of July and other occasions. At picnics, there would be sack and potato races for the youngsters and tournament races for all. A man on horse-

back racing at full speed would use a lance to pick off rings hanging from poles.

The Harrahs raised their own food and drove a wagon to Miami for supplies. The 15-mile trip took all day, and Ella had to hand a lantern in the north window to guide Wesley home at night. Lee watched long lines of teams going to Mobeetic freighting supplies from the train stop in Miami. He attended school at Highwindy.

Lee's brother, Raymond Wesley Harrah, was born on Dec. 24, 1903. Two years later the W.W. Harrah family moved to the new town of Pampa. Lee could stand in the vicinity of the Worley Hospital at 402 W. Francis and see only one house far off to the left. The Harrahs bought land four and one half miles west of Pampa.

In 1934 the First Methodist Church formed two mission churches, and one of these, at 639 S. Barnes, was named for the W.W. Harrah family. In 1989 this became the Carpenter's House, a non-denominational church.

In the summer of 1940, the W.W. Harrah Class was organized. The name was chosen because W.W. Harrah "was such a very nice man who did lots for the church and for people — including giving Savings Bonds to the young people."

Lee Harrah, who died at the age

of 95 on Nov. 25, 1990, was a life-long member of Pampa's First

Methodist Church. No one gave more in time, talent, means and devotion in every area of interest in the church than Lee and his wife, Irene. None were more faithful in attendance.



Oscar and Gertrude Cousins

Modest and unassuming, Lee quietly but firmly influenced the course of the church through all its years of service. His counsel was sought; his advice, though rarely given, was highly regarded. He held many positions of responsibility too

numerous to mention. Irene served in the church nursery from 1928 until 1957, and it was said that she soothed more crying babies than anyone in a church. James "Jimmie" Harrah, son of Lee and Irene, had the distinction of being the youngest baby ever enrolled in the nursery. Irene made out the enrollment certificate before he was born, leaving the name and date which Lee added when Jimmie was only a few minutes old. Irene also spent many years teaching Sunday School classes.

Leave off the bragging at Christmas, folks

DEAR ABBY: I have some advice for people who send those bragging printed newsletters inside their Christmas cards:

Before you go on and on about what a wonderful year it has been, be sure you don't send one to a person whose close relative is battling a life-threatening illness. And before you describe the renewal of your marriage vows and second honeymoon, be sure the recipient is not going through a painful divorce or separation.

Imagine how an unemployed relative will feel reading about your husband's promotion. Or how someone who is infertile or has had a miscarriage will feel reading about the beautiful new baby in your family.

My teen-age son recently suffered a cerebral hemorrhage and paralysis and is now facing neurosurgery, and the worst part of the holidays has been receiving letters from insensitive people bragging about their teen-agers' sports awards, proms, trips, etc. It only added to an already difficult time.

You have my permission to revise my letter, if you can improve it, but please don't use my name or town.

LONGTIME READER

DEAR ANONYMOUS: Your letter needed no revision or improvement — it came straight from your aching heart and delivers a powerful message. I thank you for it, and hope that others will learn from it.

DEAR ABBY: I am a widow who had a relationship with an older man for several years. I enjoyed his company very much, but in bed — forget it! (He really was a dud.)

He complained that I was cold and distant, but I didn't want to hurt his feelings by telling him what a poor lover he was. Once I even bought him a book on how to improve his sex life, but it didn't help. Because of this, he finally left me for someone else. Now I am left alone with a broken heart because I was too nice to hurt his feelings.

Should I have been more explicit about the situation? Or should I have just put up with his clumsiness and inadequacy?

"B" IN ARIZONA

DERAR "B": You did what you thought was right at the time, so don't beat yourself up about it now. Honesty is always

Dear Abby:

the best policy. In matters concerning lovemaking, it's the only policy that pays off.

DEAR ABBY: I made a commitment to my childrens a couple of years ago. When I get old, I'm going to get even with them. How?

I'm going to take turns living with them.

I'm going to borrow their car, and bring it back two hours later than I said I would — with an empty tank!

I'm going to leave my clothes all over the house ... tie up the telephone ... leave all the lights on ...

and drink milk right out of the carton with the door of the refrigerator open!

When I go to live with them, I am going to bring along an untrained pet. I'm going to borrow my son's sport jacket and return it with my teeth in the pocket.

I'm going to wear an earring. I might even dye my hair orange! And when they're gone for three or four days, I'm going to have a party every night. I'm going to get myself one of those big stereos, and play all my "Sing along With Mitch Miller" records really loud!

GOOD OLD MOM

DEAR MOM: You make your "revenge" sound almost fun. Drop me a note when you go — who knows, I may want to join you!

Mary Ann's

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Kathleen Sullivan

It's wonderful news for people in a hurry to start losing weight. It's the remarkable new Superstart program and you'll find it only at Weight Watchers.

Former network anchor Kathleen Sullivan had this to say after completing the two-week program.

"It's incredible. I ate all this great food for two weeks and I lost more than eight pounds. For the first time ever

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"If you want to see results quickly and you don't want to sacrifice your favorite food, then Superstart's what you need. I still can't believe that you can eat peanut butter and jelly sandwiches and lose weight. But with Superstart you can."

The two-week Superstart program works. If you want to see results quickly then you'll love Superstart.

As Kathleen says, "What are you waiting for? Come and do Superstart with me. If it works for me, I promise it will work for you."

Weight Watchers Superstart!

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This is Kathleen Sullivan's experience. As people vary, so does weight loss, maintenance and results. Fee for subsequent weeks \$10.00. Offer good from 2/6/94 through 2/26/94. See receptionist for details. Offer valid in participating areas only. Cannot be combined with any other offer. Offer not available for AT WORK or COMMUNITY meetings. ©1994 WEIGHT WATCHERS INTERNATIONAL, INC., owner of the WEIGHT WATCHERS trademark.

The Pampa News

NEA Crossword Puzzle

ACROSS

- Tri minus two
- Sub (secretly)
- Hashana
- Actor—Danson
- Old-fashioned exclamation
- Actor—Cronyn
- my brother's keeper?
- 2.64 gallons
- Indiana native
- Goose genus
- Central (pref.)
- Finnish first name
- Highway
- WWII event
- Marsh
- Worker in a stable
- Nap

ANSWER TO PREVIOUS PUZZLE

R	A	T	T	L	E	S	R	H	E	A
U	X	O	R	I	A	L	Y	A	K	S
M	E	M	O	R	I	A	G	I	N	G
M	E	T	P	A	N	N	E	E		
R	A	Y	S	L	E	W	O	G	R	E
H	U	R	O	O	D	L	E	S		
U	T	O	P	I	A	L	A	N	A	I
M	O	T	E	L	A	B	R	U	P	T
G	Y	R	A	T	E	M	O	B		
R	I	M	S	P	R	O	C	E	D	E
I	O	U	A	M	I	E	A	R		
O	W	N	E	R	S	E	T	S	A	I
T	A	C	E	T	E	S	T	A	L	L
H	E	Y	S	T	A	S	S	E	L	L

