

Class III Gymnastic Meet

The Muleshoe Twister's Gymnastic's Team competed in a class 111 meet in Clovis.

In vaulting, Sherri Bessire placed first, Tonda Gunstream, third, Chandra Engelking fifth, and Kristi Campbell fourth. In the 11 and under category, Cynthia Lane placed first, Krystal Angeley second, and Michelle Finney third. On Balance Beam, Tonda Gunstream placed third, K-K Flowers, fourth, and Sherri Bessire

and Melissa Wilbanks tied for fifth. Krystal Angeley placed first, Cynthia Lane second, Michelle Finney third, Britt Engelking fourth.

On the uneven bars, Kristi Campbell and Sherri Bessire tied for first, K-K Flowers third, and Tonda Gunstream fourth. Michelle Finney placed first, Krystal Angeley second, Britt Engelking and Cynthia Lane tied for fifth.

In floor exercise, Sherri Bessire won first, Tonda

Gunstream second, Melissa Wilbanks third, and K K Flowers fifth, Cynthia Lane won first, Krystal Angeley second, and Michelle Finney and Britt Engelking tied for third.

The boys who competed in floor exercise, rings, and side horse, parallel bars, and vault are Greg Young, Michael Angeley, Brett King, Lance King, Ronald Briggs, Chaun Gunstream, Wes Hanks, and Todd Bessire. Each received awards winning in each category.

Hobby Club

The Muleshoe Hobby Club met Jan. 17. There were 17 members present, with 2 new members, Mrs. Veta Self and Myrtle Wells and one visitor, Mrs. Myrtle Pruitt.

Those displaying articles were, Ruth Bass, crocheted tote bag, tin art music box. Jo Wilson, His and Hers tea strainers, Hallie Brisco, large thimble also a gold thimble from Spain.

Also Fiddle Shafer, crocheted doll, Sammie Ethridge, polished rock dish from Uruguay, Vickey

Hendricks, needle point eye glass, fruitwood cow, hat and wolf, Allie Barbour, needle point kleenex box cover and humorous Christmas Card.

Also Mable Caldwell, needle point kleenex box cover, pictures of her parents also her baby pictures.

Ruth Williams served as hostess.

Progressive Home Club

The Progressive Homes Club, met with Roxie Hoover Wednesday, January 16, with three members present.

Norene Thomas brought the program on the care of

pointsettas. Vera Engleking drew the hostess gift. Refreshments were served to Zida Mae Black, Norene Thomas, Vera Engleking, by the hostess Roxie Hoover.

The next meeting will be February 20.

Guerilla leader wants South African troops out.

Haig says he doesn't plan to enter politics.

Moonlighters To Meet

The Moonlight Home Extension Club will meet Tuesday night at 7:30 p.m. in the 16th and Ave. D Church of Christ Friendship Room. Mrs. Ray Edwards will give a program on dough flowers.

Neglect will kill an injury sooner than revenge. -Owen.



BOYS GYMNASTICS...These boys competed in the gymnastic class III in Clovis. L to R Chaun Gunstream, son of Mr. and Mrs. Tommy Gunstream, Lance King, son of Mr. and Mrs. Max King, Greg Young, son of Mr. and Mrs. Jim Young, Todd Bessire, son of Mr. and Mrs. Travis Bessier, Brett King, son of Mr. and Mrs. Max King, Michael Angeley, son of Mr. and Mrs. Ken Angeley, and Coach Waldo Casarez. Those not pictured are Wess Hanks.

XI Omicron XI

Xi Omicron XI met January 8, in the home of Mrs. Bob (Barbara) Finney, with Mrs. Tommy (Rhonda) Little as co-hostess.

Mrs. Jerry (Shirley) Hicks gave the program, on England. Mrs. Bob (Barbara) Finney, president called the meeting to order.

Committee reports were given. Mrs. Tommy (Rhonda) Little, service chairman, thanked everyone for remembering the adopted person, Archie Scarlett, at Christmas.

Refreshments of dip, fresh vegetables, millionaire pie, coke, tea, and coffee were served to the following members: Mrs. Paul Wilbanks, Mrs. Gary Shipman, Mrs. Clifford Black, Mrs. Mike Miller, Mrs. Tommy Merritt, Mrs. Alec Schuster, Mrs. Tommy Little, Mrs. Gary Toombs, Mrs. Skip Magby, Mrs. Kearney Scoggins, Mrs. Ken Box, Mrs. Bob Finney, and Mrs. Steve Black.



