

Sterling City News-Record

VOL. 82

Since '1890' PUBLISHED EVERY FRIDAY IN STERLING CITY, TEXAS 76951

Price 9c JANUARY 3, 1975

No. 1



AROUND
THE
COUNTY



ARTHUR BARLEMANN, JR. COUNTY AGENT

The West Texas Cattle Conference on January 7 at the Producers Livestock Auction should be of interest to all cattle producers in this area. It is being co-sponsored by the Auction Company and the Tom Green County Livestock Subcommittee and an invitation has been extended to all producers in this area of West Texas.

Subjects on the agenda include "Beef Cattle Predicament and Prospects" by Dr. O.D. Butler, head of the Animal Science Department at Texas A&M University; "A Banker's Viewpoint of the Industry" by Tommie Stuart, senior vice president of the First National Bank of Ft. Worth; "A Practical Method for Improvement" by Jack Graf, rancher and businessman of San Angelo; a panel by feedlot and order buyers on "The Buyer's Evaluation of Calves" and "Bull Selection" by Dr. Randall Grooms, Extension Area Livestock Specialist at Overton, Texas.

The conference begins at 9:00 A.M. Tuesday with registration and coffee with the kickoff topic at 10:00 A.M. It will end at 3:00 P.M. The \$3.50 registration fee includes lunch.

The Texas State Department of Health is soliciting aid in the location and collection of saddle pads suspected of being contaminated with bacteria that can produce Anthrax in animals and humans. The specific pad is known as an ALASKAN HAIR PAD. This is the pad which has been the subject of news on the radio, television, and newspapers recently. Horse meat infected with anthrax caused an outbreak on a game farm in the state of Washington. Investigation revealed that the horse had probably acquired the infection from a contaminated saddle pad purchased in a local retail outlet. Cultures run on goat hair in the pads as well as raw goat hair used in the manufacturing were positive for the anthrax.

The State Health Department states that the manufacturer has agreed to refund the purchase price upon presentation of the style label to the dealer where purchased. After removing the label for the refund, seal the pad in a double plastic bag—two twenty gallon plastic garbage can liners made ideal containers. The sealed containers with the hair pads should be brought to the county agent's office. Then, the Health Department will be notified. They will pick up the pads and take them to a disposal site for destruction by burning.

Anyone here who has recently purchased a saddle pad that they feel may be of this particular type can contact the county extension office here for more specific identification procedures. The information is available in the office here.

Robert Lively, son of Skipper Lively, and a student in Southwest Texas State University, visited his parents here Christmas.

Betty Barrett, daughter of the Dayton Barretts, and a teacher in the Eagle Pass schools, spent the Christmas holidays here at her parents home.

Mrs. Lula Gonzales and her son, Ralph, of San Antonio, visited friends here over the holidays.

Behind the 8-Ball



By the editor.

Thirty-eight years ago I got started running my own newspaper. I was working in San Angelo (at that time) on the San Angelo News, a small weekly paper there. I had worked on the Sheep and Goat Raiser Magazine, the San Angelo Standard-Times and also for Western Printing Co. The year was 1937 and I heard that one could buy or lease the Mertzton Star from owner Lonnie McFall. I went out there one Sunday and made a deal with McFall and began running the paper that month. For seven years and one month I operated the Star, then I happened to see where the Sterling City News-Record was for sale. I came over here and bought the News Record from Uncle Bill Kellis, who then moved to Arizona with his son, Pat.

Once I practically closed the Star and joined the U.S. Air Forces. They let me out in a long week, and I went right back to Mertzton and resumed publishing the Star.

I moved here in February '44 and have been here ever since.

The town of Sterling became a CITY (incorporated) in the 50s and lots has changed in Sterling. There are a lot fewer businesses and less people. The school was rebuilt, the hospital and nursing home was built, the quality of homes built here got a lot better, the paving of U.S. 87 was highly improved and the highways to Barnhart, Robert Lee and Colorado City were paved and the city streets were paved. A fire department was added—and modernized, and a county ambulance service set up.

The bank was remodelled and a city water tower can be seen by persons passing through. A golf course was put in last year and now the school is being added to. The little league park was built and a night football field put up at the school.

The county has passed its diamond (75th) anniversary and time marches on.

