## Deposits Show \$4 Million Increase

'Human Relations Day Set In Muleshoe Teachers Will Hear Speakers On Monday


LEE HICKS


Baptist Church Will Sponsor Youth Revival

 each evening. The Speakers will
be Lonnie Hill and Roy Davis
of Seminary, Mississippi, both


## SNOW, MUD OF FLOOD . . . No matter how dreary the weather, shopped at Cobb's during their big annual Clearance Sale Tues-



# Council Accepts City Park Bids 


 worked with culturally disad
vantaged youn Mr. de los Santos is one of
three staff consultants to the Texas State Teachers Assoo-
ciation Human Relations Committee. This commititte works
to improve inter-sroup educal Weather Interrupts Police Report
The Muleshoe Police De-
partment reportsthat inthe last
several den several davs of inclement was-
ther, there have been seven fen-
der berd Area Cotton Harvest
 ther, there have been seven fe
der bender car accidents
one hit and run incident. $\qquad$


## Area Deposits Also

 Show Marked Increase
for the silu




 Neal Dillman Speaks To RotaryTuesday
 Hosse. Sudedef guests were
ry nail
and chuck $s$ mith the prombin was in carre of




 pended on tie teachers Thessused


He ponite onithathe resut
 woullo bereurred to tollow wad-
Diuiman described ho 1 limed
other members
determined


## Stain memers are constanty










Hog Numbers Decline . . Wheat Seeding Increases... Citrus Blackily Survey Continues... March 1 Fewer hogs and pigs are reported in Texas compared Service notes. $1,264,000$. This is a decrease of 10 percent from a year earlier. during the period now through May, 124,000 sows will farrow in Texas, four percent above a year earlier. The
average value of all hogs in Texas is $\$ 35$ per head, giving a total inventory of $\$ 44,240,000$.
Nationwide, hogs. and pigs total $61,500,000$, two percent less than a year ago. Hogs and pigs kept for
breeding are estimated at $9,000,000$, an increase of si -

WINTER wheat seeding for harvest is estimated at
$4,400,000$ acres which is a nine percent increse $4,400,000$ acres which is a nine percent increase over a year
ago and is a fourth larger than 1971 .
A Texas. This compared with $44,000,000$ bushels produced in
1972. 1972. Wh

Wheat seeding for al practical purposes is completed Nationwide, the 1973 prospective winter wheat crop is
record $1,278,000,000$ bushels. This would be eight percent more than the 1972 crop and 12 percent more than
in 1971 . Generally, condition of the crop is mostly good to slightly below the 1971 record yield per acre. Indications are now that 88 percent of the seeded
acreage will be harvested for grain. If realized, this would be the highest percentage since 1966 when 90.3 percent was

SURVEYS of the citrus blackfly continue in the Rio
rande Valley. A new infestation has been found in the San Benito and Harlingen areas. The blackily can cause great economic damage in commercial citrusk Even in ceastataions of
short duration may reduce crop yields by as much as 50
percent Personnel of the Texas Departme cooperating with U.S. Department of Agriculture specialists in combating the fly. The survey will provide a specific picture of the extent of the problem.
Federal-state crews will survey the Valley once each
month for six months, examining more than 100,000 points. Entomologists said the survey is sensitive enough to detect infestations as low as one infested tree in 33,000 .
After the will decide on appropriate courses of action

MARCH 1 is deadline for submitting your ideas on
proposed changes in the Packers and Stockyards relates to bonding regulations. bonds, bond equivalents, termination of bond, and separate Anyone wishing to submit comments should write the Hearing Clerk, U.S. Department of Agriculture,
Washington, D. C. 20250. Copies of the amendments may We obtained by writitg Information Officer, Packers and
be ornd
Stockyards Administration, USDA, Washington, D. C.