MULESHOE TWISTERS CYMNASTIC...Members of the Muleshoe Twisters Gymnastics, won in several categories, in the meet at Clovis. L to R Top Row K-K Flowers, daughter of Mr. and Mrs. Charles Flowers, Chandra Engelking daughter of Mr. and Mrs. Jerry Engelking, Tonda Gunstream daughter of Mr. and Mrs. Tommy Gunstream. Middle row L to R Britt Engelking daughter of Mr. and Mrs. Jerry Engelking, Cynthia Lane daughter of Mr. and Mrs. Lionel Lane. Floor L to R Melissa Wilbanks daughter of Mr. and Mrs. Paul Wilbanks, Sherrie Bessire daughter of Mr. and Mrs. Travis Bessire. Those not pictured are Lisa Black, Michelle Finney and Kristi Campbell.



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\$500	2	1 in 2,048	1 in 204.8	1 in 20.48
\$250	4	1 in 1,024	1 in 102.4	1 in 10.24
\$100	16	1 in 256	1 in 25.6	1 in 2.56
\$50	64	1 in 64	1 in 6.4	1 in 0.64
\$25	256	1 in 16	1 in 1.6	1 in 0.16
\$10	1,024	1 in 4	1 in 0.4	1 in 0.04
\$5	4,096	1 in 1	1 in 0.1	1 in 0.01
\$2	16,384	1 in 0.25	1 in 0.025	1 in 0.0025
\$1	65,536	1 in 0.0625	1 in 0.00625	1 in 0.000625
TOTAL NO. PRIZES	15,000	1 in 40	1 in 4	1 in 0.4

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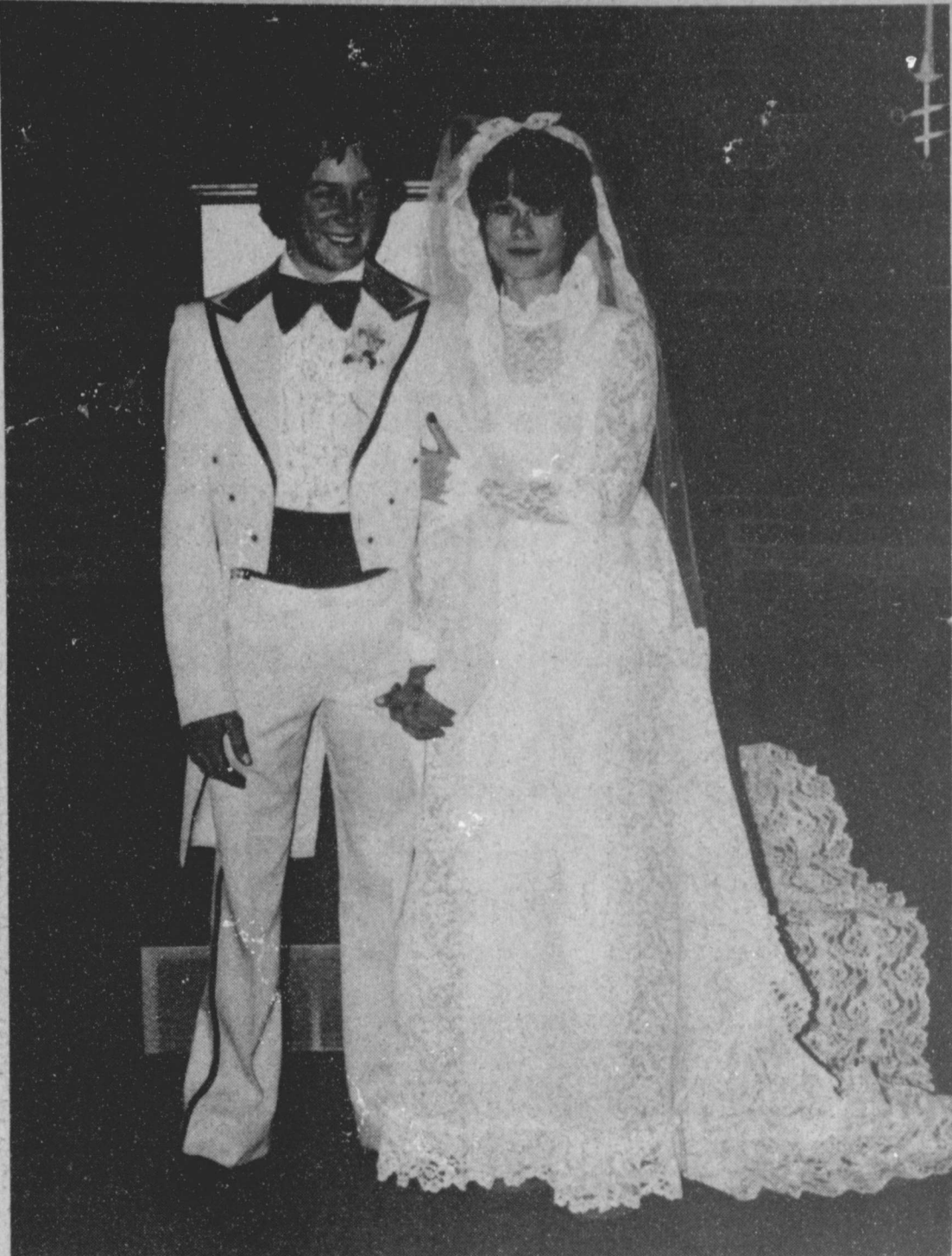
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Debbie Hall, Monroe Repeat Double Ring Vows