DOWN

- Mormon State
- Verne hero
- Typical of a particular language
- Performed again
- S-shaped moldings
- Holy
- Oklahoma town
- One-horned animal
- Baseball events
- Type of duck
- German Mr.
- Voice box
- Move sideways
- Facilitates
- Decays
- Safety agcy.
- Gloomy
- Easily handled
- Poet—Pound
- Mesher
- More uniform
- Painting style (2 wds.)
- Negligent
- I.e., in full
- Actor Ed—Cards and letters
- Actual being
- Egyptian sacred bull
- Tiny amount
- Pulpit
- Den
- Coagulate

ACROSS

1	2	3	4	5	6	7	8	9	10	11
12			13						14	
15			16						17	
18		9							20	
		21				22	23			
24	25		26					27	28	29
30			31			32		33		
34						35				
36			37			38		39		
			40					41		
42	43	44				45	46		47	48
49			50						51	
52			53						54	
55			56						57	

WALNUT COVE

I've been reading about passive aggressive persuasion techniques and I've decided to try it on Howard

See, I'll wake up early in the morning and fry him omelets just like he likes them

And then when he sits down at the table I'll look real pitiful and ask him for a trip to the Bahamas

Where does the aggressive part come in?

Well, see, I'll already have the skillet in my hand

By Mark Cullum

ARLO & JANIS

SIGH

I FEEL SO UGLY.

I REGRET THAT!

WHY WOULD I MARRY AN UGLY WOMAN?

By Jimmy Johnson

ECK & MEEK

HI, THERE

HI

I SHOULD WARN YOU...I HAVE A WEAKNESS FOR COURAGEOUS, LONELY, PITIFUL MEN TRYING TO MAKE CONVERSATION WITH STRONG, INDEPENDENT WOMEN WHO OBVIOUSLY WANT TO BE LEFT ALONE

By Howie Schneider

B.C.

BIBLE

THE WORD FROM YOUR SPONSOR

WILEY'S DICTIONARY

By Johnny Hart

MARVIN

I DECIDED TO WRITE MY OWN NURSERY RHYME!

"THERE ONCE WAS A DOG NAMED BITSY, WHO LIKED TO ACT SUPERIOR AND ALOOF.."

"BUT THE MORE HE PUT ON AIRS AND TRIED TO BE RITZY, THE MORE HE JUST LOOKED LIKE A GOOF."

GRRRR...

By Tom Armstrong

ALLEY OOP

DANG IT! THEY'VE CHANGED DIRECTION! THEY'RE HEADIN' TOWARD TH' WATER!

WELL, WE'RE PRETTY CLOSE TO 'EM! MAYBE WE CAN RUN 'EM DOWN BEFORE THEY GET THERE! I...

LOOK! THERE THEY ARE!

AN' THEY'VE STOPPED!

OKAY, YOU TWO WORK YOUR WAY TO THE WATER SIDE OF 'EM!

...WE'LL SIT TIGHT UNTIL YOU GET INTO POSITION!

GOTCHA!

By Dave Graue

BEATTIE BLVD.

Life as an anchovy seems so futile. I'll probably end up just getting scraped off someone's pizza.

By Bruce Beattie

THE FAMILY CIRCUS

"But, Mommy, why would God want to annoy my head with oil?"

By Bill Keane

MARMADUKE

There's no living with him since he graduated from that correspondence obedience school.

By Brad Anderson

KIT N' CARLYLE

...MAN, THIS GUY "BARNEY" GIVES "CUTE" A BAD NAME...

By Larry Wright

WINTHROP

I DON'T THINK I'LL BE GETTING UP LATE ON SCHOOL DAYS ANYMORE.

YESTERDAY MY MOM ASKED ME TO SHOW HER HOW TO THROW A LASSO.

By Dick Cavalli

THE BORN LOSER

IS MY LARYNGITIS UNDER THE RIGHT CIRCUMSTANCES, IT COULD BE.

DO YOU RECOMMEND I DO ANYTHING ABOUT THAT?

DOCTOR

HOW ABOUT GIVING YOUR MOTHER-IN-LAW A BIG KISS?

By Art and Chip Sansom

FRANK AND ERNEST

INFORMATION SUPER-HIGHWAY

NO DUMMIES

By Bob Thaves

PEANUTS

THERE'S NOTHING MORE PATHETIC THAN A LITTLE DOG SITTING IN THE RAIN..

THERE'S NOTHING MORE PATHETIC THAN A DOG TOO STUPID TO GET IN OUT-OF THE RAIN..

EITHER WAY I'M PATHETIC..

By Charles M. Schulz

GARFIELD

STAY TUNED FOR "WATCHING PAINT DRY"

RATS!

THEY' PREEMPTED "WATCHING GRASS GROW"

By Jim Davis

Astro-Graph

AQUARIUS (Jan. 20-Feb. 19) Striving for significant objectives could enhance your probabilities for success today, because the bigger your involvement, the luckier you're likely to be. Major changes are ahead for Aquarius in the coming year. Send for your Astro-Graph predictions today. Mail \$1.25 and a long, self-addressed, stamped envelope to Astro-Graph, c/o this newspaper, P.O. Box 4465, New York, N.Y. 10163 Be sure to state your zodiac sign.

PISCES (Feb. 20-March 20) Today you might feel impelled to take a leadership role in your group involvement. You won't be showboating or exercising poor judgment, because you belong up front.

ARIES (March 21-April 19) A person with whom you do not always feel completely at ease might want to repay you for a past favor. Don't be too proud to accept, because you've been hoping this would happen.

TAURUS (April 20-May 20) Even though you might not play a role in bringing it about, something beneficial may be put together today by others who'll include you in the arrangement.

GEMINI (May 21-June 20) Regardless of whether you're buying or selling today, strive to deal in an honorable manner. When you act in good faith, it could lead to making a better bargain.

CANCER (June 21-July 22) Your chart indicates a possible upswing in your popularity at this time. However, you must be careful not to play favorites. This could lessen your appeal.

LEO (July 23-Aug. 22) Endeavors in which you become involved at this time should work out favorably for you over the long haul. Don't toss in the towel if early indicators look a bit dubious.

VIRGO (Aug. 23-Sept. 22) If you have some new plans or intentions you want to sound out on others today, seek listeners whose comments you respect. Don't waste time on nonproductives.

LIBRA (Sept. 23-Oct. 23) You could be luckier than usual at this time in matters which affect your earnings and material security. Things you have presently going for you can be improved upon.

SCORPIO (Oct. 24-Nov. 22) This is not a good day to delegate critical assignments to associates for two reasons. One, they won't understand the matter as well as you do and two, they won't be as lucky as you.

SAGITTARIUS (Nov. 23-Dec. 21) Two unrelated factors might converge in a constructive way today that could prove beneficial for you financially. Neither of these forces may be triggered by you.

CAPRICORN (Dec. 22-Jan. 19) There is justification for your hopeful expectations today, because what you envision can be brought into being through practical measures.

Nationalist Vladimir Zhirinovskiy offers magic balm for Russia's wounded pride

By ALAN COOPERMAN
Associated Press Writer

MOSCOW (AP) — Two things happen when Russian nationalist leader Vladimir Zhirinovskiy speaks to a Russian audience. First he is transformed. Then the audience is, too.

