

VOL. 114-NO. 22, ©JUNE 1, 2000

'The People's Choice'

8 PAGES-ONE SECTION-50 CENTS

Calendar

Social Security

A representative from the ocial Security Administration vill be in Haskell at the old City Iall annex, 305 N. 1st, Thurs., une 1 at 9:30 a.m.

summer food program

Haskell CISD will sponsor the ummer Food Service program. feals will be served at Haskell hementary School Cafeteria from 1:30 a.m. to 1 p.m. Monday hrough Friday through July 21. Society to meet

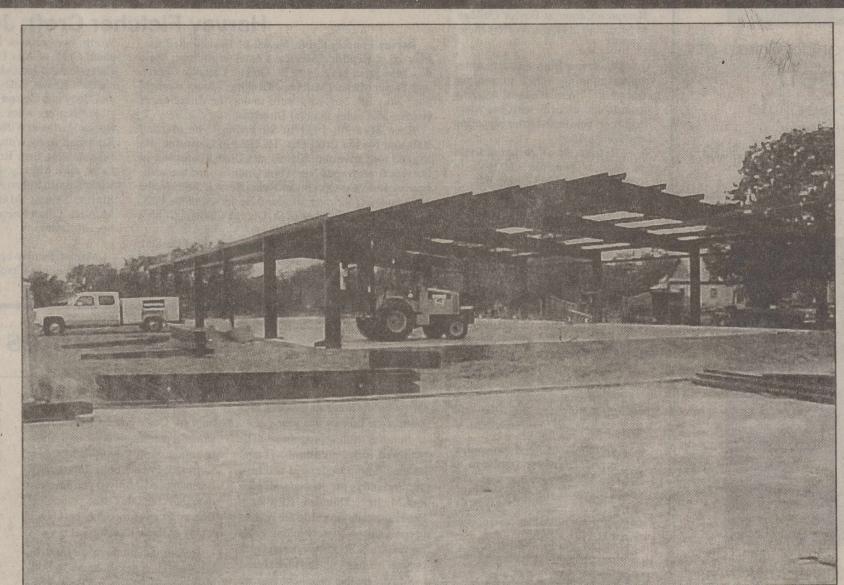
The Haskell County Historical & Genealogical Society will meet June 5 in the First National Bank Community Room at 7 p.m. Billy Middlebrook will present a program on his Confederate artifacts.

Kretschmer reunion

The Kretschmer family reunion will be held Sat., June 10 at the American Legion Hall. Registration begins at 2 p.m. Friends of the family are invited to join in the fellowship and potluck meal.

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SUPER STRUCTURE-Steel beams rising into the sky on North East First Street in Haskell, signal the construction of an imposing 9,000 square foot building which will feature a green metal roof and tan brick exterior when finished. The new USDA Service Center is being built by Matlock and Associates of Lamesa, and

will house Matlock's local crop insurance office on the west end. Also located in the building, with access through one common entry, will be the Farmer's Service Agency, the Commodities Division, the Farm Finance Division, and the Natural Resource Conservation offices.

Two Indians to play in All-Star Classic Sat.

Two Haskell High School graduating seniors will be on the North Team squad in the Big Country All-Star Football Classic to be held Saturday at 7:30 p.m. at Shotwell Stadium, Abilene.

Andrew Hudspeth, Offensive Linebacker, at 5-11 and 200 pounds, and Justin Teague, Defensive Linebacker, at 6-1 and 205 pounds, will be among seventy players from around the Big Country taking part in the first annual all-star game, benefiting the Big Country chapter of the Fellowship of Christian Athletes.

Coaching for the North squad will be head-coach, Steve Warren, Abilene High; assistant coaches, Hank Dowell, Sweetwater; Denny Faith, Albany; and Gerald James, Colorado City.

The all-stars will be honored at the FCA Sharing the Victory Banquet, Friday night at the Teague Special Event Center at Abilene Christian University. Guest speaker will be NFL Hall of Famer, Mike Ditka.

ing extra incentives in the continu- approved. ous CRP program. Continuous CRP tice is eligible it is automatically aptice that has raised considerable interest in the area is CP-8A, grassed

The first incentive payment for grassed waterways is a one time signing bonus of \$10 per acre times the life of the contract (usually \$100 per acre). This is paid to the producer

As of April 6, USDA began offer- once the CRP-1 and contract has been the first time construction of the wa-

The next incentive is a 20% insignups may be enrolled without crease in the soil rental rate that is making competitive bids. If the prac- determined by the three predominate soils. If the rental rate is \$30 for reguproved. One continuous CRP prac- lar CRP, it would be \$36 plus \$5 for maintenance for a total of \$41 an acre per year for the waterway practice.

> The third incentive payment consists of a one time 40% bonus for the total cost of construction and establishment on top of the 50% cost share. This is basically a 90% cost share for

terway. This includes cost-share and incentive payments for any structure needed in conjunction with the waterway as long as both are on crop-

All the provisions for CRP still apply such as no haying or grazing. The land to be enrolled in CRP must also have a cropping history in 2 of the past 5 years. If producers have questions concerning CRP, contact the Haskell NRCS at 864-8516 or the Haskell FSA at 864-2617.

NEW OFFICERS-FFA officers for 2000-2001 are, I-r, Melissa Buerger, chaplain; B. J. Opsahl, secretary; Kristi Christian, reporter; Levi Terry, vice president; Jennifer Bryan, president; Ross Bullinger, historian; Wendy Proctor, treasurer; and Cliff McGuire, sentinel.

The U.S. Department of Agriculture (USDA) will enroll approxinately 2.5 million acres of environmentally sensitive farmland into the Conservation Reserve Program (CRP), according to Congressman Charlie Stenholm.

The CRP is a voluntary program designed to reduce soil erosion and improve water quality. Under this program, producers receive 10 to 15

year contracts that provide them with annual rental payments and costshare assistance.

"CRP allows farmers and ranchers more options to protect their lands, without sacrificing farm income," said Stenholm. "Our farmers and ranchers are the first stewards of the land, and participation in the CRP results in cleaner water, wildlife habitats, and a cleaner environment. This is a win-win situation for everyone."

The announcement by USDA increases the total CRP enrollment to approximately 33.5 million acres, as of October 2000. The current CRP enrollment cap is 36.4 million acres.

Counties in our area with their acreage offered and acreage accepted include: Haskell 4742/4689, Jones 13,313/11,253, Shackelford 443/443 and Throckmorton 256/215.



'99-2000 OFFICERS-FFA leaders recently honoring Dalyn Griffith as Honorary Chapter Farmer, were; front, I-r, Melissa Buerger, Brittany Bartley, Reena Harris. Back, B. J. Opsahl, Evan Everett, Griffith, Justin Teague, Levi Terry and Cliff McGuire.

New state-wide plan to improve deficient bridges

The new state-wide plan proposed to speed up the work of improving deficient bridges in the state could affect Haskell County.

