

Money-Part 1

Financial issues are a significant factor influencing one's quality of life. Economic challenges consume an inordinate amount of time and ennumerous relationships and responsible for many breakups. There are many misconceptions about money.

The chief misunderstanding is that money causes problems and changes people. It's how money is utilized that deter-mines the effect it has. More money doesn't mean fewer problems and less money doesn't mean more problems. There are wealthy people who are miserable and broke people who are happy

Overcoming financial obstacles entails changing behavior and attitude. You must take responsibility for your situation and rely only on yourself to make changes. Blaming others or expecting someone else to fix things, locks you into your current circumstances while ensuring endless disappointment.

There is only one financial problem, not having enough money. There are two solutions, increase income and/or reduce expenses. Regardless of your occupation, you are paid because you help solve problems. The greater the

problems solved, the higher the income. Therefore, increasing your level of service elevates your earnings.

Broke and poor, although ergy. Monetary problems are a major point of contention in used interchangeably, are radi-cally different concepts. Broke means you don't have enough money right now. Poor is an attitude. Someone is poor when they don't believe in themselves or their ability to be self-sufficient. A poverty atti-tude is a trap and a self-fulfilling prophecy. Erroneous mental program-

ming causes people to believe they are poor. They think they will never amount to anything and so they don't. Breaking out of a poverty mentality be-gins with an improved selfimage. You need to have faith in yourself and your capabili-ties. Visualize yourself where you want to be rather than where you are.

Understanding the difference between cash flow and profitability is a prerequisite for surmounting financial challenges. Here's an example. You change jobs and your annual salary doubles from \$40,000 to \$80,000. Your income is your cash flow.

Your expenses were \$50,000 when you were making \$40,000. Now that you are

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Texas crops are suffering from severe drought conditions across the state and, even with some scattered precipita-tion in recent days, the <u>Texas</u> AgriLife Extension <u>Service</u> says it may be too little, too late for some producers.In the Texas Panhandle and South Plains region, Nicholas Kenny with Texas AgriLife says there will be little to no dryland crop pro-duction based on precipitation accumulation this year.-

"Certainly, there's going to be no dryland corn, sorghum is going to be questionable, and if it continues like this, there will be no dryland cotton to speak of," Kenny said in a Texas AgriLife report. "We've had a lot of germination issues. A lot of people who have planted and just been sand-blasted and sun-blasted so badly that they're running out of time to be successful at all."-Irrigated crops were surviving, he said, but with as much as 0.6 inch of moisture being lost per day from evapotranspiration, irrigators were running center pivots around the clock just to keep up with water needs, he said. He added that high commodity prices should offset the increased costs of constant irrigation pumping.-In Central Texas, some areas received rain, but area conditions remain extremely dry and

issue. Stock pond levels were low along with hay supplies. Many producers are buying silage to feed livestock, according to Texas AgriLife reports.-East Texas, which normally receives the most rain annually in the state, also has suffered from lack of precipitation. In the last two weeks, parts of the region received as much as seven inches of rain, which raised lake and pond levels and

high winds continue to be an improved pastures. However, agronomists say that much more moisture was needed throughout the area to relieve stressed forages and crops. Along with the dry weather, grasshoppers continue to be a problem for farmers and ranchers. Cotton planting is finished in West Texas, but the outlook is bleak for cotton production, according to

(Continued to Page 2)



Native Air medical transport helicopter was in Gail recently and presented the Borden County EMS service with a landing zone class as well as safety around the helicopter. While here several children EMS service were thrilled to get a lesson on the helicopter. They enjoyed trying on flight helmets and viewing the interior.

2...The BORDEN STAR, Wed., July 6th, 2011

# **Cigarette Litter Poses Fire Hazards in Texas**

ers who toss cigarette butts out among their combined 20,000 vehicle windows not only face followers. a littering fine up to \$500, they also could pose a fire risk to someone's home and property.

Nearly the entire state is experiencing extreme or exceptional drought, and drivers who litter cigarette butts put the state at risk for wildfires.