One-on-one, the man Russian democrats call a "frightening fascist" and German newspapers call "the new Hitler" is cool, calm and rational. He says he is for peace and nuclear disarmament, against racism or anti-Semitism, and seeks "only cooperation" with western Europe, Japan and the United States.

Give him an audience, though, and watch him light up the sky. President Clinton is a "coward." AIDS is a "plague from the United States." If Germany and Japan don't stop harassing Russia, "bombs will fall" on their cities.

Such statements delight and excite many Russians, releasing deep resentments and soothing wounded pride like a magic ointment. All one has to do is believe in the ointment, and the ache goes away — at least for a while.

"I am very tired of this life, but I feel better when I listen to him," Ina Frolova, 65, said at a snowy campaign appearance in December. "His program corresponds to the demands, the despair of the Russian population."

In the 1991 presidential election, Zhirinovskiy won 6 million votes. In Dec. 12 parliamentary elections, his Liberal Democratic Party got more than 12 million, nearly a quarter of the total. When presidential elections are held again in 1996, he expects to win.

Many reformers think December's big vote for Zhirinovskiy was a protest against economic hardship, rather than a longing for fascism. They hope that he will not last long as a politician, that he is too mentally unstable to build enduring support.

But Zhirinovskiy's appeal to many Russians is clear. He deftly strikes a chord that has been drawn tight by Russia's national humiliation and suffering. After decades of Soviet propaganda, and centuries of czarist expansion, the loss of empire hurts. So do economic disarray, rising crime, and the feeling of being prostrate before the United States.

"Zhirinovskiy's implicit message is, 'We're going to get it back. Whatever we had, we're going to get it back,'" said David Wolff, a sociologist and Russian historian at Princeton University.

Other Russian politicians, including President Boris Yeltsin, also speak of Russia "rising from its knees" and becoming, once again, a great power.

But Yeltsin and fellow reformers undercut that message and reinforce feelings of inferiority by talking about Russia's desire to join the ranks of "civilized countries."

Zhirinovskiy is especially popular with the military, elderly, unemployed and others who are suffering through Russia's post-Communist depression.



Russian extremist Vladimir Zhirinovskiy speaks in the Bosnian town of Bjeljina on Monday, Jan. 31. (AP photo)

His ascent has many parallels to Adolf Hitler's rise in Weimar Germany, although some observers think he lacks Hitler's charisma and is too mercurial to hold power.

Zhirinovskiy speaks in a squeaky fast voice that sounds as if it were recorded and is being played back at high speed. He's slender, medium height, curly haired and attractive to many Russian women. He dresses well but distractedly — wearing, for example, a tuxedo to a midday news conference, or a shirt with French cuffs but no cufflinks.

He seems impatient standing in one place or speaking to one person, and he gives the impression of constant movement. No matter how fast he talks, it sounds like he's holding himself back, like he wants to go even faster.

Zhirinovskiy is a master of the outrageous sound bite. To many listeners, though, his outrageousness only proves that he is something other politicians aren't. He is sincere.

In his autobiography and political manifesto, *The Final March South*, Zhirinovskiy, 45, describes a childhood of hunger and deprivation in Alma-Ata, capital of what was then the Soviet republic of Kazakhstan.

While he was still an infant, his father died in a car crash. His mother took a job cleaning a cafeteria to feed him and his five older brothers and sisters.

At 18, he moved to Moscow with nothing but a small satchel and a basket of tomatoes and strawberries. He had no success with girls and no close friends, but was a good student. He graduated from the Institute of Oriental Languages, where he studied Turkish, and later got a law degree at night.

In 1969, Zhirinovskiy went to Turkey as an interpreter. It should have been his big break, but he was arrested for handing out Soviet lapel pins, which the Turks considered propaganda. Friends think the embarrassing incident may be one reason he was never admitted to the Communist Party.

Zhirinovskiy's extreme political views well up from his anger and resentment over his early life. It doesn't take a psychologist to figure this out. Zhirinovskiy says it himself in the book.

"A childhood without joy, absence of close friends, bad living conditions, bad food, bad recreation, no Communist Party card, life in various regions — all formed the foundation on which my political personality began to mature," he wrote.

One especially strong, lasting resentment was of the brown-skinned Central Asian majority in Kazakhstan. When he asked his mother why their family lived with other families in a cramped communal apartment, she

answered: "We're not Kazakhs. It's hard for us to get an apartment here. They are given to Kazakhs first."

His mother may have been paranoid; Russians usually received privileges, not the other way around.

But Zhirinovskiy has made himself the champion of all such families, decrying the alleged discrimination against 25 million Russians who find themselves living in newly independent former Soviet republics.

"Today Russians are being told in some places: 'Get out of here, you're occupiers, you're colonizers!' When it was Russians who gave everything to those nations and raised them from primitive societies to the space age!" he said on election day. "We brought them to outer space, and they're spitting in Russians' faces."

Zhirinovskiy boasts of Russia's superiority, reflecting a dark side of the national psyche.

"He does not appeal to the high motives in the Russian people. He appeals to what's lowest," said Aron Belkin, president of the Russian Psychoanalytic Association.

"In our consciousness, militarism is very deep. In my childhood years, I was educated in a military spirit. We were told, 'Compromise is weakness, strength is attack.' We were raised on war heroes. ..." Zhirinovskiy, in his speeches and television appearances, draws out that militaristic feeling.

"Like it or not, we in Russia are all children of totalitarianism. If Zhirinovskiy gave his speeches to Englishmen, he would get nothing."

The Liberal Democratic Party's platform calls for Russia to re-establish an empire and expand across the former Soviet Union.

Zhirinovskiy's autobiography goes farther: its title refers to his desire for Russian troops to march through Turkey, Afghanistan and Iran to the shores of the Indian Ocean.

"How I dream that Russian soldiers could wash their boots in the warm water of the Indian Ocean and change to summer uniform once and for all," he wrote.

Some of his supporters do not share that dream.

"I understand him, because it's true that all over the world Russians are treated as, well, not really people," said Ludmila Karamushka, 45, an unemployed computer programmer. "But when he says we'll take back land from others, that's absurd."

Opponents are pushing for Zhirinovskiy to be prosecuted under a Rus-

sian law against "war propaganda," but are unlikely to succeed because he has parliamentary immunity.

Zhirinovskiy's party holds 64 seats in the 450-seat Duma, the powerful lower house of parliament. But his self-destructive behavior has reduced the chances of his forming a majority coalition.

In one tantrum on the floor of parliament, he told independent lawmakers they should "sit and read the Bible" while his party made the important decisions.

Another day, he had a fistfight with a reformist lawmaker over who would be served first in the cafeteria. He has threatened to jail Cabinet ministers and said his rivals should be sent to mental hospitals.

Zhirinovskiy also has alienated the media. One reason is that he says too many reporters are Jews and more blond, blue-eyed Russians should appear on TV.

Another reason is greed. Zhirinovskiy routinely charges for sit-down interviews. His aides told The Associated Press the standard price was \$300 for 10 minutes.