According to the survey based on federal definitions, Haskell County has a total of twelve bridges. Of these, two are considered structurally deficient and two are functionally obsolete. Structurally deficient means the bridge was not built to carry large trucks that can weigh as much as 80,000 pounds. Heavy traffic could cause the bridge to crack and deteriorate faster than expected. Functionally obsolete means that the bridge isn't big enough or doesn't have enough lanes to efficiently carry the flow of

The goal of the plan is to make these bridges wide and sturdy enough to safely carry a school bus.

Currently, local officials must fund ten percent to upgrade a bridge on a city street or county road. The

state kicks in another ten percent and federal funds make up the remaining eighty percent.

In the state's proposed program, local officials will have the option to use their ten percent match to improve deficient bridges of their choice as long as their design has adequate capacity to handle the weight of a school bus, normally 80,000 pounds. As a result, local funds are stretched and more deficient bridges are improved quicker, according to transportation officials.

Texas Department of Transportation, TxDOT, is working to place maps on the Internet by the end of the year, showing bridge location and weight information, intended to aid school district officials and motor carriers as they plan school bus and commercial truck routes.

Council appoints Turner to replace Kretschmer

At the regular meeting of the Haskell City Council, May 22, the resignation of Councilman Don Kretschmer, who is moving away, was accepted. Ruby Turner was appointed to fill his place.

Jeff Gregg spoke about the need to update the policies and procedures with regard to city employees. Discussion followed on hiring a firm for that purpose.



The Children and Grandchildren of E. H. Burnett

invite you to celebrate his 90th birthday Sunday, June 4, 2000 • 1:30 ~ 3:30 1802 N. Ave. G. Haskell



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Nutrition tips for

Ants aren't the only bugs that can invade your summer outing. E coli, salmonella and food-borne 'bugs" can also ruin the fun.

To protect your family, Becky Gorham, a registered dietitian with the USDA's Children's Nutrition Research Center at Baylor College of Medicine in Houston offers these

*Wash raw fruits and vegetables under running water to remove bacteria. Wash hands, cutting boards and utensils with hot water and soap before and after preparing each picnic food.

*Refrigerate all prepared foods as soon as possible and store in containers with tight-fitting lids.

*Pack insulated ice chests just before leaving home and transport inside the car instead of the trunk. Cover the food inside coolers with blue ice or pack with ice on all sides. At the picnic site store coolers in a shady spot.

*Use a thermometer, not your eye, to judge when grilled meats are done. Cook poultry to 170 degrees, pork and ground meat to 160 degrees and steaks to 145 degrees.

*Boil raw meat marinades before serving with cooked foods.

*Keep foods wrapped until just before serving and limit the time they are exposed to summer heat.

Symptoms of food poisoning can appear anywhere from two to 36 hours after eating and last several days. If you suspect a foodborne illness has been contracted, contact your physician as soon as

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Obituaries

Ernest Lee Stewart

Funeral services for Ernest Lee Stewart, 85, of Abilene were held Tues., May 30 at East Side Baptist Church. Burial was in Willow Cemetery under the direction of Holden-McCauley Funeral Directors.

Mr. Stewart died Fri., May 26 at Hendrick Medical Center in Abilene.

Born Jan. 27, 1915 in Breckenridge, he was the eldest son of Norman M. Stewart and his wife, Haughty Brien Stewart. He was a lifelong resident of Texas and lived in Haskell for 20 years before moving to Abilene in 1994. While raising his family in Amarillo in the early 1940's, he was employed by the Santa Fe Railroad in 1943. While in their employ he was transferred to Lubbock, Slaton and San Angelo, retiring at Yardmaster in Hamlin in 1978 with over 35 years of service. Before his illness, he spent many hours golfing and was a member of several senior bowling leagues.

Survivors include his wife, Florine Stewart of Abilene, to whom he was wed in February 1997; two sons, Jimmie L. Stewart of Northport, Alabama and Bill D. Stewart of San Juan Capistrano, California; his siblings, William I. Stewart of Benbrook, Alvin N. Stewart and S. Frances Huddleston, both of El Monte, California, and A. J. Stewart of Arlington; two grandsons, Anthony L. Stewart of Coker, Alabama and Robin L. Stewart of Northport, Alabama; two great-grandchildren, Sara and Steven Stewart, of San Angelo.

Harvey Fletcher Croft, Jr.

Harvey Fletcher Croft, Jr., 68, of Haskell died Fri., May 26 at Hendrick Medical Center in Abilene. Mass was held Sun., May 28 at St. George Catholic Church with Father Michael Melcher officiating. Rosary was held Sat., May 27. Services were under the direction of Holden-McCauley Funeral Directors.

Born May 30, 1931 in Stow, Mass, he married Kathleen Nelson Croft Oct. 11, 1952 in Galveston. He worked for Galveston Whards and United Industries in Galveston. He owned Nine Point Grain Co. and was manager of Rule Co-Op Gin in Rule. He was been in the grain business for over 50 years. He served in the U.S. Navy. He was a member of St. George Catholic Church and the Knights of Columbus.

Survivors include his wife, Kathleen Croft of Haskell; one daughter and son-in-law, Karen and Paul Britzky of Trophy Club; one daughter, Kelly Croft of Dallas; one son and daughter-in-law, Thomas and Susan Croft of Fort

Worth; two brothers, Robert Croft of Hitchcock and Richard Croft of Alta Loma; two sisters, Sandra Trail of Galveston and Judith Hight of Jackson, Tenn.; five grandchildren, Alison, Haley, and Austin Britzky of Trophy Club and Cody and Carson Croft of Fort Worth.

Pallbearers were Jack Collier, Dr. William Kemp, Ruben Martinez, Wilbert Klose, Jack Wooldridge, Darven Koopman, Andy Wilfong and Don Jordan. Honorary pallbearers were Sam Rodriquez, Wallace Wooten, Duane Gilly, Kirk Markey, Chief Escobedo, Angelo Pisasale, Kraig Kupatt, Robert Ace Turner, Jerry Saffel, Bobby Don Smith, Johnny Manske, Lavon Beakley, Thomas McAdams, Jack Reese, Donald Griffis, Tony Burson and

Memorials may be made to M. D. Anderson in Houston or American Cancer Society, Box 527, Haskell, Texas

Library Notes

By Joan Strickland

Invest the Future! Read! is the theme for the Summer Reading Program at the Library this year.

Summer reading programs will be held Wed. mornings from 10-11 a.m. on June 7, June 14, June 21 and June 28. Presenters are Rhonda Hanson and Michelle Dunnam. Kids from Pre-K through 4th grade are invited to come and enjoy story telling, reading and crafts. Register now and pick up your reading logs and time sheets.

Maybe by this time next year we will have more space for the reading program. Our building fund is coming along nicely. It appears that building will prove to be too costly in this time of economic stress and the drought situation, so we are looking into other options. Several buildings have come to our attention and it looks as if this may be the avenue we will pursue.