Mr. and Mrs. Joe Monroe (nee Debbie Hall)

In a candlelight ceremony, Debbie Renae Hall, Muleshoe and Joe Monroe, of Hereford, repeated double ring wedding vows, January 4 at 7:30 p.m. in the 16th and Avenue D. Church of Christ. Terry Bouchelle, officiated at the double ring ceremony.

Parents of the couple are Mr. and Mrs. T. R. Hall, Muleshoe and Mr. and Mrs. Bueal Monroe of Hereford.

The couple stood before two, seven branch candleabras, with white candles, accented with blue bows and greenery.

Mothers and grandmothers pews featured blue bows, baby's breath and greenery. Blue bows extended on down the center aisle.

The bride, given in marriage by her father, chose a formal length gown of Accolon lace featuring a rounded yoke, with a scalloped victorian neckline, complementing the fitted bodice.

Her candlestick lace sleeves extended to petal points over the hands. The A-line skirt fell to a deep ruffle. A lace apron caught at the waist extended to the ruffle of the skirt and flowed into the back.

Tiers of ruffles down the back flowered into a chapel length train. Seed pearls were scattered over the dress, sewn by her mother. Her three tiered fingertip veil, fell from a tiara of petal points, made of solid pearls.

The bride carried a cascading bouquet atop her grandmother's, Mrs. Katie Crouch, bible. It contained silk flowers, consisting of light blue poms, beige daisys, small apple blossoms, baby's breath and loops of toast and blue ribbon.

Carrie Hall, Muleshoe, sister of the bride, served as maid of honor. Bridesmaid was Mrs. Tammie Stockman, sister of the bride, of Lubbock. The bestman was Rick

Alexander, Amarillo. Groomsman was James Williams of Amarillo. Ushers were Joe Ruthardt, Amarillo and Don Hall of Hereford, who also served as candlelighters.

The maid of honor and bridesmaids were attired in identical formal length gowns, of light blue with white flowers, featuring an empire waist line with tiers in the back. A ruffle fell from the shoulder and thin straps tied at the shoulder.

Around the shoulder and hem, lace trimmed the dresses.

In carrying out the tradition, something old was her grandmother Crouch's bible, something new was a necklace given to her by the groom. She borrowed her dress from her sister and wore the traditional blue garter.

Mrs. Hall, mother of the bride, chose a jacket and skirt of rose color. Her corsage was of brown silk daisies and baby's breath.

Following the ceremony, a reception was held in the fellowship hall of the Church.

Cindy Magby, sister of the bride, registered the guests. Wen Ladd and Mona Witlans served the guests. The serving table was covered with a beige lace cloth with blue bows at the hem to form scallops. The three tier wedding cake was decorated with blue roses and topped with four wedding bells.

Brass candle sticks and a blue and beige bouquet and crystal appointments

completed the decorations. Mr. and Mrs. Joe Monroe will make their new home in Amarillo, after wedding trip to Lubbock.

For traveling, the bride chose a three tiered, beige dress with floral design. She wore a blue and beige daisy going away corsage.

A rehearsal party was held in the fellowship hall hosted by the groom's parents, Mr. and Mrs. Bueal Monroe.

The bride is a graduate of Muleshoe High School and honor student currently attending TSTI, in Amarillo.

Monroe is a graduate of Hereford High School, and is also attending TSTI.

PTA Has Program On Tornado Safety

The Muleshoe PTA met, Jan. 14 at Mary Deshazo cafeteria. Doris Palmer called the meeting to order. The Girl Scouts presented the colors. Mrs. Brewer led everyone in prayer. The minutes were read by Rita Lane and Linda Huckaby gave the treasurer's report.

It was decided to table the decision on what to buy for Richland Hills and Mary Deshazo with the profits made on the PTA Halloween Carnival.

The babysitter has asked all mothers to bring blankets for their babies when she keeps them at meetings.