The Liberal Democratic Party's election campaign was built around expensive television advertising that Zhirinovskiy says was paid for by individual contributions from thousands of supporters. But Russia has no campaign-finance disclosure laws, and Zhirinovskiy's opponents allege that the party's funds really came from shadowy businesses, German neo-Nazis, and Iraqi President Saddam Hussein.

Early last year, Zhirinovskiy visited the Iraqi leader, condemned allied military action against Iraq and sent a small contingent of Russian volunteers to fight alongside Saddam's soldiers.

He has also met with extreme rightists in Germany.

Among the nationalist leader's close aides are Alexander Ven-

gerovskiy, 40, an electronics and computer specialist who says he used to work in a secret military research institute, and Sergei Abeltsev, 32, who claims to be a former agent of the GRU, the Soviet military intelligence agency.

Both were elected to parliament on Zhirinovskiy's party ticket. Abeltsev, a huge man with a heavy head and a taste for black clothing, is the security minister in Zhirinovskiy's "shadow cabinet."

Some of the party's candidates for parliament did not know each other and seemed to have little in common. Besides Zhirinovskiy, the only well-known one was Anatoly Kashpironov, a TV faith healer.

"We are united by the idea of patriotism and preserving a strong, powerful Russian state," Zhirinovskiy's campaign manager, Viktor Kobleev, said in a room full of cigarette smoke and soda-can ashtrays at the party's headquarters.

The grimy building is two blocks from the former KGB headquarters, the infamous Lubyanka Prison. Outside, a torn poster shows Zhirinovskiy standing next to a pile of garbage in the street, proclaiming, "I will bring order to Russia."

Zhirinovskiy's cheaply furnished offices are on the fourth floor, up a wide, dark, crumbling staircase.

Below them is a heavy metal store, named Rock Shop at Zhirinovskiy's, where teenagers in black leather jackets with lots of zippers sell T-shirts and cassette tapes. A member of the party said it opened the store because "our whole direction is oriented at youth."

Vladimir Pchelkin, 26, head of the Youth Division, said it sponsors soccer teams, theater outings and a children's camp but has given up wearing blue military-style uniforms and providing security at Zhirinovskiy rallies.

"People were getting the wrong idea, calling us fascists," he said.

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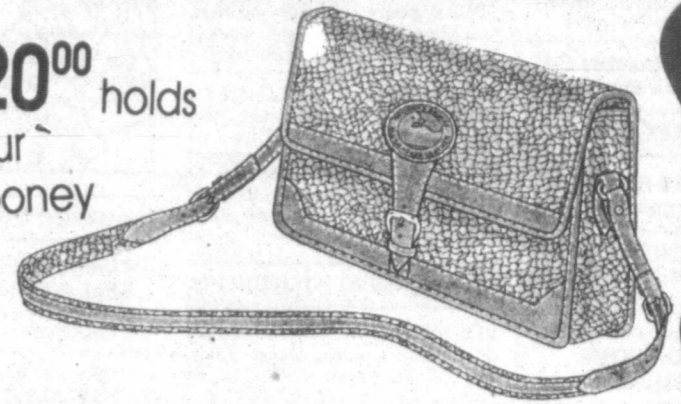
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FINANCIAL FOCUS

TAX SEASON 1994

Taxpayers Begin to Feel Bite of New Tax Laws

Most taxpayers have been aware for several months of the changes put in place by the Tax Act of 1993. With April 15 drawing closer, however, they're beginning to see the real effects of those changes where it counts — on their federal income tax returns.

The Tax Act of 1993 was designed to reduce the federal deficit by an estimated \$500 billion over the next five years, through a combination of tax increases and spending cuts. The provisions most likely to affect individual taxpayers are those that increase the top marginal tax rates and the taxation of Social Security benefits, however, there are a number of changes that taxpayers need to be aware of.

Top tax rates increase.

The new law raised the top marginal tax rate for high income earners. For couples with taxable income above \$140,000, and individuals with income in excess of \$115,000, the top marginal tax rate has been increased from 31 percent to 36 percent. For couples and individuals with income greater than \$250,000, the top tax rate has been increased to 39.6 percent.

In a highly unusual provision, these increases are effective retroactive to January 1, 1993.

Social Security taxes increase.

According to Treasury Department estimates, 6.9 million individuals will pay taxes on their Social Security benefits this year. Almost two-thirds of them will face higher tax bills as a result of the new legislation. Effective January 1, 1994, some Social Security recipients will begin paying taxes on up to 85 percent of their benefits.

Those affected by the increase in taxes on Social Security are couples with provisional income in excess of \$44,000, and individuals with provisional income in excess of \$34,000.

Social Security recipients whose income falls below these levels will compute the tax on their Social Security benefits as they have in previous years.

Alternative Minimum Tax rate increases.

The Alternative Minimum Tax, or AMT, is basically a tax that was put in place to make sure that no one avoids taxes altogether. It primarily affects high income individuals.

Continued on page 4.

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Attention Retirees: How Will Uncle Sam Benefit From Your Social Security Benefits?

For millions of retirees, 1994 will bring higher taxes on Social Security benefits. Those hit hardest will begin paying taxes on up to 85 percent of their benefits, up from a maximum of 50 percent under former law.

How do you know whether you're among those affected? The portion of your Social Security benefits included in your taxable income is based on your "provisional" income, which includes:

- One-half of your Social Security benefits;
- Interest from any municipal bonds you own;
- Your adjusted gross income (AGI), excluding your Social Security benefits.

The tax increase will affect individuals whose provisional income exceeds \$34,000, and couples whose provisional income exceeds \$44,000. The following example demonstrates how the increase might affect a typical retired couple.

Karen and Ed Rapp, both age 67, are retired. On top of \$15,000 in Social Security income, they earn \$45,000 from pensions and investments.

Prior to 1994, only 50 percent of their Social Security benefits, or \$7,500, would have been taxed, bringing their adjustable gross income to \$52,500. Subtracting the standard deduction (\$7,850) and exemptions (\$4,900), they are left with taxable income of \$39,750, and a tax liability of \$6,190.

As of January 1, 1994, however, the

Rapps will be taxed on 85 percent of their Social Security benefits, or \$12,750. Consequently, their adjustable gross income increases to \$57,750, and their tax bill will grow to \$7,660, a 24 percent increase over 1993.

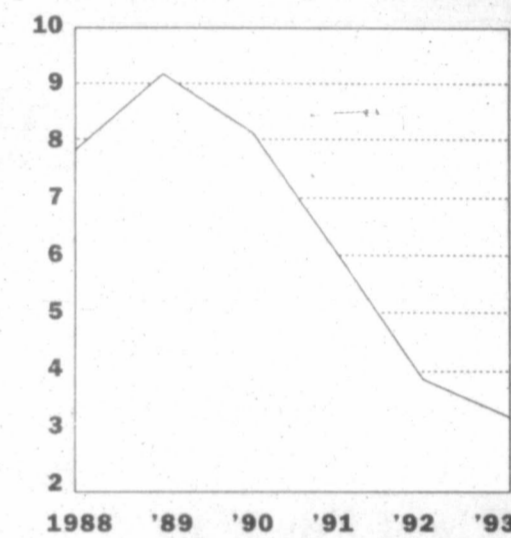
If you don't know whether you'll face higher taxes on your Social Security income, contact your tax professional. In addition, you may want to visit your local Edward D. Jones & Co. office to take advantage of a free computer service that will help you determine what portion of your Social Security benefits might be taxable in 1994. It can also show you whether shifting some of your assets to tax-free or tax-deferred investments could help reduce your tax burden.