Our newly organized Friends of the Library board will be meeting regularly for a while in order to make some decisions to help expedite the issue of a new library. The new board is: Dusty Garison, president; Brett Anderson, vice-president; Ruth Ann Klose, treasurer; and Oleta Cornelius, secretary. Other board members are Pam Mathis, Jana En-

glish, Nancy Toliver, Louetta Davis and Jennifer Roewe. At large members are County Judge, a Commissioner representative, County Attorney and County Librarian. Membership to the Friends of the Library will be announced shortly. It you have any thoughts about this issue please feel free to let your thoughts be known to any of those listed above.

Recent donations to the new library building are: In honor of 50th anniversary of Pansy and Henry Harris; in honor of the marriage of Jennifer Davis and Jerry Salven; Rattlesnake racing Liza Morales \$395; WTU \$5000. Donations: Mr. and

Mrs. Lynn Pace III, Lion's Club, Earl Smith, Fadwa Hassen and Nabella David, Mr. and Mrs. Woodrow Frazier, Haskell Volunteer Fire Department, Brazos West Art Association, Mr. and Mrs. R. S. Sanders and Vivian Roberson.

Memorial donations include: Roy Herricks, Lorene Harris, Felix Klose, Thelma Cole, Jerrene Couch, Margaret Toliver Simmons, Allen Overton, Bernice Mathison, Don Bockman, Cecil Edwin Jones, Beulah "Maw" Toliver, Essie Soloman, Jimmy Crawford, Raja Hassen Clara Gary, W. W. Turnbow and George Gray.

Cattle Market Report

The market at the Haskell Livestock Auction was on a run of 1,103 head of cattle at its sale on Sat., May 27, according to Gary Tate, reporter.

Demand good on all classes; stocker cattle 2-4 cheaper; bred cows, pairs \$10-20 higher.

Jerseys, Longhorns, Holsteins, out cattle, knots, cripples and goons \$5-30/100# less than figures

Sale June 3: 200 pair Charbrey, Sim-bray, Beefmaster, 4 & 7 yrs.

Charlois bulls, Angus blk. motley, 1st calf pairs. Cows: fat, .34-.39; cutters, .36-

.43; canners, .25-.35. Bulls: bologna, .48-.54; feeder, .68-.75; utility .45-.48.

Steers: medium and large frame No. 1 200-300 lbs., 1.20-1.40; 300-400 lbs., 1.05-1.15; 400-500 lbs., .88-1.05; 500-600 lbs., .82-.95; 600-700 lbs., .80-.89; 700-800 lbs., .78-.86; 800-up lbs., .70-

Heifers: medium and large frame No. 1 200-300 lbs., 1.00-1.20; 300-400 lbs., .89-1.10; 400-500 lbs., .85-.95; 500-600 lbs., .80-.92; 600-up lbs., .65-.84.

Bred Heifers: medium frame,

Bred Cows: young to middle aged, 600-700; aged or small, 525-

Cows with calves: medium frame No. 1 young and middle aged, 750-875; aged or small, 650-



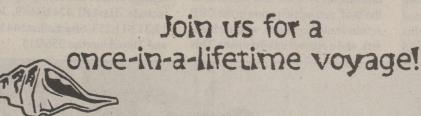
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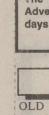
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Around Town

By Joyce Hawkins

On Monday, Hope Josselet came home from the hospital after spending the weekend. Her daughter and husband, Brenda and Clinton Baccus of Mansfield, came to stay with her until her son, Joe Josselet of Dimmit will come for her. She will recuperate in the care home in Dimmit.

Wallace Cox Jr. has been to St. Louis to visit with daughter, Emily. Jo Cox has been to the Metroplex area to visit daughter, Sarah.

Bob and Loretta Gray took Faye Gray to Grapeland where her son, Lynn, lives. They went to the gospel

festival where they enjoyed lots of good gospel music and singing. On Sunday morning they attended Lake Baptist Church where Lynn and his group were in charge of the music and singing.

On Wednesday morning, Sue Medford and her mother Rozelle Wilkinson went to Fort Worth for dental appointments. Rosemary Cardell rode with them to catch the bus back to Tennessee after spending two weeks with her sister, Paris and Fannie Mae Barton.

Students in the News

Julie Gilleland, a 1995 graduate of Muleshoe High School, was among the graduates from Texas A&M University in College Station May 13. Gilleland graduated with a B. S. degree in Health. She is employed with SpiderMed.com in Ft. Worth.

She is the daughter of Gary and Amy Gilleland of Groesbeck and the granddaughter of Bettye Wallace of Canyon and Jack and Dawn Gilleland of Haskell.

Midwestern State University had 479 graduates who were candidates for degrees during the Spring of

Graduates from the Haskell area include Crystal Callaway, who received a Bachelor of Science in Nursing and Colin Howeth, who received a Bachelor of Seience degree.

Ag Me-

at the

the left

Vatson.

The Texas Tech School of Pharmacy in Lubbock held its first graduation ceremony Sun., May 21. Fifth-

eight students received their degrees. Included was Cozi Michelle Wilson. She is the daughter of Lanny Ivy and Nean Newton.

Ronnie Bailey of Haskell had a 3.8 out of possible 4.0 at Vision Christian Bible College in Abilene for the spring semester.

Charissa L. Huff, daughter of Mr. and Mrs. Dale Huff of Haskell, received a diploma in commencement exercises at Harding University May 13. Majoring in elementary education, Huff received the Bachelor of Arts degree.

President David B. Burks presented the diplomas to the graduates. Huff was announced by Dr. Tony Finley, dean of the School of Educa-

Two Haskell area students attending Angelo State University in San Angelo, are listed on the Dean's List for the Spring semester.

Listed include Jodi C. Pope, a Management major and Mary Kay Watson, an Interdisciplinary Studies major. Both are from Haskell.

To be eligible for the Dean's List, a student must be enrolled as a full time student and have at least a 3.25 grade point average.



JEFF WRIGHT - SARAH SORELLE

SoRelle, Wright to marry Aug. 5

Mr. and Mrs. Frank SoRelle of Lubbock announce the engagement of their daughter, Sarah Jane SoRelle, to Jeffrey Lance Wright, son of Mr. and Mrs. Jay Wright of Houston. SoRelle is the granddaughter of Helen Owens Yearwood of Snyder and the late Jimmy L. Owens.

The couple plans to marry August 5 at Trinity Church in Lubbock.

The bride-elect is a graduate of Trinity Christian High School and attends Texas A&M University. She is employed by College Station Independent School District and Texas

The prospective bridegroom is a graduate of Cold Springs High School and attends Texas A&M. He is employed by Compaq.