It was approved to buy a new camera for the publicity chairman to replace the faulty old camera.

Mrs. Prather introduced Cleve Bland, head of the Bailey County Civic Defense, and Larry Eplion, with the National Weather Service, in Lubbock. They presented a program on

tornado safety.

Mr. Eplion said the safest places to take shelter from a tornado are bathrooms, short hallways, of closets in the interior part of a building on the northeast side. He added that children should never seek shelter in glassed in areas, gyms, or cafeterias because of the danger of the roof collapsing.

A film was shown which demonstrated how to spot tornadoes. They occur on the back side of a thunderstorm and come out of a smooth, flat wall cloud close to the rain. Most tornadoes move from the southwest. At night, one should look for flashes of light occurring when the tornado hits power lines.

Cleve Bland advised everyone to purchase home storm warning systems.

Living well is the best revenge.
 -George Herbert.



Cleve Bland, Larry Eplion



children then become more susceptible to disease. Generally, if a child is well-fed during the first three years of life, he can physically maintain himself for his lifetime, barring a disaster.

How can you help the children of the world? First, children's names are directly related to the environment in which they exist—the total economic, political, social and at times, religious situation impacts upon the child.

Children's problems grow out of ongoing policies created by their own families, cities and countries. You have a voice in tech community, in the state, in the nation, and when willing, in the world.

Educational systems, food production and marketing systems, as well as health systems are all responsive to the public's voice.

Active involvement in the political arena at the local, state, and/or international level can make a significant impact on the lives of children.

Raisins plentiful, with 1979 output much larger than 1978's. Rain-damaged crop. Dried prunes adequate, with a crop expected to be 2% larger than 1978's.

Canned vegetables, including snap beans, beets, green peas, sweet potatoes, and tomato products plentiful. Other canned items, including lima beans, sauerkraut, sweet corn, cucumber pickles, and spinach adequate. Frozen vegetables, including lima beans, snap beans, broccoli, cauliflower, green peas, and spinach.

The International Year of the Child calls you to become an active participant in behalf of the children of the world. During 1979—designated the International Year of the Child by the United Nations—much information was gathered on "children," and out of this information recommendations made to improve the lot of the children.

What has been learned? Over one-third of the world's total population is made up of children under the age of 15—this is a world of relatively young people. Eighty percent of the children who are 15 and younger live in the developing countries of Africa, Asia and Latin American.

It is estimated that by the year 2,000, just 20 years from now, 96 percent of the world's children will live in developing countries.

The first of three major problem areas for children is education. World-wide, three-fourths of all boys and roughly two-thirds of all girls are enrolled in primary school. The developing countries have about 70 percent of the boys and 53 percent of girls enrolled in primary school.

Even in developed countries such as the United States, enrollment in school, however, does not insure that the student will develop into a literate, skilled citizen able to effectively contribute to society. The second and third major problems for children in the world today are nutrition and health. For children, as well as entire families, the biggest roadblock to sound nutrition is lack of money to buy the more expensive protein foods. Other problems of poor distribution, marketing and transportation inhibit proper nutrition.

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Walden

Nursing Home News By Joy Stancell

Thursday afternoon Doc Goucher, C.W. Wilhite, Wayne Marlow came to play 42 and dominoes with Ora Roberts, Willie Steinbock, Charlie Garth, Russ Duncan, Grace Kemp, Roie Stein and Archie Scarlett watched the game.

Friday morning Mrs. Dawson came to have crafts with the residents. Residents participating were, Ora Roberts, Charlie Garth, Marie Patton, Marie Engram, Maggie London, Archie Scharlett.

Wednesday and Thursday morning was our reading, sharing and exercise time. Residents attending were Effie Splawn, Russ Duncan, Marie Patton, Marie Engram, Maggie London, Ora Roberts, Grace Kemp, Charlie Garth, Johnnie Westbrook, Dottie Wilterding, Roie Stein, Sana Burham and W.W. Parker.

Friday afternoon the Home-Heating Emergency Plan

Make home-heating emergency plans to set up a coal- or wood-burning stove or fireplace in case of a crisis. Your effort and expense in preparing for a disaster that may cut off your normal heat source could have great returns, says a

Assembly of God ladies came to sing and give a devotional to the residents. Kathy Hardage, A.L.V.N. in the Nursing Home played the piano for them. Refreshments of ice cream and cake were served to the residents attending and those in their rooms.

Sunday morning E.B. Wilson, came to have Bible Study with Marie Patton, Sena Burham, Maggie London, Ora Roberts, Marie Engram, Dottie Wilterding, Lottie Hall, Charlie Garth and Archie Scarlett.