With tax-free investments, you pay no federal income taxes on the interest you earn, so you lower the amount of income on which you pay taxes. In some cases, tax-free investments allow you to avoid state and local taxes as well. Most investors are familiar with individual municipal bonds for tax-free income, but there are other tax-free investments to choose from, including tax-free unit investment trusts, tax-free mutual funds and even tax-free money market accounts

Attention CD Owners

The drastic decline in interest rates over the past three years could mean a substantial cut in your income when you renew your CDs. If you have a CD maturing, or would just like more information on investments that offer a high degree of safety and the potential to provide rising income, contact an Edward D. Jones & Co. investment representative today.

AVERAGE 6-MONTH CD RATE



Source: Federal Reserve

for your short-term savings.

Tax-deferred investments aren't completely tax free, but they allow you to control when you pay taxes on your earnings. With tax-deferred investments like annuities and IRAs, you pay no taxes on the interest you earn until you withdraw them at some point in the future. Because you earn on all of your interest, your money compounds and your tax-deferred investment grows faster than it would in a taxable investment.

With higher Social Security taxes on the horizon, you owe it to yourself to find out whether tax-free or tax-deferred investments can help you meet your long-term financial goals. ■

BIGGER TAX BILL FOR SOCIAL SECURITY BENEFITS

Social Security income = \$15,000 All other income = \$45,000

	Current Law	New Law
Income	\$ 45,000	\$ 45,000
Taxable Social Security	+ 7,500 (50%)	+ 12,750 (85%)
Adjusted Gross Income	\$ 52,500	\$ 57,750
Standard deduction*	(7,850)	(7,850)
Exemptions*	(4,900)	(4,900)
Taxable income	\$ 39,750	\$ 45,000
Tax liability	\$ 6,190	\$ 7,660

* SOURCE - Congressional Budget Office

VALUABLE TAX INFORMATION
Save this insert until
APRIL 15

Does Your IRA Need A Check-Up?

If you're already contributing to an IRA, you've taken an important first step toward building a healthy nest egg for retirement. But when it comes to something as important as long-term financial security, don't be satisfied with leaving well enough alone.

With the dramatic decline in interest rates this decade, some IRAs have become underachievers, particularly those that invest only in fixed-income investments like CDs. If that's the case with your IRA,

when retirement rolls around, you may find that your savings falls short of your goals.

To make sure you're financially prepared for retirement, Edward D. Jones & Co. invites you to give your IRA a free check-up with our free computerized IRA analysis called IRA CALC. If you provide current information on your IRA, IRA CALC will show you what your IRA could be worth when you retire, based on that information. It can even show you how that amount will change if you can increase the rate of return you're earning by even a small amount.

If you find that your IRA is an underachiever, Edward D. Jones & Co. may be able to offer you some attractive higher-paying alternatives, and remember, it's simple to transfer your IRA. Plus, transfers carry no tax consequences and require no additional paperwork at tax time.

As hard as you have worked to prepare for retirement, it's important that you make sure your money keeps working just as hard. Call your Edward D. Jones & Co. investment representative to schedule an appointment for your IRA CALC. It takes only a few moments and it's absolutely free.

Don't let your IRA retire before you do.

With today's lower interest rates, some IRAs aren't the hard workers they used to be. We can prepare a free report that will show you how much your IRA will be worth when you're ready to retire. Don't take chances with your retirement savings. To find out if your IRA could be earning more, call or stop by today.

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When Less Is More

If you are among those impacted by the new tax laws and are facing a higher tax bill in 1993, or if you are simply looking for tax relief, don't overlook the benefits of tax-free investments. Although at first glance the yields on tax-free investments may appear to be less attractive than those on comparable taxable investments, in many cases, tax-free bonds can actually provide you with more spendable income than higher yielding taxable investments. The following chart shows

Although at first glance the yields on tax-free investments may appear to be less attractive than those on comparable taxable investments, in many cases, tax-free bonds can actually provide you with more spendable income than higher yielding taxable investments.

you what you would need to earn on a taxable investment in order to receive the same amount of after-tax income that a tax-free investment pays.

To take an example, if you're in the 28 percent tax bracket, you would need to earn 7.64 percent on a taxable investment to get the same amount of after-tax income you would get from a tax-free bond paying 5.5 percent. Because you do not pay federal income taxes on the interest you earn from tax-free investments, they can actually give you more after-tax income than taxable investments with higher yields. ■

WHEN LESS IS MORE
Tax-free/Taxable Equivalent Table

Tax-free Yield	Equivalent Taxable Yield Marginal Tax Rate				
	15%	28%	31%	36%	39.6%
4.0%	4.71%	5.56%	5.80%	6.25%	6.62%
4.5%	5.29%	6.25%	6.52%	7.03%	7.45%
5.0%	5.88%	6.94%	7.25%	7.81%	8.28%
5.5%	6.47%	7.64%	7.97%	8.59%	9.11%
6.0%	7.06%	8.33%	8.70%	9.38%	9.93%
6.5%	7.65%	9.03%	9.42%	10.16%	10.76%

Not All Tax-Free Investments are Created Equal. What's Right For You?

Before we know it, April 15 will be here again and as a result of the new tax laws, many individuals will see their tax bills increase this year.

What's available for those seeking tax relief? Tax-free investments can be part of the solution. When you own tax-free investments, you pay no federal income tax on your interest and dividends, so you still earn an attractive rate of return, but you reduce the amount of income on which you pay taxes.

Before you purchase tax-free investments, there are a couple of important points to consider. First, although no one wants to pay more than his or her fair share of the tax burden, tax consequences aren't the only factor to consider when making an investment decision. Decide first whether or not the investment fits your long-term needs for safety and return. If not, it doesn't belong in your portfolio.

Second, there are several kinds of tax-free investments available. It's important that you choose the one(s) best suited to your personal needs.

Let's take a look at the differences among the various types of tax-free investments.

Tax-free municipal bonds

When you invest in a municipal bond, you lend money to the issuer of the bond (generally a city, state or municipality) to help fund important projects like road and highway construction, hospitals, housing or public education.

In return for your "loan," the issuer agrees to make fixed-interest payments to you over the life of the loan and to return your original investment (your principal) when the bond matures. Maturities can be short-term, or as long as 30 years. The interest you earn on municipal bonds is free from federal income taxes and, in many cases, from state and local taxes as well. Generally, interest payments are made semiannually.

In addition, some municipal bonds carry insurance for the timely payment of principal and interest. Investors can own individual municipal bonds, or they can own municipal bonds through other investments like unit investment trusts (UITs) and tax-free mutual funds.

Tax-free unit investment trusts

A tax-free unit investment trust allows an investor to diversify his investments

through ownership of a portion (a unit) of a group of 10 to 30 individual municipal bonds. The bonds are selected by a professional and monitored constantly for credit quality.