The railroad pulled out and the next step in that direction would of course be a small air field. Lots of irrigation has been put into use on fields and the cedar, prickly pear and mesquite have been eradicated in and on many ranches—completely changing the look of the country side. (for the better).

Lots of oil wells have been drilled in, past years, but never so many as is now being drilled and being completed. There's oil and gas in commercial quantities here.

8-BALL

The American way of life is changing a lot. When I was a very young boy on Saturday nights, everybody would get in their car (nearly all were touring cars) and go down town. The best parking place was in the block near Woolworth's. There the grownups would sit in their cars and visit with friends and neighbors. Kids would go to a show, visit with other kids, or prowl in and about Woolworth's or the ice cream parlors and run up and down the sidewalks seeing and being seen. It was a perfect way to spend Saturday night. All businesses stayed open until nine or ten. Especially the barber shops and retail stores.

Hamburgers were a dime and ice cream cones were a nickel. Shows cost from 10c to 25c. The Woolworth sign proclaimed nothing over 25c. And that was it. One could do an awful lot of Christmas shopping in Wool-

HOSPITAL NOTES

Patients in the Sterling County Hospital on Thursday morning of this week include:

Mrs. Lester Foster
Mrs. Lala Monjares
Mrs. Iver Mercer
Dismissals since Thursday morning of last week were;
Mrs. Roy Morgan
Robert Ritchie
Gary Maricle
Mrs. Herrera and infant son
Jim Craig

Patients in the Sterling County Nursing Home on Thursday morning of this week were;

Jim Pate
Mrs. Lura McClellan
Mrs. Edith Hudson
B. O. Bailey
Mrs. Ida Brown
Mrs. Jim Duke
Jim Duke
Mrs. Lucy Norman
W. J. Williams
Earnest Turner
Mrs. J. E. Bynum
Mrs. Larkin Longshore
Mrs. Robbie Grace
Noble Read
J. B. Ratliff
Mrs. Minnie Pinson
Roy Morgan
Mrs. Henrietta Long
Mrs. Noble Read
Mrs. O. M. Cole
Mrs. Mabel Martin
Mrs. Clifford Carpenter
Mrs. A. G. Daves

Skeete Foster, son of the Ross Fosters and a mortuary student in Dallas, was home for Christmas. Rosanne Foster, their daughter, of Austin, was a holiday visitor.

Lee Douthit, daughter of Mr. and Mrs. Jack Douthit, has finished her classroom work on a doctorate in anthropology at the University of Texas in Austin, and is now home. She will be writing her dissertation on the pre-history of this area, mostly Sterling and Coke County areas.

Drew Durham, a law student in St. Mary's College in San Antonio, spent the holidays in Sterling with his parents, Mr. and Mrs. Worth Durham.

Mr. and Mrs. Norman Smith of Las Vegas, New Mexico, visited her mother, Mrs. Rufus Foster and other relatives during the holidays.

The Troy Murrells of Dallas visited his parents, the Loyd Murrells, here during the holidays. Troy is an attorney in Dallas.

ALL FOR FREE—Blue top turnips. Come and get 'em At Skipper Livelys.

CARD OF THANKS

We want to thank our friends for the beautiful cakes, pies, candy and nuts and the beautiful cards that will long be remembered.

Mrs. A.W. Dearen, Delbert, and children.

FOR SALE—Used Frigidaire electric range. \$50. Good condition. Albert McGinnes

Carol Hagemann will be working as operator at Viola's Beauty Shop each Thursday & Friday.

Rev. Rojas Killed in Car-Truck Crash

The Rev. J. F. Rojas, pastor of La Hermosa Baptist Church here, was killed instantly in a car-truck crash near Eden on December 23. The accident occurred near Eden at 6:30 a.m. that day. The highway was wet from a misty rain, and a truck jack-knifed in front of the Rojas car. The Rojas car hit the jack-knifed truck, killing Rev. Rojas, seriously injuring his wife and slightly injuring his youngest son. Mrs. Rojas was operated on for a broken jaw and later was transferred to a Houston hospital. The Rev. Rojas was buried following services in Houston on last Saturday, December 28. A memorial service was held here in the First Baptist Church that afternoon honoring his memory. Officiating here were the Revs. Traugott Vogel, Roy Wold and C. A. Tucker.

Mrs. Rojas was operated on at the San Angelo Shannon hospital and then removed to a Houston hospital, at the request of her sons that live there.