Sunday afternoon members of the Calvary Baptist Church, came to sing to the residents. Residents attending were Docia Dykes, Marie Engram, Sena Burham, Maggie London, Dottie Wilterding, Roie Stein, Bertie Hendrix, Sarah Graham, Grace Kemp, Ora Roberts, Archie Scarlett and Charlie Garth.

The Spudnut Shop brought Spudnuts for the residents Saturday.

David Cox visited Ber-

tie Hendrix, Ida Collins and other residents Tuesday.

Tuesday afternoon, the Nursing Home Aux. ladies came to shampoo and set the ladies hair. Those having a shampoo and set were, Bertie Hendrix, Marie Engram, Maggie London, Ora Roberts, Roie Stein, Lottie Hall, Annie Brown Ruth Myers, Bulah Connell, Birdie Phelps, Chellie Bradley, Lois Hayes, Johnnie Westbrook, Ruth Bruns, Russ Duncan and Edna Henderson.

Wednesday afternoon,

Janis and Carrie Matthews, Mr. Crenshaw and Iva Carpenter from the Lazbuddie Methodist Church came to have a Sing-A-Long with the residents. Residents attending were Grace Kemp, Marie Patton, Russ Duncan, Maggie London, Annie Brown, Marie Engram, Ora Roberts, Lottie Hall, Archie Scarlett, Arthur and Chellie Bradley, Charlie Garth, Dottie Wilterding, Willie Steinbock, and Bulah Connell.

Marie Engram was vis-

ited by Celia Lopez, and daughter Sunday afternoon, Mrs. Murl Stephenson, Barbara Milburn, Maude Kersery, Terry Bouchelle, Stacey Campbell, Stacey Barnhill, Stacey Campbell brought Marie a new dress last week. Wilma Waddle also visited her. Marie is reading her bible through.

Edna Henderson has a new room No. 83. She was visited Tuesday by Ruby and Jessie.

Bertie Hendrix was visited by Mr. and Mrs. Joe Embry. Recent visitors were her son Dave and Betty from Chicago, Ill.

Ida Collins was visited by Mr. and Mrs. Warren Meeks. Mrs. Collins keeps busy working on word puzzles.

Onnie McDaniel was visited by Mr. and Mrs. D.B. Head, Barbra Milburn, Janie Morrow, and Royce Garth.

Johnnie Westbrook was visited by Myrtle Cham-

bles, her brother Horton Griffen.

Russ Duncan was visited by her daughter Kate and granddaughter James.

Visiting Ora Roberts this week were Connie Sliger, Cardile Cochran, Stacey Barnhill, Stacey Campbell, Kevin Robinson, and Jeff Sliger.

Ed Parks was visited by his son Wayne Tuesday.

Mrs. Trout was visited by her grandsons Bobby and Chuck and her daughter.

Annie Brown was visited by her grandsons Bobby and Chuck and her daughter.

Clara Weaver was visited by Jimmy and Chad Friday. Jerry visited her and Lorane Gallman brought her supper to her.

Dottie Wilterding was visited by Ethel Buckann, Mr. and Mrs. D.B. Head Mr. Ray Edwards and

Lona Embry.

Grace Kemp was visited by her son Donald and Doris Parker.

Sunday night Marie Engram, Ora Roberts, Charlie Garth, Stacey Campbell, and Stacey Barnhill played a card game.

Saturday afternoon Ora Roberts, Grace Kemp and Charlie Garth played games.

Thursday January 24 will be out birthday party. We invite family and friends to attend. Residents having a birthday are Ed Parks, Ed Clark, Bulah Connell, and Ida Collins.

Dess Pritchard and Dosh Dykes are in the hospital, and Guy Nickels.

Grace Kemp has been mending for other residents in the Nursing Home.

Johnnie Westbrook was visited by Gwyn and Barbara Bush from Progress, Mr. and Mrs. Troy Actkinson.

TOPS Has Weekly Meeting

The TOPS Club, met Thursday, January 17, at 6 p.m. in the Bailey County Electric Community Room.

Co-leader, Laurantette Mason, called the meeting to order. The TOPS pledge was recited and TOPS song sung.

Evelene Harris, weight recorder, called the roll with 23 members weighing in. One new member,

Ellawese Norman, was welcomed to the club.

The weekly best loser was Lora Goodrich, first runner up was Donnita Crowdeer, with Vickie Garner as second runner up.

Aurora Mata, celebrated her birthday, and received a gift from the birthday box.

Vickie received material for three consecutive weeks weight loss.

The meeting was dismissed with the singing of the goodnight song.