10 Years Ago
NORTH DAKOTA
SEED POTATO CERTIFICATION TOOK A STEP FORWARD IN

SPECIALIZED GROWING

This program required growers to plant only seed
potatoes eligible and entered for certification on thei farrs or farming operations. The seed produced under
this regulation in coniunction with other requirements his regulation in conjunction with other requirements
has put North Dakota certified seed potatoes out front. They are sought after by growers in all potato growing
areas in the United States. areas in unidi stas.


MEN IN WATTING . . . While the ladies of the house shop for bargains at local stores hustands

Tri:- Couinty
$\underbrace{\text { Savinas and loan asociation }}_{\text {mulishoe, rixas }}$



First mortagage loans outstanding
Loans on savings accounts
Property Improvement Loans
Personal Loans
Real estate owned
Stock in Federal Home Loan Bank
U.S. Government obligation

Cash on hand and in banks
Office building, less depreciatio
Leasehold improvements less amortization
Furniture, fixtures and equipment, less depreciation
Deferred Charges
Total Assets
Savings Account
Advances from Federal Home Loan Bank of Little Rock Loans in process
Advar liabilitients by borrower for taxes and insurance
Deferred credits to future operations
Permanent Reserve fund stock
General reserves:
Legal reserve and/or Federal Insurance Reserve
Other reserves PAID IN SURPLUS
Total Liabilities and Capital

| OFFICERS | DIRECTORS |
| :---: | :---: |
| DONALD W. HARMON | FRANK H. ELLIS |
| President \& Chairman | DONALD W. HARMON |
| of Board | LINDAL MURRAY |
| CLEM PEDEN | CLEM PEDEN |
| Vice President | ALEX H. WILLIAMS |
| \& Secretary |  |



January 15 Deadline For Stock Show FORT WORTH (spl)-- Deadline
for entries in the pigeon, rabbit lor entries in the pigeon, rabbit
and poultry division of the 7 7th
annual Southwestern Exposition annual Southwestern Exposition
and Fat Stock Show is Jan 15, $\underset{\substack{\text { reports } \\ \text { manaper. }}}{\text { W. R. Watt, general }}$ This year's Stock Show is
scheduled Jan. 26 through Feb scheduled Jan. 26 through Feb
4, with some Horse Show class-
es beginning Jan,
 and posting entries for counting sheep. swine and horses which
closed earlier, ", WWatt closed earlier," Watt said.
From the estimates I've seen From the estimates I've seen
thus far, it appears this year's
show will post a record number show will post
of entries." The previous record of 11,241
entries was registered during the 1971 Southwestern Ex-
position. "We are expecting over 2,500
entries for the National Meet of entries for the National Meet of
the American Bantam Associa-
tion,", the general manager tion,", the general manager
noted, "This is about 1,000 more
poulty entries than sual," poulty entries than usual."
"The number of exhibitors of
rabbits and pigeons will be rabbits and pigeons will be up,
also." he added. "In all, 1973
will surely be a
banner year will surely bed. "In all, year
wor entries." AnniversaryShow
The Golden The Golden AnniversaryShow
of the American Polled Hereof the American Polled Here-
ford Association has revistered
533 head, making it the larg 1ord Association has registere
533 head, making it the larg
est number of any single cat


PROTEIN 21
49


STATHMENT OF CONDITION


Couple To Live In Albuquerque


Read Important Papers
Packed With Appliances (Editor's Note: This is the first
article in athree-partseries on
small electrical appliances.) "Save those papers," cau-
tioned Mrs. Robin ${ }^{\text {Taylor }}$,
county Extension county Extension agent, refer
ring to important ' papers'' in the box with a small electrical
appliance. She urged consumers to read
every word before using the appliance.
"Read and heed registration cards first. Complete them and
mail to the mand cards irst. Complete hem and
mail to the manufacturer.
"These cards let him know "These cards let him know
where the applizance wrs pur-
chases and where the product is in case a sarety defect makkes
it necessary for him to notify the it necessary for him to notitif the
owner. Sending the registration
card also may speed owner. Sending the registration
card also my speed servicing.
"Guarante or warraty
pers
pare pers are second on the reading
list, and they mean about the
same same thing."
Learn what they promise in
writing on product perform writing on product perform-
ance, such as asuranted not
to tarnish" or "guaranteed to to tarnish" or ' guar anteed to be
free of defects in material or
workmanship," the agent ad vised.
, Some promise specificac 'Some promise specific ac-
tion, such as repair, refund or
replacement if the product fails Ofashion