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ECC Calendar and Menu

Monday, June 5 Lunch-Beef casserole, corn O'Brien, cabbage slaw, coconut pudding, bread, milk, tea or coffee Wednesday, June 7

11:00 a.m. Outreach Health Services blood pressure check

Lunch-Luncheon steak, gravy, potatoes, broccoli, tossed salad, cookies, pears, bread, milk, tea or Friday, June 9

Lunch-Baked ham, sweet potatoes, English peas, Jello with Announcements begin at 11:45

a.m. followed by lunch. All over 60 are invited to come

and eat. Call 864-3875 for transportation to the center or for home delivered lunches for the sick

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PINION



HIGHLIGHTS

By Ed Sterling TEXAS PRESS ASSOCIATION

AUSTIN — Texans who are having trouble finding insurance coverage on residential property or tenant coverage on personal property may find solutions under new rules adopted by the Texas Department of Insurance.

The rules implement 1999 legislation allowing certain homeowners to file residential property insurance applications directly with the Texas Department of Insurance without having to go through agents.

The change improves a threeyear-old residential Market Assistance Program (MAP) that targets 411 ZIP codes deemed "underserved" for residential insurance. The ZIP codes include inner-city neighborhoods, rural communities and other areas where home insurance may be hard to buy.

"Home ownership is part of the American dream, but it's difficult for certain Texans to achieve if they can't find residential property insurance in the standard market," Insurance Commissioner Jose Montemayor said in adopting the new rules.

"The homeowners MAP improves the chances of fulfilling that dream, and now it's easier than ever for consumers to use this program."

Call 1-888-799-MAPP (6277) to file an application.

Jobless Rate Drops Again

Unemployment in Texas dropped to a seasonally adjusted rate of 4.5 percent in April, down from 4.6 percent in March, the Texas Workforce Commission announced last week.

"This is our lowest April rate since 1979," said TWC Chairwoman Diane Rath.

Texas employers added 14,800 nonagricultural jobs last month and more than 250,000 over the year, she said.

Gains include 6,500 construction jobs in April and 32,900 over

the year. The lowest unemployment rate in the Metropolitan Statistical Areas was 1.4 percent in Bryan-College Station, followed by Austin-San Marcos at 1.9 percent, Lubbock at 2.3 percent, Waco at 2.8

percent and Dallas at 2.9 percent. The highest unemployment rate was 13 percent in the McAllen-Edinburg-Mission MSA, followed by Brownsville-Harlingen-San Benito at 8.7 percent, El Paso at 8.3 percent, Beaumont-Port Arthur at 7.8 percent and Laredo at 7.1 percent.

'Betterments' Agreement Reached

GEICO, a major auto insurer, has agreed to return about \$500,000 deducted from Texas policyholder claims when damaged auto parts were replaced by newer parts.

In February, the Texas attorney general sued 88 other insurance companies, alleging that this practice, called "betterment" is illegal under the Texas auto policy.

GEICO was not sued because the company quickly agreed to change its practices and refund money to its policyholders, Attorney General John Cornyn said.

GEICO will refund any depreciation or betterment deducted, plus interest, to Texas GEICO policyholders who made auto repair claims against GEICO from Jan. 1, 1996, to the present. The average refund amount, including interest, is estimated to be about \$150. GEICO will mail refunds to eligible policyholders who made a repair claim from Oct. 1, 1997, to the present.

GEICO agreed that the settlement would not affect its insurance

Veterans' Homes to Open

Texas Land Commissioner David Dewhurst will dedicate the first Texas State Veterans Home on Memorial Day, May 29, in Temple.

The Temple long-term nursing care facility for veterans is the first of four that will open in the state this year.

Each has been built with revenue bonds and federal matching funds at no extra cost to Texas taxpayers. Other homes will be located in Floresville, Big Spring and Bonham.

The Temple facility has been named the William R. Courtney Texas State Veterans Home in honor of a distinguished Bell County native and World War II veteran.

Other Highlights

• On May 23, Austin Bergstrom International Airport celebrated its first birthday. The nation's newest airport has served nearly 7 million passengers since it opened.

· On May 24, Texas Land Commissioner Dewhurst announced the licensing of Nedra Jo Foster of Silsbee as a state land surveyor. Foster is the first woman to have been granted the enhanced qualification by the Texas General Land Office. Texas began licensing surveyors of state land by examination in 1919.





From The Inside Out

Note: The following story was the gate, Frazier said, "Where's the told me by my brother, Jack.

For a boy being raised on the barren, parched, West Texas plains during the windswept 1930s, any time spent along the banks of cool, green Cow House River was like paradise. Being on Grandpa Wiseman's Bell County farm, dogging his every footstep, listening and learning a wealth of living from his quiet economy of words, was a time I never tired of.

I loved this man. He was a remnant of a generation of pioneers; hardy survivors in body and soul on the harsh landscape of early Texas. In his own unassuming way, this modest man in overalls, sheepskin lined jacket and black hat, taught me things I might never have learned without him.

"This is a good land, but hard and," he'd say. "It won't give you nothin,' but you can take from it anything you are willing to work for." Farming the bottom land along the river, running cattle in the cedar breaks and up the bluff, he appreciated all of nature; practicing ecology, being careful never to gut the land in his planting, nor distress the living things.

For me, Grandpa was a model man, a real man; my hero and my mentor. When he died I was fourteen years old, and it seemed to me that he had always been the same age; never changing, never wavering in who he was. And who he was is etched in my memory by what happened one day when I was about eight years old.

Grandpa and I were sitting on the porch that hot morning, watching his greyhounds roll in the cool dust around the well, when one of his neighbors rode up to the front gate on his horse. Like he always did, Grandpa called out, "Well Frazier, get down, come in."

Scowling as he came through

By Mary Kaigler

rest of your dogs, Will?" "Got shed of my dogs," Grandpa said. "Gave 'em away. Got to where Maudie couldn't sweep the yard or nothing 'cept run over

'cept old Queen, old Rocky, old Blue and old Rattler.' As Frazier came closer to the porch, Grandpa called to his young

hounds. Didn't keep none of 'em

daughter, "Mabel, draw Frazier a fresh bucket of cool water, while he

But Frazier clearly had something else in mind. He began ranting and raving and cursing Grandpa real bad. "Will Wiseman, you ain't worth nothing; and you ain't never going to amount to nothing. You give things away to people, and you're just good for

On and on it went; insulting, degrading, mean and biting words. was fuming inside; flooded with hatred for this man who was verbally attacking my hero. I knew Grandpa could knock Frazier's teeth out and I expected him to do it any second. Instead, he just calmly sat there and took it.

After several minutes of it I was completely overwhelmed with disbelief and disillusionment. My eyes fogged over with the heartbreaking thought that my grandpa was a coward, I couldn't take it any more, so I ran down to the barn and climbed up in the loft where I bawled into the hay and agonized about how I could have ever loved such a coward. That big old man didn't even have any guts, and I vowed never to come here

About three o'clock, I climbed down to wash my face in the horse trough, and I saw Grandpa coming to the barn. I hid again, but he knew I was there. As he put the bridle on old Star, he called, "Come on out, Jack It's time to go check the stock up on the bluff."