Unit trusts share a number of the features that make individual municipal bonds attractive to investors, like tax-free interest, a fixed rate of return and insurance for the timely payment of principal and interest on some trusts.

However, there are some differences as well. First, with unit trusts, investors can choose to receive their interest checks monthly, quarterly or semiannually. They can also choose to reinvest their interest payments to purchase more units of the trust so that returns compound over time. In addition, the initial investment required to purchase a unit trust is generally \$1,000, compared to \$5,000 for individual bonds.

State tax-free unit trusts are also available, and pay income that is both federal and state tax free to residents of that state.

Tax-free mutual funds

When you purchase tax-free mutual funds, you buy shares of a portfolio of 30 to 100 individual bonds that are federally tax exempt. If the fund happens to be state specific, the income earned on it is exempt from state taxes for residents of that state.

Mutual funds are attractive to individual investors because they offer the added safety of diversification and professional management. Mutual fund portfolios are managed by professionals with proven track records.

Tax-free funds differ in a number of significant ways from individual municipal bonds. First, a mutual fund has no set maturity date. You can sell your shares on any business day, but the amount you receive could be higher or lower than the price you paid for the shares, depending on the performance of the bonds in the portfolio and on where interest rates are at that time. Because share prices fluctuate, your payments (which are made monthly) will not be fixed, but will vary. Like unit trusts, mutual funds offer the option to reinvest income for compounding returns.

Mutual funds and unit trusts are offered by prospectus. A prospectus provides important information, including facts on charges and expenses. Read it carefully before you invest or send any funds.

Making your choice.

A sound investment strategy might include one, two or all three types of tax-free investments. Visit with your Edward D. Jones & Co. investment representative to determine which are best suited to your needs. ■

The Best of Both Worlds

In 1993, interest rates reached 20-year lows. Today, you may be wondering whether they are headed up or down in the near future. The answer is "yes."

No one can predict where interest rates will go. For that reason, it's important to build an investment portfolio that performs well under a variety of economic and market conditions.

One of the best ways to protect your savings is by diversifying your portfolio among a number of different investments. This protects you from being severely affected by the performance of just one stock or bond. Many safety-conscious investors working toward long-term objectives find U.S. Treasury securities particularly appealing.

U.S. Treasury Securities

U.S. Treasuries not only offer attractive returns, but because they are backed by the United States government, they rank among the safest investments available. In addition, they provide regular income on a semi-annual basis, and the interest they pay is state and local tax free.

U.S. Treasuries are available in a variety of maturities, ranging from three months to 30 years. In most cases, the interest rates on longer-term bonds will be higher than shorter-term bonds. However, shorter-term bonds offer you more flexibility since your money is not locked into one investment for a long period of time. In addition, although all bond prices move when interest rates move, the prices of short-term bonds are typically more stable than those of long-term bonds. That's particularly important if you decide to sell your securities before they mature.

Laddering

Protecting your income by diversifying among a number of different investments is an important strategy to remember. However, a well-planned portfolio is also diversified by maturity dates. A portfolio that includes short-, intermediate- and long-term bonds offers maximum flexibility and liquidity. Building a bond portfolio in this way is known as staggering maturities, or "laddering."

The Long and Short of It

Laddering U.S. Treasury securities is an attractive strategy for investors who want safety and liquidity. To demonstrate how it works, consider the following example.

Brian and Judy Moore had \$80,000 to invest in U.S. Treasuries. Although longer-term bonds offered the most attractive interest rates, the Moores didn't want to lock all their money into a long-term

investment because they planned to use some of it for home improvements a few years down the road.

After talking to their investment representative, the Moores decided that laddering was the solution they needed. They split their investment among two-year, five-year, seven-year and 10-year Treasuries, investing \$20,000 in each. As a result, a portion of their investment earned the higher rates of long-term Treasuries, and they still had money coming due in just two years. When that time comes, the Moores can choose to reinvest it or use it to meet expenses they may have at that time.

Your investment representative can give you a better idea of how "laddering" and U.S. Treasuries can fit into your diversified investment portfolio. ■

Retirement: Ready or Not?

Saving enough for a financially secure retirement is one of the greatest challenges that individuals face. Given the frequent changes in tax laws, the outlook for Social Security and uncertainty regarding inflation, a sound retirement plan that balances safety and return is more important than ever.

Despite what many people believe, Social Security will only provide about one-third of the income you'll need to enjoy a comfortable retirement. If you have a company-sponsored retirement plan, that will help, but it's not the whole answer either. Even a company plan and your Social Security benefits combined will only provide about 70 percent of the income you need for retirement. The rest must come from your personal savings and investments.

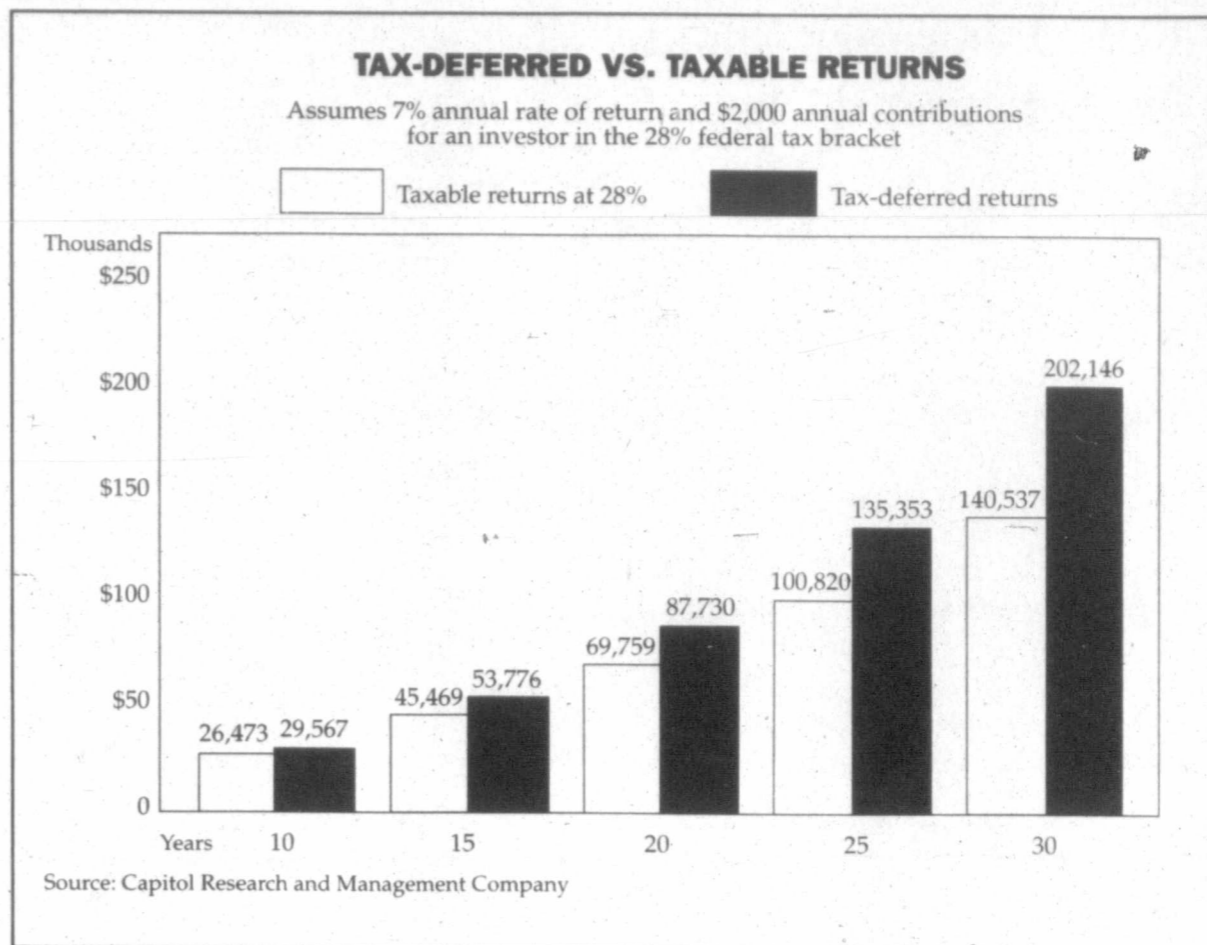
Whether you're just starting to think about a savings plan or are within a few years of retirement, IRAs are among the best tools available for building retirement savings.