## LOUISA'S



JAIVUAMY CIIARAMC:
Electrophonic YOUR CHOICE Snap-it-up special!


 go off on a trip they can
bring the children here with-
out finding out if it suits us. $\begin{array}{ll}\begin{array}{l}\text { bring the children here with- } \\ \text { out finding out if it suits us. } \\ \text { If there were only one or }\end{array} & \begin{array}{l}\text { One reader has written } \\ \text { two } \\ \text { twi ask ked for the name of a } \\ \text { writer wh }\end{array}\end{array}$ two it would be a different
matter but we have a alarge
family with a num $\begin{aligned} & \text { writer who was seeking a } \\ & \text { byyfriend. He said he felt } \\ & \text { she wis his sister. We lt }\end{aligned}$ matter but we have a large
family with a number of
grandchildren. D o you think
I am being I am being selfish to feel
as I do? I think parents should al-
ways find ways find out whether it
suits their parents
for the Certainly if the grandpar-
ents are very


Double Ring Vows Read For Miss Campbell, King


Three Way News By Mrs. H.W. Garvin H.C. Brecshear from Level-
land visited friends in the com-


Lazbuddie YH Hold Meeting

Mr. and Mrs. A.T. Tyson and
Cyndi from Merkel visited the
George Tysons Sunday
Mr. and Mrs. Bud Warren from Missouri spent the week
visiting their son, the wesley visiting their son,
Warren family.
Mrs. Jack Furgeson spent the
past weekend in Lenord visit-
ing her mother
$\stackrel{* * * *}{\text { Mrs. Preston Harrison and }}$
Mrs. Preston Harrison and
the youth from the Three Way
Baptist Church made Christma

 Mr. and Mrs. Troy Tyson and
Mild
children spent . Woodie from Muleshoe
the past week visiting his parents, the Geor- Toombs family, Sunday.


Loan Man Says It's Time To Purchase Texas Land (Editor's Note: The following
article appeared in the Dallas article appeared in the Dallas
Morning News. Shetifs
are former Bailey County residents. Mrs. Setliff, the former Edna Bridwell, graduated from Muleshoe High School
by Preston McGraw cutive who company executive who supervises $\$ 83.5$ in Texas and the Southern hail of New Mexico says now ap-
pears to be the time to buy $=$

Not that Texas land is creaper
than it has been. Land prices
have been climbing steadily
since World War II
But the insurance executive,
since World War II, steadily
But the insurance executive, But the insurance executive,
Duane Setliff, regional manager
of the farm mortgage depart ment of the Equitable Life As-
surance Society of the United surance Society of the United
States, believes land prices are
as low as they will be for the next 20 years.
Setliff also
Setliff also believes interest
rates will move up for the next
six moith rates will move up for the next
six months or year. But Set-
liff said in an interview that
buying land at any time is a sellers finance 49 per cent of
paying proposition. paying proposition,
Hlinois cited studies in iowa and
mhat land is a Illino is showing that land is a
better investmant than stocks.
The Iowa study, covering Tethe lowa study, covering 10
years, showed that capital ap-
preciation and net rent retured
12.1 per cent for farmland while ind per cent for tarmmand while
industrial com nn stock re-
turned 9.7 per cent a y year.
The Illinois study, over a The Ilinois study, over a
three-year period, showed land
with a 10.6 per cent
witurand
with a 9.69 per cent return.
big advantage
frequently will
less interest.'
less interest.' charge a little
Com nercial less interest.'
Com nercial banks generally
insist that less interest.'
Com nercial banks generally
insist that the land booght is
in their trade territory. But
com norcial banks usually insist com narcial banks terrually insist
on a shor on a shorter payba
than other lenders. Inan other lenders.
Insure companies lend at
about the sal about the same companies lend as comabout the same rates as com-
mercial banks but are interested minimums of around
$\$ 100,000$ on land doans.
Setliff said Equitable likes a Setliff said Equitable likes a
\$10,00 loan minimum but has
lent leas to customers with
which it has done business be