Not only is littering against the law, it's a public safety issue," said Brenda Flores-Dollar, program administrator for the Texas Department of Transportation's Travel Infor-mation Division. "Don't Mess with Texas urges smokers yearround to keep their cigarette butts in their car and dispose of them properly. It's even more important during this worsening drought." TxDOT, which manages the

state's Don't Mess with Texas litter prevention campaign, is addressing the wildfire threat by putting the message "Texas is not your ashtray" on 21 Don't Mess with Texas billboards across the state.

Additionally, Don't Mess with Texas and TxDOT will use social media to focus on

### Scattered Rain Too Little ... (Continued from Page 1)

crop specialists and the U.S. Department of Agriculture's Farm Service Agency. Dryland cotton in the area is a total failure, says Texas AgriLife, as there was not enough moisture to promote germination and emergence. Extreme heat and low rainfall in South Texas is taking a toll on produce. However, farmers are harvesting watermelons. Some areas show signs of overgrazing as producers contemplate hay storage and cattle herds across the state.Many ranches are out of grasses for grazing. Kenny added that most producers can't afford to provide supplemental feed to livestock any longer, and they will continue to cull herds.

Texas Farm Bureauhttp:// www.txfb.org/

According to the latest Visible Litter Study (NuStats, 2009) commissioned by TxDÓT, tobacco trash, including nearly 400 million cigarette one they were butts, made up the majority of with threw litter (43 percent of the 1.1 bil- butts out the lion pieces of trash) on Texas window of a roads in 2009. The campaign's vehicle.

AUSTIN, Texas — Smok- preventing tobacco litter Litter Attitudes and Behaviors Study (Stadia, 2009) found that smokers who litter cigarette butts are more likely than nonsmokers to litter other items.

Six in 10 (62%) Texans who smoke admit they or some-

Borden

USE When you feed the family, pay the easy way with the card that's like a check or credit card, only cheaper. Once you have our debit card, you'll wonder how you got by without it. See us today. **Benefits of The Master Money Card:** Doubles as your ATM card Accepted anywhere you see the MasterCard symbol, yet there are no credit charges. Money to pay for your purchases is deducted from your checking account State National Bank

Big Spring Lamesa O'Donnell

(Left) Buster and Jean Taylor in Mexico in December, 2010 and (bottom) in1951.

FDIE

# **Taylor's Celebrate 60th Wedding** Anniversary

Taylor of Gail were married on July 6, 1951 in Yuma, Arizona while Buster was stationed in San Diego, California, serving in the United States Navy

After being discharged from the Navy in November of 1954 the couple moved to El Paso where Buster was employed with Texaco Oil Com-

Buster and Jean Creighton pany. The couple moved to Borden County in 1965

They have five children: Darrell of College Station, Texas, Melisa of Manhattan, Kansas, Creighton of Amarillo and Benny and Tim of Borden County.

Buster and Jean also have seven grandchildren and two great grandchildren.



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Stretch Your Grocery Dollars

It seems that our grocery budgets are not going as far as even 6 months ago. Prices do not seem to be dropping anytime soon. Here are some helpful tips to help you stretch your grocery budget.

Planning Shopping Trips • Keep a pad and pencil handy for jotting down foods as they run low. Encourage all family members to add to the list.

• Don't shop with a hungry or tired child, or when you are hungry.

At the Store

• Stick to your shopping list; avoid impulse purchases. However, watch for "in store" specials that you know you can use.

. When buying a food for the first time, buy a small amount in case you don't like it.

• Use in-store flyers to find items on sale.

• Invest in staple foods like canned fruit, tuna, or sauces ftm?j08.shtml when they are on sale.

 Avoid buying pre-cut fresh foods; cut your own to save money.

• Use coupons only for foods you would normally buy and if a cheaper store brand is not available.

• Buy a larger package only if the unit price is cheaper (check shelf label) and if you will use it all before it goes bad.