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housing and home furnishings specialist. In severe weather, a heat source cut-off could threaten your personal safety and comfort, and it could cause water lines in the home to freeze, explains Sue Young. Mrs. Young is with the Texas Agricultural Extension Service, The Texas A&M University System. Supplies you'll need for setting up a stove include: stove pipe, thimble, collar, adjustable elbow, damper and stove board. **STOVE IN FIREPLACE** If you decide to set up a stove in your fireplace, follow these steps: Measure the fireplace, and cut a sheet of metal or asbestos board to close the opening. Set the stove on a fireproof stove board at least one stove-pipe length (24 inches) away from the face of the fireplace. Install a damper in one section of the pipe. Connect pipes to the stove and the elbow.

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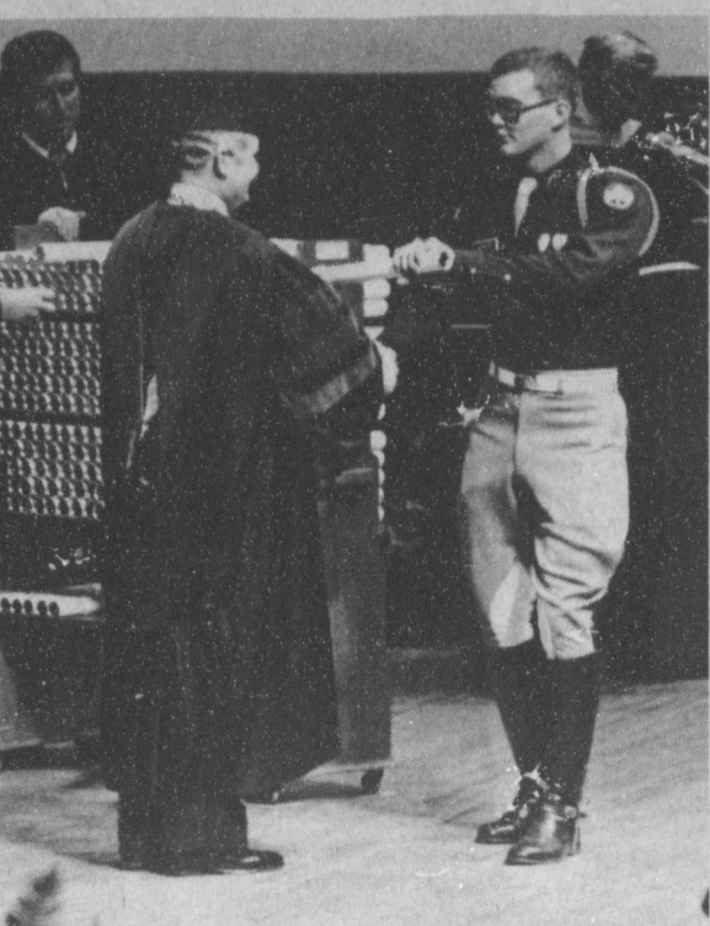
Clayton...

Con't. from page 1
"By beign Speaker of the Houe, he is able to speak just that much louder for us and for having the most capable and effective legislator in Austin we can be justly proud," Armistead added.
His ever-growing duties in guiding the House has made it impossible for him to spend considerable time in the district. To remedy the situation when he must be away from the district and whenever the Legislature is in session, Clayton devised a unique "mobile office" that each month for almost three years has visited each city, town and community in the seven counties at least once every other week. The concept of bringing government to the people has worked remarkably well.
"When I first came to office I said I was running to represent all of the people. I haven't changed my opinion in the least and that's what I have done.
"Representing doesn't mean just showing up in Austin and taking part in the debates. Representing means when people come to you with problems that you work to the best of your ability to resolve those problems.
"ln seeking reelection, Clayton expressed concern over major issues that will confront the 67th Legislature, particularly that of redistricting to comply with the decennial census count. I intend to make every effort in the very crucial redistricting session ahead to maintain the voice this area has in the U.S. Congress, the State Senate and the House of Representatives," Clayton said.
Clayton, who is regarded in the Legislature as an expert on water and conservation legislation, as he passed most of what is now Texas water law, has served on every major committee in the House.
As Speaker he has been involved in statewide legislation which has had a direct effect on the district. The tax relief amendment of 1978 was sent to the state's voters through the guidance of Clayton. He has also been active in seeing that the implementation of tax relief benefits homeowners and farmers and ranchers alike.
His innovative ideas in education and financing of the state's educational system have been credited with increasing educational excellence throughout the state. He has long been advocate of cutting red tape in government and reducing its size, primarily through the Sunset law which he helped pass.
Agriculture, roads and highways, the fight against crime, strengthening private enterprise, energy ideas, protection for natural resources and care of the state's needy are all areas in which Bill Clayton has been an effective voice.
Bill Clayton's principal source of income is from his farming operation in Springlake where he and his wife Delma reside. Paid Political advertising by Rep. Bill Clayton

Banks...