Lr. Law restrict the loan to
per cent of the of the total purchase price.
A
recent purchase price.
A recent
renge in law
inceased the amount land ananks
loan to 85 per cent of appraised
value. it was 65 per cent. ${ }^{\text {value }}$, This it was 65 per cent This alreasy 65 per cent
having an
upward, lift effect on lan prices," Seetifff siact on land
Federal tand bank loans at
present bear 7 pedit Federal land bank loans a
present bear 7 percent interes
but the interest ren but the interest rate is variable,
so the percentage can oup
or down for the life of the

But Setliff said a borrower But Setliff saidd a borrower
om a federal land bank as-
osciation has to pay a loan
and buy lank bank and buy lank bayk stock
mounting to 5 per cent of the

## REPORT of CONDITION of

 MULESHOE STATE BANKConsolidated Report of Condition of "Muleshoe State Bank" o Muleshoe in the State of Texas and Domestic Subsidiaries at the close of business on December 30, 1972
ASSETS

Cash and due from banks (including $\$ 42,440.33$ unposted debts)
\$1,300,658.64
U.S. Treasury securities
ies. \$798,201.76
Obligation of other U.S. Government agencies $\$ 2.059,590.84$ Obligations of States and political subdivisions. None Other securities.
Federal funds sold and securities purchased
under agreements to resell. $\$ 1.00$

Other loans.
$1,000.000 .00$

Bank premises, furniture and fixtures, and
other assets representing bank premises. Real estate owned other than bank premises
Other assets
TOTAL ASSETS
LIABILITIES
Demand deposits of individuals, partnerships,
and corporations
Time and savings deposits of individuals,
partnerships, and corporations.
$\qquad$
55,239,993.76

Deposits of United States Government.. ivisions Deposits of commercial banks
\$3,967.020.49
Deposits of States and political subdivisions.
Certified and officers' checks, etc
... $10,415,849.53$
TOTAL DEPOSITS. $\$ 5,908.238 .52$
(a) Total demand deposits............ $\$ 5,908.231 .52$

Federal funds purchased and securities sold under
agreements to repurchase
Other liabilities $\qquad$ \$141,349.94
TOTAL LLABILITIES
10,557,
RESERVESONLOANSAND SECURITIES
Reserve for bad debt losses on loans (set up
pursuant to Internal Revenue Service rulings
TOTAL RESERVES ON LOANS AND SECURITIES
$\$ 225,724.02$ APITALACCOUNTS
Equity capital, total
\$924,304.36

Surplus. and I hereby cer
tify that I am not an officer or director of this bank. (SEAL) Lanetta Smali Lanetta Small Notary Public my commission expires June

## Report of Condition of the first national bank

of Muleshoe<br>County of Bailey

In The State Of Texas
at the close of business on Dec. 31, 1972, Published in Response to call made by comptroller of the carrency, under Title 12, United States Code, Section 161. Charter No. 14745 National Bank Region No. 11
Cash and due from banks (including \$ 36,590.91
unposted debits) unposted debits). U.S. Treasury securities
\$2.441.110.07
Obligations of States and political subdivisions.
200,180.00 Other securities