"I don't want to go," I muttered. "Yeah, you do, too. Swing up here behind me." He sounded pretty disgusted at me, so I took his hand and climbed up without another word said between us.

We'd gone about a hundred yards past the house when Grandpa asked me, "You got a foot over the traces about something?"

'No sir," I mumbled sullenly. About a half mile later, we reached the bluff, then went up to tend the cattle and came back down under the bridge to give Star a drink. Grandpa broke the silence between us. "Jack, If you got something bothering you, say it."

My heart-burning disappointment exploded and spilled out in a torrent of angry resentment at him for not taking up for himself against Frazier's offensive insults. "You just sat there on that porch taking a cussin' out and didn't do anything." I sobbed. "Why didn't you hit him? You're just a coward, and I don't like you anymore."

Grandpa sat a minute, pitched a pebble in the still water, watched the ripples circling out, and finally answered me. "Now, Jack, you don't understand everything. You wouldn't want me to hit a sick man would you? Frazier is a sick man, but he's still my neighbor, and I love him."

You see, Jack, there's more than one kind of sick. Frazier has these spells and then he doesn't even remember it. He's a good man, a good neighbor to me" "No he's not," I burst out again.

'You're just afraid of him."

"No, son, and I'll tell you why. Tomorrow morning after breakfast, Frazier will come over, tie his horse up to the gate, come around the house, rattle the back screen and holler, 'Will.' I'll say, 'Yeah,' and he'll walk in the kitchen, get a cup from the cupboard, walk over to the stove, wrap a rag around the pot handle, come over and pour me a fresh cup, fill his cup, set the pot back on the stove and say, 'Maudie, you make a good cup of coffee. Then he'll walk over to the table, sit down and say, 'It's a good morning, Will,' and I'll say, 'It is'.

"After that I don't know what else we'll talk about," Grandpa continued, "but one thing's for sure. It won't be about what happened today. He will never remember that, and I won't either."

Grandpa went on to explain that they knew Frazier had some sort of problem with his blood sugar, although they had no name for it. Understanding that he couldn't help his condition or his 'spells,' his family and neighbors were patient and forgiving of his erratic

This was hard for me to grasp, and when I saw one of Frazier's boys later, I said, "Your daddy sure does get mad and raise cain sometimes. He gets real mean!"

"Oh, he don't mean nothing by it," his son said. "He's good to us most times. Sometimes he hollers at Maw, but we know he'll be alright after a while."

I finally saw that these people really loved Frazier. Instead of Grandpa wiping up the yard with him, he tolerated Frazier's spells and loved him in spite of it.

The seeds of truth planted by the actions of this quiet-spoken farmer who cultivated human kindness and love of neighbor, lay heavy and dormant in my brash, boyish heart. Luckily, as I matured, so did the seed he sowed that day, and I began to realize that by his "fruits" I had come to know a real man.

A lot of situations and a lot of people have moved through my life since that summer. When some of them do things that tempt me to put them down, 'bless them out,' or cut them out of my life, I try to remember Grandpa's patient way of teaching me about unconditional

There's a lot of other lessons I absorbed during my time spent with him that I'd like to acknowledge to

If I had the chance to sit with him again under the bridge down on the Cow House river, it wouldn't take many words. I'd just say, "Grandpa, you did me good."

He'd know what I mean.

From Out of the Past

From the files of The Haskell Free Press

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May 31, 1990 James Rike signed a letter of intent to play basketball for Clarendon Junior College. Marcia Talkmitt, Slaton High

School physical science, chemistry and physics teacher, has been selected as one of 30 teachers from seven southwestern states to participate in the technology-based Chemistry Teachers Workshop held at Northern Arizona University in Flagstaff. Talkmitt, a graduate of Rule High School, is the daugher of Mr. and Mrs. Howard Brass of Rule.

The Weinert School was the scene of a special recognition service in the school auditorium. This was the final school progra for the Weinert School. School at Weinert has been continuous since

> 20 Years Ago May 29, 1980

Tom Paul Barnett will assume duties as Chief of Police effective

The children's choir of East Side Baptist Church will present the musical, "Down By the Creek

> 30 Years Ago May 28, 1970

Joan Caddell, a member of the Weinert 4-H Club, will compete in the Public Speaking Contest at the State 4-H Round-Up on the Texas A&M Campus in June.

The swimming pool, located in Rice Springs Park, will open June 3. The pool will be operated by coaches Bill Pringle and James Ivy. Admission is 25 cents for 12 year olds and under and all others 50 cents.

Alexia Mayfield of Weinert and Brenda Nanny of Haskell will represent Haskell County at the Miss Throckmorton pageant. Rhonda Woodard, 1969 Mis Throckmorton from Haskell, will be Mistress of Ceremonies.

Army Sergeant Curtis W. Darden, son of Mrs. John R. Darden of Haskell, recently completed the 22-week tactical communications chief skill development base course at Fort Sill, Okla.

40 Years Ago June 2, 1960

Mr. and Mrs. Wallace Cox, Jr. of Haskell attended the premier opening of the Casa Manana with the musical, "Gentlemen Prefer Blondes" featuring stars from Broadway and Hollywood. They were seated directly behind Randolph Scott and down the row from Jimmy Stewart.

A registered Shetland mare, Van Acres Jewel, owned by C. A. Thomas III of Haskell, won outstanding recognition of judges in the Abilene Show. Also attending the Abilene show wer Mr. and Mrs. C. A. Thomas, Jr., Mr. and Mrs. Ray Perry and children and Mr. and Mrs. R. G. Foote.

50 Years Ago June 1, 1950

The Learn-To-Swim program which will be held here June 12 to June 24 is being co-sponsored by the Haskell County Red Cross chapter, the Haskell Free Press and Jack Roten, manager of the local swimming pool. Billy B. Clifton, son of Mr. and

Mrs. Mart Clifton of Haskell, received the Bachelor of Arts degree fom Texas Christian University. Mary Jo Jones, member of the

graduating class of 1950, was presented with the R. C. Couch Award. The Couch Award is an annual award of \$100 given by Mr. Couch to the most talented person in the Senior Class as selected by the facility. This person must use the money to further that talent. Mary Jo plays the piano and accordion. 90 Years Ago

May 28, 1910

Mr. and Mrs. John A. Couch left Thursday morning for McGregor for a visit with relatives. D. R. Couch, president of the First National Bank of Asperment, was a visitor here this week.

Dr. J. A. Moore has moved his office to the McConnell building. Miss Anna Lida Hughes was

over from Benjamin visiting her

Mrs. G. R. Walker of Wichita Falls is visiting the families of her brothers, N. T. Smith and Dr. J. D. Smith.



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This issue mailed Wed., May 31, 2000

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Sagerton News

By Dorothy M. Clark

Welcome to the sixth month of the year, already. School is out, summer is approaching and young families will be experiencing more free time as extracurricular activities come to a close. For us old-timers, the most important thing to do is stay cool. With record-breaking temperatures occurring this week, we wonder just how hot it is going to be when summer actually arrives. Farmers were smiling Friday morning as most everyone received from 1/2 to 1 inchof rain Thursday night.