Con't. from page 1
figure of \$29,526,589.
First National Bank, Sudan, reports an increase of \$544,555 in deposits during the last year. Deposits at the bank at the close of business on December 31, 1979 were \$6,212,910, compared to the figure of \$5,668,355 to close out 1978. Their loans decreased by \$24,900 during the same period of time. Loans were \$1,476,768 on December 31, 1979, compared to the figure of \$1,501,668 to close out 1978.
From Friona, the Friona State Bank also recorded an increase in deposits and a decrease in loans. Deposits were \$35,181,298 at the close of business on December 31, 1979 and were \$28,743,111 to close out 1978, for an increase of \$6,438,187. Loans decreased by \$128,632 during the year. Loans on December 31, 1978 were \$16,497,368, reduced to the \$16,368,736 figure on December 31, 1979.
Citizens State Bank at Earth reported a slight decrease in both loans and deposits during the year. Deposits were down at the bank by \$821,483 during the year. At the close of business on December 31, 1979, deposits at the bank were \$8,580,315, compared to the \$9,401,798 on deposit to close out December, 1978. Loans at the bank also decreased during the year. Loans on December 31, 1978 were \$7,238,658, decreasing by \$1,400,617 to the \$5,838,041 to close out 1979.
From Bovina, First State Bank reports both a slight increase in loans and an increase in deposits. Deposits at the bank on December 31, 1979 were \$10,536,000, compared to the \$8,551,663 on December 31, 1978 for an increase of \$1,984,337. At the same time, loans at the bank increased \$76,808. Loans to close out 1978 were \$5,163,192, increasing to \$5,240,000 at the end of 1979.
Security State Bank at Farwell, reports a slight decrease in deposits during the past year, and an increase in loans. Deposits at the bank have

decreased during the past year by \$613,081 from \$19,910,912 on December 31, 1978 to \$19,297,831 to close out 1979. During the same period of time, loans by the bank increased by \$1,129,779. Loans at the end of December, 1978 were \$8,700,234, and were \$9,830,013 to close out 1979.
First State Bank at Morton reported an increase in deposits and a slight decrease in loans during the last year. Deposits at the bank were \$21,958,071 on December 31, 1979, and increase of \$4,502,307 over the \$17,455,764 to close out 1978. Loans at the bank decreased by \$816,907 during the year, from \$7,441,905 on December 31, 1978 to \$6,624,998 at the close of 1979.
COLLEGE STATION
Increasing rural land prices which appear to be unrealistic to farm productivity continue to alarm farmers, notes Dr. Richard Floyd. In many cases, they have outpaced general price rises experienced throughout the economy.
"The main reason for this is that non-farmer land buyers have discovered many advantages to rural land investments," says the real estate economist with the Texas Agricultural Extension Service, Texas A&M University System.
"The phenomena can be easily explained by understanding the motives of a typical real estate investor," says the economist. "Real estate is an attractive investment medium because it offers the investor an overall high return. This return includes the advantages of using borrowed funds to obtain leverage, a tax shelter, an inflation hedge, and perhaps the benefits of forced saving."



JOHN GUNTER

Gunter...

Con't. from page 1
Airborne Brigade), which is headquartered in Dallas.
He is a 1975 graduate of Muleshoe High School, and his plans for the future include cattle and farming in the Muleshoe area.
You may have a good excuse for your failure but the world pays cash only for success.
INDIA'S BIRTH RATE
Although India, one of the world's most populous countries, has made remarkable gains in agricultural production the past decade, its birth rate once again appears to be exceeding food output, the Agriculture Department said.



Varsity & Junior Varsity Boys and Girls schedule table with dates and times for various teams like DIMMITT, LITTLEFIELD, FRIONA, OLTON, and MORTON.

Rural Land Values Will Continue Rise

Through borrowed funds, a real estate investor can capture the entire benefits of any return which exceeds that repaid in interest. At the same time, he can benefit from depreciation of improvements on his property which shelters income from other sources, the economist explains.
The investor also obtains the advantage of real estate appreciation while sales proceeds are subject to capital gains tax rates which are lower than ordinary income tax rates. Small investors unsuccessful with attempts to build savings through a standing account may find some benefit in obtaining a real estate loan which allows part of each monthly payment to go toward the principal (a self-amortizing loan). This reduces the total amount of the mortgage and is in effect, a forced savings, says Floyd.
"Taken as a whole, these advantages may provide sufficient reason

Advertisement for Charles Harvey, a painter and repairman. Text includes 'Have Brush - Will Paint', 'Also Have Tools - Will Repair', and contact info: 806-272-4059, Muleshoe, Tx. 79347.