2,618,949.31
Federal funds sold and securities purchased
under agreements to resell..
1,000.000.00
Loans.
$\$ .4,795,566.50$
Bank premises, furniture and fixtures, and
\$91,094.07
other assets representing bank premises. \$69,138.00
Real estate owned other than bank premises.
Other assets \$2,919.34
Obligations of
\& corporations..
TOTAL ASSETS.
.................................... $\$ 11,835,551.04$
Demand deposits of individuals, partnerships, and corporations..................................
Time and savings deposits of individuals,
Deposits of United States Government.
nt..............
,

Deposits of States and political subdivisions \$4,155,016.21 Deposits of States and political $\$ 764.362 .26$ Deptified and fficers' backs. $\$ 10,000,00$ Certified and officers' checks, etc. \$141,049.05
TOTAL DEPOSITS.............. \$ $10,755,127.72$
(a) Total demand deposits....................... \$ 6,227,689.51
(b) Total time and savings deposits. $\$ 4.527,438.21$

Other liabilities.
$\qquad$ . $73,513.71$
TOTAL LIABILITIES
\$ 10,828,641.43
TOTAL LIABILITIES... $\qquad$ URITIES Reserve for bad debt losses on loans (set up pursuant to IRS rulings). \$113,297.12 TOTAL RESERVES ON LOANS AND SECURITIE................... $\$ 113.297 .12$

Common stock-total par value
(No. shares authorized- $20.000 \longrightarrow$ )
(No. shares outstanding - 20,000 -)
. $\$ 400,000.00$
Undivided profits
TOTAL CAPITAL ACCOUNTS $\$ 142.304 .36$
TOTAL LIABILITIES, RESERVES, AND CAP$\$ 942,304.36$

TAL ACCOUNTS
MEMORANDA
Average of total deposits for the 15 calendar days ending with call date
Average of total loans for the
with call date.
15 calendar days endin $\$ 6,171,260$ I. Robert E. Finney, Cashier of the above named bank, do solemnly affirm that this re port of condition is true and correct, to the best of my knowledge and belief.
signed: (s) Robert E. Finney STATE OF TEXAS COUNTY OF BAILEY Sworn to and subscribed before me this January, 1973

$\qquad$ 15,000
No. shares authorized
$\qquad$
$\qquad$ 15,000
No. shares outstanding $\qquad$
Surplus
Undivided profits
Reserve for conti
ingencies and other $\qquad$ 5,000.00

Reserve for contingencies and other \$204,198.53

TOTAL CAPITAL ACCOUNTS
\$39,413.96
TOTAL CAPITAL ACCOUNTS.............
CAPITAL ACCOUNTS.
\$ 893,612.49

CAPTAL ACCOUN....

## MEMORANDA

Average of total deposits for the 15 calendar days ending with call date. ................. Average of total loans for the 15 calendar days ending with call date $\qquad$ $\$ 4,822,782.38$
CORRECT-ATTEST
DIRECTORS
B. E. Loyd

James A. Cox
Sam Damron

I, Fern Warren, Ass't. 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.
signed. (s) Fern Warren
We, the undersigned directors attest the correctness of this report of condition and declare that it has been examined by us and to the best of our knowledge and belief is true and correct.

DIRECTORS:
M.D. Gunstream

Guy Nickels
Elbert Nowell
fective lean. That puts the ef-
at presenal lank beank rate Seltiff said his company, in
lending money to bes
riculturn lending money to buy a a ag-
ricultural land,
wheth ricultural land, do does not agre
whether the borrower intends whether the borrower intends
to build a second home on the
land, use it to become a weekland, use it to become an week-
end rancher or farmar, or to end rancher or farm3r, or to
increase the size of a farm he
arready is increase the size of a farm
already is living on.
All Equitable cares abou All Equitable cares about,
Seliff said, is whether the bor-
rower can pay the money back.
Since rower can pay the money back.
Since 1946 , Equitable has had
to take over only two pieces to take over only two pieces
of land in exas and the South-
ern half of New Mexico. ern half of New Mexico.
Setliff does not reco Sethiff does not recommend
buvin aland in hienty promoted
developments around lakes or in developmen
the desert.