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With all the school activities ending there will not be much to report from now on. It seems like each week for the past nine months we had some report of achievements from the Sagerton school students. Graduations are over and we congratulate our young people again for the accomplishments during the past school year.

At the Elementary School awards program Tuesday afternoon the following Sagerton students were recognized in special categories.

Kindergarten: Kymbre Kupatt, reading, phonics, advanced math, 600 reading club, Bookit, Mockingbird book and Chamber of Commerce Christmas poster participant; Lila Puebla, reading, phonics, math, Mockingbird book.

First grade: Cade Brown, Bookit, Mockingbird book, phonics, track and excellent attendance; Jenny Dudensing, 600 reading club, paying attention, Amelia Bedelia books, Clipper books, Mockingbird book, super speller, track, Jump Rope for Heart and perfect attendance.

Second grade: Wesley Short, track, most cooperative and Jump Rope for Heart.

Third grade: Molly Dudensing, A honor roll, honor student, accelerated on TAAS with a grade of 94, Bluebonnet award, Readers are Leaders, 600 reading club, 100 on report card in reading, UIL Ready Writing, spelling, math, music memory, perfect attendance, Jump Rope for Heart, track and citizenship; Andrew Hertel, A-B honor roll, honor student, Bluebonnet award, 600 reading club, UIL Ready Writing, music memory, math, Jump Rope for Heart, track

Fifth grade: Kortney Kupatt, Jump Rope for Heart, Chamber of Commerce Christmas poster, Bookit Allstar reader, Bluebonnet award, Readers are Leaders, A honor roll, TAAS award in reading and math, excellent attendance, UIL oral reading, art and music memory; Brady Baitz, grandson of Melvin and Annella, received a Bluebonnet reading award, Chamber of Commerce poster, TAAS award in reading, Bookit, 600 reading club and citizenship award. I may have missed some awards or recognition that these students received at the program. They were read so fast and there were so many to be given out. I apologize for any errors. The parents and immediate families know what their children were recognized

for and the rest of the readers surely know from this much that we have a bunch of studious, energetic, ambitious children in the community.

Joe and Dorothy Clark and their granddaughter, Emmalee Bivins of Haskell spent the last weekend visiting with Jeremy, Anna and Colton Willis of Montgomery and with Pastor David, Peggy and Christopher Adler of Houston. On Sunday they attended the baptismal service at St. Matthew's Lutheran Church of Westfield for their great-grandson, Colton Parker Willis. Colton's grandfather was the officiant at the service and his uncle, Christopher Adler, was

Thursday night 8th grade graduation services were held at Rule. Kinsey Brown, Abby Dudensing, Kristin Hertel, M'Lynn Lehrmann and Vanessa Perez from Sagerton were members of this class. Pastor Tommy Wilson of the Sagerton Methodist Church was the commencement speaker. M'Lynn Lehrmann was the valedictorian of the class and Kristin Hertel was the salutatorian. M'Lynn received the citizenship award. Perfect attendance awards were given to Jenny, Molly and Emery Dudensing, Andrew Hertel, Tully Brown, Joanna Lehrmann and Kristin Hertel. Kinsey Brown was class president, Kristin Hertel was secretary, M'Lynn was reporter and Abby was watch dog.

Another 1/2 inch of rain fell Friday night during the late afternoon along with some hail up to golf ball size. We're grateful that the hail didn't last very long, so probably there was not much damage. Lightening struck an oil tank battery on the Frances Clark farm, just on the north outskirts of our town. Tanks were destroyed, but we have no report of the loss of oil in them.

The high school graduation exercise was held Friday night in the Rule and Stamford auditoriums with the following Sagerton students graduating: Jeremy Hertel, Mandi Hunt, Brian Lehrmann, Yolanda Rodriquez, Michelle Stegemoeller and Josh Freeman. Perfect attendance awards went to Jeremy and Brian. Michelle was awarded the academic and athletic excellence awards. Brian Lehrmann was valedictorian. Josh Freeman was the highest-ranking boy in the Stamford class. Most of the graduates plan to go on to college, Jeremy Hertel and Mandi Hunt will be going to Wester Texas College at Snyder; Josh Freeman, Brian Lehrmann and Michelle Stegemoeller will be attending Texas Tech in Lubbock.

George and Ruby Olson of San Angelo visited in the home of Joe and Dorothy Clark on Thursday. Joining them for dinner were Leon and Mae Stegemoeller.

Last Tuesday night the Joe Clarks hosted a 50th birthday supper for their son, Ray and Nancy of Stamford. Emmalee Bivins and Rick

All the sons of Leon and Mae Stegemoeller were here Friday night for Michelle's graduation and spent the weekend in the Stegemoeller homes. They included: Calvin, Cherri Lynn, Eric, Ross and Christi of Hewitt, Clyde of Richardson, Carl, Beth, Mindi, Jonathan and Maegan

Phemister of Haskell joined the cel-

of Hobbs, N.M. and Clifford, Teresa, Brannon and Bailey of Hamlin. Ladain Anderson of Houston has been visiting in the home of her niece, Frances Clark, and other LeFevre relatives.

Kacy, Jessica and Grace Baitz from Waco spent the Memorial Day weekend visiting in the home of his continued on page 6

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PARADE 5:00 P.M.

> Ranch Rodeo

> > 8:00 P.M.

TICKETS 5.00

JUNE 3, 2000

TEAM ROPING 8:00 A.M - Noon

> Children's Kodeo 10:00 A.M. - Noon **Ticket Required**

Ranch Horse Competition

Junior & Senior 1 P.M.

Ranch Rodeo

8:00 P.M.

Ticket Required \$5.00 - Can be used for both Rodeos

ALL DAY BRISKET COOKOFF JUNE 3 -

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JUNE 4, 2000

COWBOY Church Service

Pavilion Area 10:00 A.M. - Noon

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Sagerton News

continued from page 5 family, Fred, Tami and Kami and attended church with them at Faith

The weekend climaxed as ex-students of the Sagerton Schools gathered at the community center for their homecoming. About 175 people registered and enjoyed visiting with former classmates and friends Saturday and Sunday. Jack Tabor was



to Subscribe.

chairman for 2000 and Delbert LeFevre was master of ceremonies during the program that followed the noon meal on Sunday. The class of 1948-49 was recognized as being the last class to attend Sagerton High School. In 1950 high school classes went to Rule. Sylvia Crowe was crowned Homecoming Queen by Meta Kupatt. Wesley Smith of Newburg, Oregon was recognized as traveling the farthest and students from Nevada, Colorado and Louisiana were also recognized. Two exteachers, Olga Marie Lieb Taylor and Sue Stewart Quade Vanderworth were present. Former trustees were also recognized. James Wendeborn and classmates of Winston gave special memorial plaques in honor of Fred Kupatt and Winston Ulmer. Following a sing song and short skit from the Hee-Haw, the audience sang the school song and God Be With You before departing to their various



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AT JOHN KIMBROUGH DRIVE-Members of the Haskell Ag Mechanics team stopped during the state contest at A&M at the street sign named for Haskell's John Kimbrough. From the left are; Wade Cothron, James Green, T. J. Yates and Brent Watson.