1974 Rainfall Was 24.75 Inches Here

Jim Hinshaw, volunteer weather cooperater here, totaled up the 1974 rainfall for Sterling County and came up with 24.75 inches. This compares with 15.44 in 1973.

The rainfall by months was as follows:

January	.32
February	.00
March	.20
April	.49
May	1.25
June	1.32
July	.10
August	3.18
September	10.56
October	5.18
November	1.02
December	1.13
TOTAL	24.75

HURT IN MOTORCYCLE FALL

Jimmy Watson, 15 year old son of Mr. and Mrs. Louis Watson, was hurt in a motorcycle fall here on Sunday, December 29. He was riding his motorcycle at the track ground near the school when he hit a bump and was thrown from the cycle.

He suffered a broken rib, 3 cracked ribs and a hurt kidney. He is in a San Angelo hospital, where he was taken and will be there for about ten days, then a period of inactivity of about three months, it was said.

Mr. and Mrs. David Foster of Omaha, Nebraska, were holiday visitors here at his parents, Mr. and Mrs. Reynolds Foster, and other relatives.

worth's and McClellans for \$1. And feel like they had bought quality merchandise, too.

8-BALL

Tempus fugited a little and Time Marched On. Or something or the other. Radios came into being, cars and roads got better, and life got faster for people. With better transportation, we did not have time to visit each other, and if we did, we did not have time to stay but thirty or thirty-one minutes, not days.

People got real good cars and could go anywhere they wanted to quickly. They got color TVs and many refinements in their homes. Life was better, Medical aid and services were better. We had a more abundant life and now we are at the top of civilization, as we know it.

Hooray for us. We've got it and here's hoping we always will.

Lets not forget to move ahead. Thats the way the world moves. Not backward.

Livestock Association Barbecue Saturday

The Sterling County Livestock Show Association is sponsoring a barbecue supper Saturday night January 4, in the community center. Purpose of the supper is to raise funds for the County Show to be held on Monday, January 20. The public is invited to the supper which will be served at 6:00 P.M. at the center by the association members.

The barbecue will be preceded by the livestock showmanship training program and contests in the show barn beginning at 2 P.M. Purpose of the program is to provide the 4-H Club and FFA members with training in preparation for the County Show and the other shows they will participate in during the coming months.

Showmanship is an important part of presenting an animal to a judge at the livestock shows. It can mean the difference in placing an animal or not. Animals of similar quality presented to a judge that are shown to the best advantage will out place one not presented to the best of the exhibitor's ability. Showmanship consists of the exhibitor's recognition of his animals good points and emphasizing those qualities as the animal is presented to the judge in the show ring. Likewise, a good showman can de-emphasize an animal's less desirable points many times as the animal is shown in the ring.

Each livestock feeder in the two youth organizations is to bring their own animal for the contests. The youngsters will be divided into age groups for the contests for both lambs and sers. The top showman in each class will receive a grooming aid for that animal. Ribbons will be awarded to the top five in each group and all others will receive a participant ribbon.

Training in fitting the two classes of livestock will be presented through the means of slide pictures in the community center following the supper. The top showmen will also be presented their awards following the supper.

Training for the fitting and showmanship will be given by two specialists with the Texas Agricultural Extension Service. Dr. Tom Woodward, Area Livestock Specialist at the San Angelo Texas A&M Agricultural Research and Extension Center, will give the training on steers. The sheep portion of the training will be given by Dr. George Ahlschwede, Extension Sheep Specialist also at the San Angelo Center. These two men will also judge the showmanship contests. This is an excellent opportunity to learn what at least one judge at a major show expects from a showman as one of these men is scheduled to judge a major show while the other will also be involved at some of the shows.

The animals used will not be groomed for the contests Saturday as they would for a show. The exhibitor's handling of the animals, as well as the animal's cooperation, will form the basis of the contest and awards. The public is invited to come out and observe the contests as well as eat supper with the youngsters and Association members.

Mr. and Mrs. Dally Nichols spent some of the Christmas holidays in Denver visiting a daughter and family.

Collin Douthit, a cost engineer with Brown & Root at Houston, spent Christmas here with his parents, the Jack Douthits.

Mrs. Marvin Frances Dayvault of Dallas, spent two weeks here visiting relatives and friends, returning home this weekend.

Social Security Tips

Social security checks should be cashed within a reasonable time to prevent loss or theft, even though there's no time limit on cashing them, according to social security officials here.