Buy store brands: they usually are similar to brand name products but cost less. Other Tips for Saving

· Money

• Plan meals around items that are on sale, especially costly items like meat and fish. Select canned and frozen foods when they are cheaper than fresh; avoid foods with added salt or sugars

Adapted from: Henneman, A. (2008). Supermarket Sav-ings: 16 Tips that Can Total Big Bucks. Retrieved June 6, 2008, from http:// lancaster.unl.edu/FOOD/

Spring; and a number of cous-

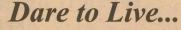
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www.myersandsmith.com.

Arrangements were made

online



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making \$80,000 your expenses have grown to \$90,000. Profitability is how much money you have left over after expenses. Your cash flow has doubled while your profitability has remained at a negative \$10,000.

Improving your financial situation is accomplished by boosting profitability. Increasing cash flow without improving profitability causes financial problems to persist and appear intractable. Profitability goes up when expenses go down.

Budget, debt, and expenses are all linked. Trouble starts when expenses exceed income. There are two categories of expenses: necessary and discretionary. Debt grows when people fail to cut down on elective expenses that exceed income.

Credit cards are used for most consumer debt. Attacking financial problems by increasing debt is like trying to dig your way out of a hole. Debt accumulation is a bottomless pit. If you don't have the money to pay for expenses today, where will it come from tomorrow?

Credit card debt is insidious. The cards are easy to get and convenient to use. Interest rates are high and making only the minimum payment per-petuates the debt. Credit card obligations can quickly mushroom to thousands of dollars or more.

Debt can be avoided by balancing expenses with income. Many discretionary expenditures are for items that rapidly lose their value, often before the debt is paid off. Debt only makes sense when it is incurred for purchases that appreciate in value and there is adequate in-

Train yourself to live below your means, not beyond it. Begin managing your expenses by separating needs from wants. Beyond the basics of food, shelter, clothes, health, and transportation, most things are

tinue discussing the topic of money.

sultant, motivational speaker, author, and adjunct professor. E-mail Bryan bryan@columnist.com. Ó 2004 Brvan Golden

Food & Nutrition Tour & Workshop Thursday, July 14, 2011

10:00 a.m. Dion's 905 University

## **Lois Rhoton** 1926 - 2011

hituary

Lois Rhoton, 84, of Big band: Cromwell Rhoton of Spring died Wednesday, June 29, 2011, at Scenic Mountain Medical Center. Graveside services will be held at 11:00 a.m. Thursday, July 7, 2011 at Mt. Olive Memorial Park with Derrick Looney officiating.

She was born October 2, 1926, in Howard County to Callie and Alton Smith. She married Cromwell Rhoton, Jr. on February 15, 1944. They farmed and ranched in Luther Community. They were also Howard County election Judges. She was a volunteer for 4-H sewing and cooking and stock shows.

She is survived by her hus-

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Luther: one son: Brent Rhoton and his wife Jody of Sherman; two grandchildren: Katie Culifer and her husband Johnny of Tom Bean, and Jamie Rhoton of Sherman; one great grandson: Johnathan Culifer of Tom Bean; one brother: G.B. Smith and his

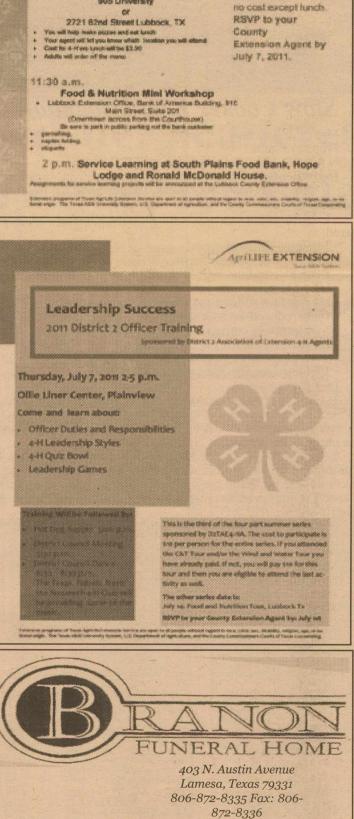
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come to pay it off. wife Patsy of Big Spring; one niece: Tina Saucedo of Big

discretionary.