IRAs were designed to make it easy for individuals to save for retirement. They allow you to hold a variety of investments in one account and to defer paying taxes on the dividends and interest you earn until you withdraw the funds at retirement. Because you pay no taxes on your earnings, you earn interest on a larger amount of money, so your savings grows faster than it would in a taxable account.

Of course, IRAs were most popular prior to 1986, when contributions were fully deductible. However, IRA contributions are still partially, if not fully, tax deductible for many individuals. In fact, 73 percent of those eligible to make IRA contributions can still take a full or partial tax deduction.

Whether or not your IRA contribution is deductible, you'll still benefit from tax-deferred compounding, which will keep your money hard at work until you retire. The longer you put off paying taxes, the larger your retirement nest egg can grow. The chart at the right shows what a difference tax deferral can make.

If your investment goals include building financial independence for retirement, it's to your advantage to learn about all the advantages of an IRA. ■



Your 1993 Tax Preparation Checklist

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

Be sure you cover each item and bring your checklist to your tax professional when you begin preparation of your return. Remember, these are general guidelines only. Always consult a competent professional for tax-planning advice.

- I received my 1040 forms from the IRS and have the appropriate version (long or short) for my return this year.
- I have requested any special or additional forms I will need from the IRS (1-800-TAX-FORM or 1-800-829-3676).
- I have made my annual IRA or retirement plan contribution.
- I have reviewed my IRA or other retirement plan and am satisfied with the return I am earning.
- I have documented all income for 1993. Don't forget:
 - Salaries, wages, commissions (W2)
 - Social Security income
 - Railroad retirement benefits
 - Dividends, interest income, royalties
 - Rent income
 - Income from partnerships, S corporations, estates and trusts

- Gains or losses from sale of investments
- Distributions from retirement plans
- Tax-exempt income
- I have documented relevant expenses for 1993 including:
 - Medical expenses
 - Charitable contributions
 - Real estate, personal property and foreign taxes
 - Mortgage interest
 - Casualty losses
 - Moving expenses
 - Other miscellaneous deductions
- I have received and reviewed my tax reporting information on my investments:
 - 1099s (INT, DIV, MISC, B, OID)
 - Summary of Investment Income
 - Retirement plan distribution information (1099R)

Please note: This information should begin to arrive by February 1, 1994, but depending on the investments you own, your information may not be complete until late March.

- I have reviewed my investment strategy and am satisfied with the amount of taxes I'm saving. My tax-free investments include:
 - Municipal Bonds
 - Unit Investment Trusts
 - Tax-free Mutual Funds

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TAX BRACKETS FOR 1993

Marginal Rate	Single	Married Filing Jointly	Heads of Households	Married Filing Separately
15%	\$0 - 22,100	\$0 - 36,900	\$0 - 29,600	\$0 - 18,450
28%	\$22,101 - 53,500	\$36,901 - 89,150	\$29,601 - 76,400	\$18,451 - 44,575
31%	\$53,501 - 115,000	\$89,151 - 140,000	\$76,401 - 127,500	\$44,576 - 70,000
36%	\$115,001 - 250,000	\$140,001 - 250,000	\$127,501 - 250,000	\$70,001 - 125,000
39.6%	over \$250,000	over \$250,000	over \$250,000	over \$125,000

TAX BRACKETS FOR 1994

Marginal Rate	Single	Married Filing Jointly	Heads of Households	Married Filing Separately
15%	\$0 - 22,750	\$0 - 38,000	\$0 - 30,500	\$0 - 19,000
28%	\$22,751 - 55,100	\$38,001 - 91,850	\$30,501 - 78,700	\$19,001 - 45,925
31%	\$55,101 - 115,000	\$91,851 - 140,000	\$78,701 - 127,500	\$45,926 - 70,000
36%	\$115,001 - 250,000	\$140,001 - 250,000	\$127,501 - 250,000	\$70,001 - 125,000
39.6%	Over \$250,000	over \$250,000	over \$250,000	over \$125,000

New Tax Laws May Mean Big Changes for Small Businesses

The impact of the new tax laws won't be limited to individual taxpayers. A number of the provisions will affect the nation's small business owners.

Income taxes:

In addition to an increase in the top marginal rates for individuals, the top corporate tax rate was raised to 35 percent for taxable income in excess of \$10 million. The increase is effective retroactive to Jan. 1, 1993.

Payroll taxes:

The \$135,000 cap on the taxation of wages and self-employment income was repealed. Effective Jan. 1, 1994, all earnings will be subject to the 2.9 percent Medicare tax.

Fuel taxes:

A tax of 4.3 cents per gallon on transportation fuels, including gasoline and diesel fuels, went into effect Oct. 1, 1993. Commercial airline fuel is exempt for two years.

Capital gains tax:

The rate was cut in half, to 14 percent, for investors who hold new assets in certain start-up companies for at least five years.

Business deductions:

Businesses may deduct only 50 percent of meals and entertainment beginning Jan. 1, 1994, down from the current 80 percent. Deductions for club dues, certain lobbying costs and expenses of spouses and dependents on business travel have been eliminated.

Investment incentives:

Small businesses may write off up to \$17,500 each year (up from \$10,000) for capital equipment purchases, retroactive to Jan. 1, 1993.

Tax incentives:

The tax credit for research and experimentation will be extended to mid-1995. Businesses will receive tax credits for providing educational assistance and hiring disadvantaged individuals. Tax incentives for issuing bonds for small manufacturing facilities and farms will be made permanent. ■

Six big reasons to invest with Edward D. Jones & Co.

- U.S. Government Guaranteed Bonds.**
Guaranteed to timely payment of principal and interest.
- Federal Income Tax-free Municipal Bonds.**
Interest may be subject to state and local taxes.
- Investment Grade Corporate Bonds.**
- Insured Income Tax-Free Municipal Bonds.**
Interest on these bonds may be subject to state and local taxes.
- IRAs and Retirement Plans.**
Based on A-rated corporate bonds.
- Your Edward D. Jones & Co. investment representative.**



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FDIC Insurance Update for Retirement Plans

For years, safety-conscious investors have turned to FDIC-insured Certificates of Deposit (CDs) as an option for their retirement savings dollars. Beginning December 19, 1993, however, the rules covering FDIC insurance on CDs held in some retirement plans changed.