'If your check is lost or stolen, get in touch with your nearest social security office at once,' a spokesman said. 'The check can be replaced, but it takes time. Handle your check carefully when you get it and you won't have to wait while it's being replaced.'

Social security pays over \$4 billion a month in benefit checks to almost 29 million people—eligible retired and disabled workers and their families and families of deceased workers who worked long enough under social security.

For further information contact the Social Security office at 3000 W. Harris Avenue, San Angelo, Texas 76901 or call 949-4608.

NOTICE

The Texas State Department of Health has established, in accordance with the Federal Public Health Service Act, the current annual level of uncompensated services for Sterling County Hospital, Sterling City, Texas to be that the facility does not intend to deny anyone admission to the facility or any of its services because of an inability to pay. The documents upon which the determination was based are available for public inspection at the Texas State Department of Health, 1100 West 49th St., Austin, Texas from 9:00 A. M. to 4:30 P. M. on regular business days. The level of services set out meets the presumptive compliance guidelines of the Federal regulation.

TURN IN A 'PUSHER'

If you know or hear of any one who is pushing heroin or hard drugs and want to report it to the federal government—it's easy to do now.

Just dial 112-900-368-5363 and you will get the Department of Justice in Washington and things will start.

This is a toll free number and someone is on duty at all times there. Callers need not identify themselves and rights of all callers will be protected.

Help by turning in a pusher and help this program.

"HOMEMAKERS WANTED IN THIS AREA: men, women, students. No experience necessary; stuffing & addressing envelopes (Commission Mailers). Earn sparetime money at home. \$100.00 weekly possible. SEND \$1.00 (refundable) and long, stamped envelope for details. PPS-1081, 216 Jackson No. 612, Chicago 66006.

WANTED—MAN OR WOMAN

To refill and collect money from machines dispensing Hi-Grade Candy, Gum and Sport Cards in this area. Supplement your income. Easy to do. \$475 cash required for inventory. Include phone number. Write P.O. Box 853, San Angelo, Texas.

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MRS. BETH WELLS
LICENSED OPERATOR

An Ohio Oil Co. offers plenty of money plus cash bonuses, fringe benefits to mature individuals in Sterling City area. Regardless of experience, airmain C.C. Read, Pres., American Lubricants Co., Box 696, Dayton, Ohio 45401.

1974 Sterling Eagles Basketball Schedule

DATE	OPPONENT	TEAMS	Place	TIME
Nov. 19	Mertzon	A&B Boys, A Girls	H	5:00
Nov. 22	Robert Lee	A&B Boys, A Girls	T	5:00
Nov. 26	Mertzon	A&B Boys, A Girls	T	5:00
Dec. 3	Robert Lee	A&B Boys, A Girls	H	5:00
Dec. 5, 6, 7	Forsan Tourn.	A Boys, A Girls	T	
Dec. 10	Miles	A&B Boys, A Girls	H	5:00
Dec. 12, 13, 14	Sands Tourn.	A Boys, A Girls	T	
Dec. 19, 20, 21	R. Lee Tourn.	A Boys, A Girls	T	
Jan. 3	Rowena	A&B Boys, A Girls	H	5:00
Jan. 7	Miles	A&B Boys, A Girls	T	5:00
Jan. 9, 10, 11	R. Lee B Tour.	B Boys	T	
Jan. 10	Forsan	A&B Boys, A Girls	H	5:00
Jan. 14	Water Valley	A&B Boys, A Girls	H	5:00
Jan. 17	Grady	A&B Boys, A Girls	T	5:00
Jan. 21	Greenwood	A Boys, A Girls	T	6:30
Jan. 24	Garden City	A&B Boys, A Girls	H	5:00
Jan. 28	Forsan	A&B Boys, A Girls	T	5:00
Jan. 31	Water Valley	A&B Boys, A Girls	T	5:00
Feb. 4	Grady	A&B Boys, A Girls	H	5:00
Feb. 7	Greenwood	A Boys, A Girls	H	6:30
Feb. 11	Garden City	A&B Boys, A Girls	T	5:00

EXTRA INCOME PART TIME ADULTS

needed to inspect houses, talk to debtors, collect money, pick up credit cards, investigate, skip trace, etc. No experience necessary. No selling, pleasant work, good pay. You can be our representative for the area where you live. For application & full details send your name, address and phone number to: TRAYCO, 10715 Winner Road, Independence, Mo. 64052.