First National Bank Report of Condition

Comptroller of the Currency Administrator of National Banks. REPORT OF CONDITION. Consolidating domestic subsidiaries of the First National Bank of Muleshoe. In the state of Texas, at the close of business on December 31st, 1979. Charter number 14745. National Bank Region Number 11. Statement of Resources and Liabilities. Assets: Cash and due from depository institutions 4,894,347.80; U.S. Treasury securities None; Obligations of other U.S. Government agencies and corporations 499,656.25; Obligations of States and political subdivisions in the United States 4,371,453.17; All other securities 39,000.00; Federal funds sold and securities purchased under agreements to resell 1,000,000.00; Loans, Total (excluding unearned income) 16,056,955.14; Less: Allowance for possible loan losses 170,698.49; Loans, Net 15,886,256.65; Lease financing receivables None; Bank premises, furniture and fixtures, and other assets representing bank premises 1,228,779.46; Real estate owned other than bank premises None; All other assets 738,884.73; TOTAL ASSETS 28,658,378.06. Liabilities: Demand deposits of individuals, partnerships, and corporations 10,977,265.55; Time and savings deposits of individuals, partnerships, and corporations 12,586,360.98; Deposits of United States Government 37,995.43; Deposits of States and political subdivisions in the United States 1,336,439.46; All other deposits 25,000.00; Certified and officers' checks 417,980.57; Total Deposits 25,381,041.99; Total time and savings deposits 13,800,572.30; Federal funds purchased and securities sold under agreements to repurchase None; Liabilities for borrowed money -None; Mortgage indebtedness and liability for capitalized leases None; All other liabilities 378,409.01; TOTAL LIABILITIES (excluding subordinated notes and debentures) 25,759,451.00; Subordinated notes and debentures None. Memoranda Equity Capital: Preferred stock No shares outstanding None (par value) None; Common stock No shares authorized 50,000 (par value) 500,000.00; Surplus 800,000.00; Undivided profits and reserve for contingencies and other capital reserves 1,598,927.06; TOTAL EQUITY CAPITAL 2,898,927.06; TOTAL LIABILITIES AND EQUITY CAPITAL 28,658,378.06. Amounts outstanding as of report date: Standby letters of credit, total None; Time certificates of deposit in denominations of \$100,000 or more 1,859,726.64; Other time deposits in amounts of \$100,000 or more None; Average for 30 calendar days (or calendar month) ending with report date None; Total deposits 23,591,102.20.

Advertisement for Pizza Hut. Text: 'Comin' in for good at the Pizza Hut. 1422 W. Amer. Blvd. Muleshoe. Good Just Got Better.'

Advertisement for Bailey County Journal. Text: 'Bailey County Journal (ISSN 049-200). Established March 21, 1962. Published by Muleshoe Publishing Co., Inc. Every Sunday at 304 W. Second, Box 489, Muleshoe, Texas, 79341. Second class postage paid at Muleshoe, Texas, 79341. MEMBER 1980 TEXAS PRESS ASSOCIATION. L.S. Edin President; James Woods, Vice-President; Chris Williams, News Editor; Frances Martin, Secretary. SUBSCRIPTIONS: Bailey County Journal and Bailey County Journal and surrounding Counties \$10.50; Muleshoe Journal and Bailey County Journal \$10.50; Distributed in Texas \$12.00; Outside of Texas \$14.00; Single copy \$1.00; Monthly by carrier \$2.00. Advertising rate card on application.'

Advertisement for CAR-SENSE. Text: 'Linda Novell. Does it amaze you that there are so many color combinations of new cars? Many people consider the color of their automobile one of the most important parts of buying a new car. I will have to agree with them, if not all, at least in part. We consider our new colors "happy" colors and this they should be. Your car is part of your happiness as it takes you where you want to go. In the early days of the automobile there were but few colors offered. In those days usually mother and daddy were the car buyers—now, of course, mother, daddy and the children have a part in buying if they themselves (children) are not the buyers. Can you see a teenager in a black, drab automobile without any chrome? I can't! Take time and buy the color you want when you buy a new car.'

Advertisement for Pizza Hut. Text: 'Comin' in for good. \$2 OFF. \$2 off any large pizza. Or \$1 off any medium pizza. Making our pizza by hand really makes it good. And using our pizza really makes it better.'

We, the undersigned directors attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct. /s/ M. D. Gunstream, /s/ Clayton Myers. I, Ted Barnhill, Vice President and Cashier, of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