This Week's Devotional Message:



Our world was once filled with the animals and birds of God's creation, but throughout the ages some species have fallen by the wayside while others have managed to remain viable despite all the storms, floods, droughts and earthquakes that nature could inflict upon them. However, our increasing demands for progress and recreation have encroached upon the wilderness areas, putting our wildlife in greater jeopardy

than from all the natural disasters combined. Even those hardy survivors may not be able to withstand the cruel or unthinking actions of human beings. We must act humanely toward them, and by example teach our children to do likewise. The denizens of the wild, as well as the family pets, are all God's creatures, so let's treat them with all due respect and kindness.

ATTEND CHURCH THIS SUNDAY

-HASKELL-East Side Baptist Church

David Page, pastor Sun. 8:30 a.m., 9:45 a.m., 11 a.m., 6 p.; Wed. 7 p.m. 600 N. 1st East, Haskell Christian Church Dusty Garison, minister Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 7 p.m. 107 N. Ave. F, Haskell Church of God Eric Clark, pastor • 864-2021

Sun. 9:45 a.m., 11 a.m., 6 p.m., Wed. 7:00 p.m. East Hwy 380, Haskell Trinity Lutheran Church

Gary Bruns, pastor Sunday School 9:30 a.m., Worship 10:30 Hwy 380 East, Haskell Iglesia Bautista El Calvario Sun. Morn. 9:45 a., 10:45 a.m., 5 p.m.; Wed. 7 p.m. 607 S. 7th, Haskell First United Methodist Church

Shane Brue, pastor Sun. Morn. 9:45 a.m., 10:50 a.m. 6 p.m.; Wed. 6 p.m 201 N. Ave. F, Haskell First Assembly of God Rev. J.C. Amburn

Sun. Morn. 9:45 a., 10:45 a.m., 6 p.m.; Wed. 7 p.m. 1500 N. Ave. E, Haskell St. George Catholic Church Father Michael Melcher Sat. Mass 7:15 p.m.; Sun. Morn. 9:00 a.m. 901 N. 16th, Haskell

Church of Christ Brett Anderson, minister Sun. Morn. 9:30 a., 10:30 a., 6 p.m.; Wed. 7:30 p.m. 510 N. Ave. E, Haskell

First Presbyterian Church Luther S. Hollowell, II, pastor Sun. Morn. 9:45 a.m., 11:00 a.m. 306 N. Ave. E, Haskell **Trinity Baptist Church** Rev. Kenneth Blair Sun. Morn. 10 a., 11 a., 6:30 p.m.; Wed. 7:30 p. 401 S. Ave. D, Haskell

Hopewell Baptist Church John Lewis, pastor Sun. Mom. 9:30 a.m., 11:00 a.m.; Wed. 7 p.m. 908 N. Ave. A, Haskell

Greater Independent Baptist Church Bobby Ray Wade, pastor Sun. Morn. 9:30 a., 11:00 a., 6:30 p.; Wed. 7 p. 301 N. 3rd St., Haskell

New Covenant Foursquare Kevin and Sharon Fletcher, pastors Sun. Morn. 10 a., 11:00 a., 6:30 p.; Wed. 7 p.m. 200 S. Ave. F, Haskell Mission Revival Center

Rev. William Hodge Sun. Morn. 10 a.m., 11 a.m., 6 p.m.; Tues. 6 p.m. 1600 N. Ave. B, Haskell First Baptist Church

Kevin Hall, pastor Sun. Morn. 9:45 a., 10:55 a., 6 p.m.; Wed. 7 p.m. 301 N. Ave. E, Haskell Church in the Park Rev. Tim and Suzann Townsend Sun. Morn. 10:30 a.m. Wed. 7 p.m.

Gazebo or Pavillion -PAINT CREEK-Paint Creek Baptist Church Sun. Morn. 10:00 a.m., 11:00 a.m., 6 p.m.

Paint Creek ---WEINERT--First Baptist Church Joel Rister, pastor

Sun. Morn. 10 a.m., 11 a.m., Wed. 7 p.m. Weinert Weinert Foursquare Church Rev. Robert Harrison

Sun. Morn. 10 a.m., 11 a.m. Wed. 7 p.m. Weinert

-ROCHESTER-Church of Christ Steve Wilis, minister Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 6 p.m. West on Main Street, Rochester First Baptist Church

Ed Buerkle, pastor Sun. 11:00 a.m., 6 p.m.; Wed. 7:00 p.m. 500 Main, Rochester Union Chapel Baptist Church

Rev. Clarence Walker Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 7 p.m. Rochester

Faith Chapel of Rochester Katherine Byrd, minister Sun. Morn. 10 a.m., 11 a.m., 7 p.m. Hwy 6, Rochester First United Methodist Church Dolan Brinson, pastor Sun. Morn. 10:00 a.m., 11:00 a.m.

---SAGERTON---Sagerton Methodist Church Tommy Wilson, pastor Sun. Morn. 9:30 a.m. Sagerton Faith Lutheran Church

Stan Leaf, pastor Sun. Morn. 9:15 a.m., 10:30 a.m.; Wed. 7 p.m. Sagerton

---RULE--First Baptist Church Scott Hensley, pastor Sun. Morn. 9:45 a., 11:00 a., 6 p.m.; Wed. 7 p.m 1001 Union Ave., Rule **Primitive Baptist Church**

Dale Turner Jr., pastor First & Third Sundays 10 a.m. Corner of 8th & Robins, Rule Church of Christ

John Greeson, minister Sun. Morn. 9:45 a., 10:40 a., 6 p.m.; Wed. 7 p.m.

811 Union, Rule First United Methodist Church Shane Brue, pastor Sun. Morn. Worship 9 a.m.

Sunday School 10 a.m. 1000 Union Ave., Rule **New Life Baptist Mission** Jesus Herrera Sun. Morn. 10:00 a.m., 11:00 a.m.

Elm Street•Hwy 380 E, Rule Sweet Home Baptist Church Vergil Smith, pastor Sun. Morn. 10:00 a., 11:00 a., 6 p.; Wed. 7 p.m. Gladstone Ave., Rule West Bethal Baptist Church

Rev. Robert Sweet Sun. Morn. 10 a.., 11 a., 8 p.m.; Wed. 7:30 p.m. 300 Sunny Ave., Rule

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> BY OWNER: Beautiful double wide on 2 acres in country! Call Laura 915-665-3544 14tfd

Garage Sales

MOVING & GARAGE SALE: 301 Addison Dr. Lots of country wall decor, king waterbed with drawers, full bed, lots of women's clothes, men's and boy's clothes. Hair bows, knick knacks, etc. Lots to choose from. Fri. all day & Sat.