Under the old law, the FDIC insured the CDs in each of your accounts and retirement plans at a single institution for up to \$100,000. Under the new rule, however, if you have CDs in more than one retirement account (including IRAs, self-directed Keogh plans and 457 plans) at the same institution, your FDIC insurance is limited to a total of \$100,000

on the total value of the CDs in all of those accounts.

Below is an example of how the new rule changed the FDIC coverage for an investor who owns CDs in five separate accounts at the same financial institution.

Two important points to remember:

1. The new rule applies only to CDs held in IRAs, self-directed Keoghs and 457 plans. It does not affect coverage on regular savings or investment accounts.

2. The new rule applies only to CDs purchased on or after December 19, 1993. FDIC coverage on CDs purchased prior to that time has not changed.

In light of these new rules, it may be a good idea to contact your Edward D. Jones & Co. investment representative for a review of your current retirement savings plan and your future needs. ■

Type of account	Value of CDs in account	FDIC insurance under old rule	FDIC insurance under new rule
Joint account	\$100,000	\$100,000	\$100,000
Individual account	\$100,000	\$100,000	\$100,000
IRA	\$100,000	\$100,000	Total
457 plan	\$100,000	\$100,000	of
Self-directed KEOGH	\$100,000	\$100,000	\$100,000
Total FDIC coverage		\$500,000	\$300,000

Is the Stock Market A Good Place To Spend 1994?

The beginning of a new year typically raises some not-so-new questions among many individual investors. Where is the stock market headed? Will this be a good year to invest?

At Edward D. Jones & Co., we have some answers — the same ones we've always had. Successful investing depends on a long-term strategy that includes high quality equity investments, not on trying to time the highs and lows of the stock market.

If you're considering the reasons not to invest in 1994, consider the reasons that kept others from investing in years past. It can be a costly decision. For each year, you'll see what \$10,000 invested in common stocks* then would be worth today.

January 1,

1973 - The Dow topped 1000 for the first time. We're due for a crash.	\$93,401
1974 - OPEC is in control. Nixon won't be for long.	\$109,459
1975 - This is the worst market in 40 years.	\$148,533
1976 - New York City almost went bankrupt and we're wearing WIN buttons.	\$108,306
1977 - Coffee is \$5 a pound. Inflation is killing the economy.	\$87,480
1978 - You can't make anything in this market. It's barely moved in two years.	\$94,253
1979 - No economy can stand interest rates this high.	\$88,479
1980 - Iran is holding America hostage. I'm holding on to my money.	\$74,701
1981 - Chrysler needs \$400 million and I'm supposed to invest in the market?	\$56,401
1982 - The recession has started and it could be bad.	\$59,297

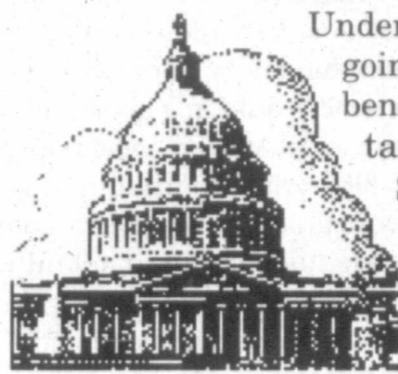
1983 - Ten percent unemployment and banks are failing. I knew it would be bad.	\$48,802
1984 - The Dow is over 1250. It's an all new high and I missed it.	\$39,854
1985 - There haven't been this many bank failures since the '30s.	\$37,518
1986 - The federal deficit is over \$200 billion.	\$28,500
1987 - A 2000 Dow is ridiculous. I know I've missed the boat.	\$24,026
1988 - Where were you on Black Monday? I was out of the market.	\$22,837
1989 - There's talk of bailing out the S&L's. I'm bailing out.	\$19,603
1990 - The '80s are over but high yield bond problems aren't.	\$14,897
1991 - We're days away from war with Iraq. Could there be a worse time to invest?	\$15,376
1992 - Invest in stocks? Maybe you haven't heard. We're in a recession.	\$11,798
1993 - We're swearing in a new president and a new party. I'm swearing off the stock market.	\$10,963

You can probably think of a reason not to invest in 1994. But think about this instead. A buy and hold strategy that emphasizes diversification still offers tremendous values to investors, despite short-term fluctuations in the market. It was true in 1973 and it's true today, the stock market is a good place for long-term investors. ■

* Based on the S&P 500. Assumes reinvestment of dividends. Ending values as of 10/31/93.



SOCIAL SECURITY TAXES ARE GOING UP.



Under the new law, millions of retirees are going to pay more taxes on their Social Security benefits. If you're among them, you could be taxed on as much as 85 percent of your Social Security income.

Don't take chances with your retirement income. Edward D. Jones & Co. will be happy to provide a free computerized report that will help you determine what portion of your benefits may be subject to taxation. We can also look at strategies to help reduce your tax burden.

Call for an appointment today.

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Effective January 1, 1993, AMT rates increased from 24 percent to 26 percent on the first \$175,000 of income, and 28 percent on income over \$175,000. As a result of the new law, AMT could become a factor for individuals who have not previously been subject to this tax.

Estate and gift tax rates won't fall.

Estate and gift tax rates will not be lowered to 50 percent, as was once expected, but will remain at 53 and 55 percent. This will affect estates valued at \$10 million or more.

No change in capital gains tax rate.

The new tax laws do not change the maximum long-term capital gains rate of 28 percent. In light of the increase in the top marginal tax rate, investments like growth stocks, which offer the potential for long-term capital gains, rather than ordinary income, will be more attractive for some investors.

More documentation needed for charitable gifts.

Taxpayers now need written documentation in addition to a canceled check in order to substantiate charitable deductions in excess of \$250.

Tax relief.

Clearly, not all taxpayers will feel the effects of the changes in tax laws to the same degree. To find out how the new tax laws will affect you, consult your tax professional.

If you're in for a tax increase, tax-free investments like municipal bonds, unit trusts and tax-free mutual funds, or tax-deferred investments like annuities and IRAs may help. Visit with an investment representative to make sure you're taking full advantage of the tax-advantaged investments that can help you achieve your long-term financial goals. ■



I would like more information on:

- | | |
|--|---|
| <input type="checkbox"/> Tax-free bonds | <input type="checkbox"/> Tax-deferred annuities |
| <input type="checkbox"/> Tax-free unit investment trusts | <input type="checkbox"/> IRAs |
| <input type="checkbox"/> Tax-free mutual funds | <input type="checkbox"/> Laddering bonds |
| <input type="checkbox"/> U.S. Government securities | <input type="checkbox"/> High-quality common stocks |
| <input type="checkbox"/> Certificates of deposit | <input type="checkbox"/> Other _____ |

I would like to schedule an appointment for:

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

Please print clearly:

Name: _____

Address: _____

Phone: _____

Complete and send to:

Kevin Raybon
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Pampa, Texas 79065

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