HOMEMAKERS WANTED IN THIS AREA:

men, women, students. No experience necessary; stuffing & addressing envelopes (Commission Mailers). Earn sparetime money at home, \$100.00 weekly possible. Send \$1.00 (refundable) & long stamped envelope for details to PPS-1038, 216 W. Jackson Blvd., Chicago, Ill. 60606.

In case of fire, dial 8-4771.



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1-YEAR CD	6.00%	6.50%	\$10,618.30	\$10,671.50	\$ 53.20

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Earnings are based on daily compounding of accumulated interest to maturity. Existing Certificates may be renewed or converted at maturity without penalty but regulations require that earnings on amounts withdrawn before maturity be reduced, from date of issue or renewal, to the regular passbook account rate at time of withdrawal, plus forfeiture of a maximum of 90 days' interest at the same passbook rate. This same regulation applies to certificates of deposit issued by banks.



FIRST SAVINGS OF SAN ANGELO

Main Office, 105 West Beauregard, San Angelo, 655-7191 • College Hills Office, 3402 Knickerbocker at Parkview, 949-0505 • Ballinger Office, 803 Hutchins, Ballinger, 365-2505 • Winters Office, 102 South Main, Winters, 754-4513 • Mobile Office, (Monday & Thursday) 900 11th Street, Ozono, Texas • Mobile Office, (Tuesday) 506 E. Crockett Street, Sonora, Texas • Mobile Office, (Wednesday) Stucken & San Saba Avenue, Menard, Texas • Mobile Office, (Friday) Sterling City Trailer Park, Highway 87, Sterling City, Texas.

TO OPEN AN ACCOUNT, ADD TO YOUR PRESENT ACCOUNT, OR TRANSFER YOUR ACCOUNT TO US, SEND COUPON TODAY.

Enclosed is: \$ _____ (Check or Money Order)
 My passbook or Certificate
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 6.75% 2½-yr. certificate (Min. \$1,000)
 7.50% 4-yr. certificate (Min. \$1,000)

Please call us about negotiable rates on \$100,000 Certificate.

I need more information. Please contact me.

Single Account Mr. _____
Mrs. _____
Miss _____

Joint Account Mr. _____
Mrs. _____
Miss _____
Mr. _____
Mrs. _____
Miss _____

Trust Account Mr. _____ (TRUSTEE)
Mrs. _____
Miss _____

For: Mr. _____ (BENEFICIARY)
Mrs. _____
Miss _____

Address _____

City, State, Zip _____

Phone _____ Soc. Sec. No. _____

PLEASE SEND ME FREE INVESTMENT COMPARISON BOOKLET

SC-1

STERLING CITY NEWS-RECORD

JACK DOUTHIT, Publisher

Entered November 10, 1902, at the Sterling City Postoffice as second class matter.
Published Every Friday

\$4.00 and \$5.00 A YEAR
Papers to far off postal zones will carry a higher rate due to higher mail rates.

NEWS established in 1890
RECORD established in 1899
Consolidated in 1902

Phone in your personal items of news—your visits, your visitors, your parties, etc. News-Record, 378-3251.

NOTICE—

COST OF ENGRAVINGS
—Due to the high cost of cuts or engravings of pictures, we are now forced to charge for all society type pictures run in the paper. The costs have always been an item to be considered, but now the cost makes a charge necessary. Cuts or engravings run from \$2.75 for a one column cut to around \$6 for a two column cut. This is actual cost and will be charged for from now on.

For Insurance Needs

FOR AUTO, FIRE AND CASUALTY AND LIFE INSURANCE, Use Your Local Reliable and Tested Agent—**DURHAM INS. AGENCY DURHAM ABSTRACT CO.** Abstracts and Title Policies

THE TRUTH THAT HEALS	Christian Science Radio Series KGKL 960 Radio 8:15 A. M. EVERY SUNDAY
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Allen Insurance

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VERA DELL ALLEN

POSTED—All land operated by me posted against trespassing and hunting.

Violators prosecuted.
GEO. McENTIRE, JR.



HENRY BAUER

CONSIGNEE
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WHOLESALE



Vanity Beauty Shop

RUBY POTTS, Owner
Call 8-4451 for Appointment

The Texas Department of Public Safety is offering immediate career employment to qualified young men. Contact your nearest DPS office or patrolmen for more information.