GARAGE SALE: Boat, bicycles, trains, chain saws, basketball goal, clothes, and much more. Fri. & Sat., June 2-3, 7 a.m. until? 1703 N. Ave. G. Haskell.

For Rent

FOR RENT: 604 N. 3rd. Nice 1 and 2 bedroom apartments. CH/A. 21-22c

FOR RENT: 1207 N. 11th. 1 bedroom house. 864-3762. 21-22c

HOUSE FOR RENT: 1100 N. Ave. E. \$325 month, \$200 deposit. 3 bedrooms, 1 bath. CH/A. 1-800-588-3937 days, 940-549-7168

FOR RENT: Large custom home. 4 bedroom, 4 bath brick in Weinert. 972-840-6595.

Real Estate

FOR SALE: Rochester Service Station. Look and check to see the bargain. 743-3266. 110 8th Ave.,

MUST SEE: 807 N. 9th. Three bedroom, 2 bath, 2 car garage on corner lot; beautiful fenced backyard with finished shop/hobby building on slab; home was completely remodeled two years ago. Shown by appointment only. Contact Dickie Greenwood at Haskell National Bank, 864-2631. 21-24c

BY OWNER: Brick, 3 bedroom, 2 bath, 2 car garage, large living area, central heat/air, large yard, many trees, water well, storage building, quiet neighborhood. 305 N. Ave. K East. 864-3312 or 256-

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Call Ben McGee After 6 p.m.: 864-3431 **Lumber Yard: 864-3552** Mobile: 864-4555

Miscellaneous

CUSTOM FRAMING. Country Friends and Frames, 101 N. Swenson, Stamford. 915-773-2661. Complete framing needs. Closed

Help Wanted

RN/LVN NEEDED. Contact D.O.N. Tori Hicks, Rice Springs Care Home. 940-864-2652. 17tfc

G & S ELECTRIC & Refrigeration in Aspermont needs a fulltime electric HVAC and refrigeration technician. Experience required in at least one of these areas. Leave message if phone is unattended, 940-989-2980, nights 940-989-2008.

CNAs NEEDED. Contact D.O.N. Tori Hicks, Rice Springs Care Home. 940-864-2652.

ATTENDANTS for the Haskell and Knox area. Call Cynthia or Deeanna at 915-576-3399.21-22c

HIRING FULL TIME RN and part time RN. References required. Teakwood Manor, 1003 Columbia St., Stamford, Texas 79553. 915-

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HIRING L.V.N.: References required. Teakwood Manor, 1003 Columbia, Stamford, TX 79553.



INSTANT HOUSING Move in within 48 hours. Call Brendan 915-721-2101

Public Notices

PUBLIC NOTICE

The Aspermont Small Business Development Center, Inc. is seeking candidates from Haskell County to serve on its Board of Directors. Candidates must be willing to work toward meeting the needs of the Low-Income persons of our six (6) county service area. The Board of Directors meets quarterly, or as may be directed by the Texas Department of Housing and Community Affairs. For more information, all interested persons should contact Dana Myers at (940) 989-3538 by 4:00 P.M. on Monday, June 12,

An Election will be held on Thursday, June 15, 2000 from 9:00 A.M. until 12:00 Noon at the County Judge's Office in the Haskell County Courthouse, located in Haskell, Texas. The purpose of the election will be to elect a new member to the Board of Directors of the Aspermont Small Business Development Center, Inc. All interested Haskell County residents are encouraged to partici-22-23c

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Best financial investment: Pay off debt

by Lou Gilly Haskell Co. Extension Agent It's obvious, paying off debt is the best financial investment you can make. Few savings options today match the interest rates being charged for loans and credit card accounts. The challenge is that past credit purchases have taken away buying power from current income, so a spiral of borrowing tomorrow's income to pay yesterday's debt grows. It's like living in a financial thunderstorm. Buying on credit seemed like a shower of blessing, but credit balances not paid in full each month begin to pile up and become an economic tornado. How do you clean up from the financial

destruction of a debt tornado? Lessons can be learned from the aftermath of a weather-driven tornado. The first steps to clean up and start over from the effects of a credit tornado striking your home is to size up the situation. Until you have a complete picture of the situation, you find yourself stumbling into hazardous pileups. Make a complete list of every debt you have, every credit card, every loan, your mortgage, personal loans from family or friends. The list needs to show whom you owe, the amount owed, the amount paid each month, the interest rate charged and if known, the number of payments remaining.

Next, sort through the remains to find the valuable things you can keep and decide which loses are not recoverable. As you sort through your debts, prioritize your

Safety gear is for all ages

We encourage our children to play safely and to use safety gear. Shouldn't adults practice what they preach?

The Baby Boom generation - American adults between the ages of 35 and 55 - has always been known for being active, whether politically or recreationally. Now they're filling up emergency rooms. More than a million baby boomers were treated for a sports injury in the 1990s more than 300,000 of those in emergency rooms. This represents a significant increase in the number of injuries from the previous decade, according to the Consumer Product Safety Commission.

The most dangerous sports? Bicycling and basketball.

Age is one likely culprit behind the increase in injuries. People need to take more precautions as they age because their bodies aren't as flexible and are less likely to bounce back from injury. Another cause of injuries is lack of proper protective equipment. Baby boomers may insist that their children wear bike helmets, for example, but they don't wear them themselves.

Exercise specialists at UT Southwestern Medical Center at Dallas say it's important to warm up carefully before exercising. Increase your intensity level gradually. And wear proper protective equipment.

repayment options. Some items may be returnable. Have you bought something this week that you can return?

Some items can be salvaged for their current market value and be used to meet your needs at a lower cost. For example, you may have bought a new truck or car when a used vehicle would have taken you to work. Explore the options for selling it for the balance you owe or more. Pay off the debt and buy a less expensive vehicle. You lose what you've paid, but you cut your losses. Read your credit contract carefully and understand how to sell or trade a product that is collateral for the loan used to buy it. If you sell it for less than you owe on it, you must still pay the full amount

Some items may be easily repaired and put into full use. These are debts you have that require only a few more payments. Could you add a few dollars to each payment and clear them more quickly? When the debt is paid, use

money for those payments in the past to pay off another debt more quickly. Financial counselors call this making "power payments." When you can make power payments, pay out your debt that has the highest interest rate. Using this debt repayment strategy greatly increases your power to pay off

You may be tempted to use the bankruptcy dossier to clear your credit debris. If you do, before sorting through the mess to find out what you can salvage yourself, you may find that all you will have left is a clear lot and the heartache of a bad credit rating. Most bankruptcies are caused by poor financial decisions and can be avoided by starting where you are and using sound financial planning. Size up your situation. Recognize that you have assets worth saving. Take the challenge of sorting through the rubble and find the resources you have to, piece by piece, put your financial foundation back in place.

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