Enochs News

Rev. and Mrs. Charlie Shaw
lev. and Mrs. Charlie Staw
drove to tucum ani N.M., sat-
urray to visititheir


 Loveta***** Joand Crol Sue Black
Lem with their grandparents, the Jo wint their grandparents, ne Joe
Milsaps, during the New Year's
holidays.

## "Generally the developers

have bought land and have put put
a sizeable profit into the asking
price

a bit on his own, he can byy
chaeper in an undeveloped
place.

## people ere ised to to having people close to them <br> close to them, But purely as an investment, ,

Seetiff said that the use of
land has radically changed in land has radically y changed in
the United States since World
War the United States since World
War II and that affects the
price.

Mr. and Mrs. Lee McDonald
and children, Stacy and Sherri,
of Memphis. Texas , spent last of Memphis, Texas, spent last,
weekend with her parents, Mr.


Visiting in the W.M. Brya nome during the holidays were their chilidren, the halidays all of their
crandchildren, Mr. and Kenneth Montgomery and Te-
resa of plainview, Mr.and Mrs Mike Perkey of Levelland, Mr.
and Mrs, Duane Bryant and

Mr. and Mrs. Wayne Herring-
ton and children of Lub-
$\qquad$
ton and children of Lub-
bock, and Mr. and Mr. Rovce
Lane and family of Sweetwater
spend last weekend with the irr's parents, Mr, and Mrs.
and attended
Ray Seagler, Ray Seagler, and attended
church at the Baptist Church. Mrs. Bill Burris of Wellman
came for her tather, Carl Hall,
one day last week, He will one day last week. He will
spend several weeks with her.

Deanna Caats of Clovis, N.M.
visited her parents, Mr. and
Mrs. Kenneth Coats Saturday
Mr. and Mrs. G.H. McCall
and children, Debbie and Mark,
of Harlingen, spent last Thurs of Harlingen, spent last Thurs-
day and Friday with his brother
and family, Mr. and Mrs. E.N. Mr . and Mrs. Jim Nelson,
Cindy and Jenifer of Stillwa-
tor Mr, Okla, visited her Stillwa
Mrents
Mr.
and Mrs. Fred

Mr. and Mrs. Morris Peter
son and children, of Hillsbor and Rev, and Mrs. Harold Abne,
of Plainview spent and of Plainview spent last weekenc
with their parents, Mr. and Mrs
W, $B$, Peterson ch.B. Peterson, and dettended
church with them Sunday. Rev Abney was the guest speaker at
the Baptistchurch Sunday night.
$* * * * *$

## COTTON

 ALIOTMENTSBuy silil pilitedid We Pay Cash Confact our local represemfative or
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SERVICE
P O Box 1790
Fort Stockton, Tex.
Mr. and Mrs. Loyd Vaughn
and children of Hereford at
and cendrren of Hereford at-
tended at the Baptist
church at Enochs last Sunday

REPAR
Mr. and Mrs. J.W. Layton
spent Wednesday night in Lub-
bock with a daughter, Mr, and



Mr. and Mrs. P.R. Pierce
were in Muleshoe Saturday afernoon to visit their daughter
Mr. and Mrs. Jim Carpenter $\underset{\substack{\text { Mrd } \\ \text { and family. } \\ * * * *}}{\text { and }}$
The drizzle, rain and snow-
has brought the harvest to a complete halt, and there was school at Bula Friday. The at-
tendance was low in the chur-
ches Sunday morning and no
church was held Sunday night

边

## SERVICE

We back up ou work with a satis faction guarantee We use only the finest materials to repair your car




|  | ${ }_{\text {tact }} 304$ |  |  |
| :---: | :---: | :---: | :---: |
| Grapefruit |  |  |  |
|  | ${ }_{10} 364$ |  |  |
| Tomatoes | ${ }_{\text {cin }} 5$ | ${ }^{\text {coic }}$ |  |
|  | or |  |  |
| e | senece 27 | Rutabagas |  |