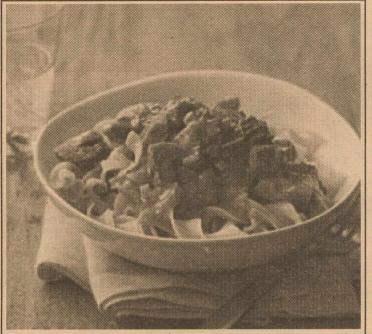
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Bryan is a management conat



3rd & 4th generations still serving this area.

#### 4...The BORDEN STAR, Wed., July 6th, 2011



Slow Cooker Beef Stroganoff

Makes: 6 servings

Prep: 15 mins

Slow Cook: 4 hrs 30 mins (high) or 6 1/2 hours (low Ingredients

- 1 1/2 pounds beef chuck steak, trimmed and cut into 1/2-
- inch cubes •1 14 ouncepackage white mushrooms, cleaned and quartered
  - 2 onions, finely chopped
  - 2 tablespoons tomato paste
  - · 1 cup low-sodium beef broth
- $\cdot$  1/2 cup white wine
- 1/4 cup low-sodium soy sauce
- 1 cup reduced-fat sour cream 2 tablespoons cornstarch
- 1/4 teaspoon black pepper
- 6 cups cooked egg noodles (optional)
- 3 tablespoons chopped parsley (optional)
- Directions

1. Combine beef, mushrooms, onions, tomato paste, broth, wine and 3 tablespoons of the soy sauce in slow cooker bowl. Cover and cook on HIGH for 4 hours or on LOW for 6 hours or until beef is tender.

2. In a small bowl, stir together sour cream, remaining 1 tablespoon soy sauce, cornstarch and black pepper; whisk into slow cooker bowl and cook an additional 30 minutes or until sauce has thickened. Serve over egg noodles and sprinkle with parsley, if desired.

### 6 Week Childbirth Preparation Class Tuesdays, 7:00pm – 9:00pm Cogdell Memorial Hospital Boardroom

Registered Nurses trained and skilled in Obstetrics teach expectant parents about:

- Birthing methods
- Pregnancy complication:
- What happens after you give birth
  Breastfeeding and caring for your baby
- Safety for baby: Infant CPR, Choking and Shaken Baby Syndrome and much more

Childbirth classes will build your confidence in your body's ability to give birth.

You can discuss your fears about labor and birth with the instructors and other couples

Your partner will learn about childbirth and how to support you on the big day. You may find that attending childbirth classes together will create a special bond.

Class schedules can be found at www.cogdellhospital.com Please register in advance using our online registration or by calling the OB department at 325 574-7150

As a service to our community there is no charge for these classes. Cogdell Memorial Hospital can be found on Facebook!

### APPRAISAL REVIEW BOARD FOR THE BORDEN COUNTY APPRAISAL DISTRICT, TEXAS

Notice of Public Meeting of the Appraisal Review Board:

Notice is hereby given that a public meeting of the Appraisal Review Board of the Borden County Appraisal District will convene at 9:00 a.m. on Friday, July 8, 2011, at the meeting room in the county courthouse.

The board will hear and determine taxpayer and taxing unit appeals on all matters permitted by Texas Property Tax Code.

The Appraisal Review Board will be in session on other days, notice for which will be duly posted, until all timely filed appeals are heard and resolved.

This notice is given pursuant to the Open Meeting Act, Chapter 551, Government Code.

arrison Kristi Harrison, Chief Appraiser Borden County Appraisal District P O Box 298 Gail, TX. 79738

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(806)756-4484

ome Join Us!

# **Vacation Bible School**

**First Baptist Church-Gail** 

July 10 - 14, 2011 6:00 - 8:00 p.m. Ages: K-5<sup>th</sup> (just ended) **Plus Youth!** Adult Class: 7:00 - 8:00 p.m. Sunday Night-July 10th **All Church Street Party** 6:00 p.m. Come enjoy lots of food

and fellowship! See ya there!!