REWARD NOTICE

A reward of \$500.00 will be paid by the Texas Sheep and Goat Raisers Association to any person (other than law enforcement officers) giving information causing the arrest and first conviction of any person or persons found butchering or stealing any sheep or lambs or goats belonging to any Association member in good standing. When 2 or more persons give information, the above sum will be divided at the discretion of the Board of the Association. When two or more defendants are involved in a single crime, the total reward is limited to \$500.00, but the conviction of one defendant, even though the other defendants are acquitted will entitle the claimant or claimants to said sum of \$500.00. All claims must be submitted within ninety (90) days following conviction. If upon conviction, a defendant confesses other thefts, no additional rewards will be paid. All decisions concerning the payment of such reward and the conditions of payment will be made by the Board of Directors of the Association.

TEXAS SHEEP & GOAT RAISERS ASSOCIATION

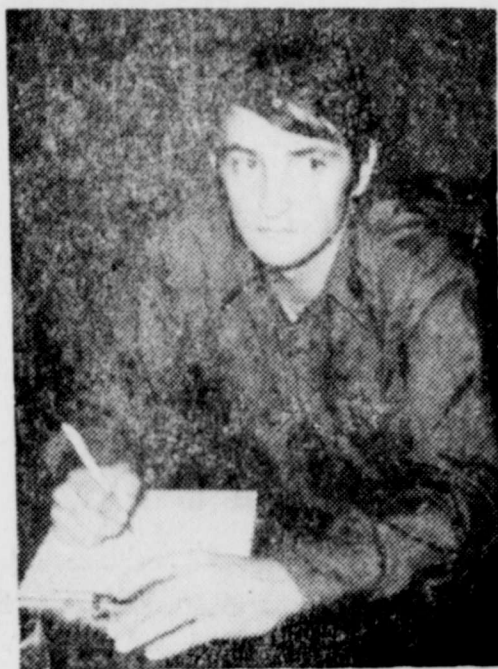
ESTES T.V. SERVICE, O. C. Estes. In Sterling City every Friday. Will make house calls. Ph. 465-4618, Carlsbad, Tex. 76934.

1974-75 STERLING COUNTY SEASON & BAG LIMITS

- DOVE—12 noon to sunset
Sept. 1 to Oct. 30; 10 per day and 20 in possession.
- ANTELOPE—Sept. 28 to Oct. 6.
1 per season with permit.
- JAVELINA—Oct. 1 to Jan. 1, 1975, 2 per season.
- SANDHILL CRANES—Oct. 26 to Jan. 26, 1975. 3 per day; 6 in possession.
- GEESE—Oct. 28 to Nov. 24 and Dec. 7 to Jan. 19, 1975
- DUCKS—100 point system. Nov. 4 to Nov. 24; Dec. 7 to Jan. 19, 1975.
- QUAIL—Nov. 16 to Feb. 16, 1974, 12 per day; 36 in possession.
- TURKEY—Archery only Oct. 1 to Oct. 31. Regular—Nov. 16 to Jan. 1, 1975; 2 turkey either sex.
- DEER—Archery only Oct. 1 to Oct. 31 Regular—Nov. 16 to Jan. 1, 1975. 2 deer either sex; antlerless tags from landowner.

News Items—if you have a worthy news item, call it in to the paper. 378-3251.

THURSTON McCUTCHEN
NOW—Sterling County has been assigned to the Coke-Sterling Texas Farm Bureau, and
TEXAS FARM BUREAU



has now assigned Sterling County to the Coke County office for your—
FIRE, AUTO, LIFE, RANCHER'S LIABILITY INSURANCE SERVICE.

TEXAS FARM BUREAU

Box 11 ROBERT LEE, TEXAS
Ph. 453-2812; if no answer 453-2403 (Robert Lee)

Now - each depositor insured to
\$40,000

Pursuant to a recent Act of Congress which was signed by President Ford on October 28, 1974, the general limit on federal deposit insurance has been raised from \$20,000 to \$40,000 for each depositor in banks insured by the Federal Deposit Insurance Corporation, a U.S. Government agency.

- Q. When is this increase effective?**
A. It is effective Wednesday, November 27, 1974, at all FDIC-insured banks.
- Q. How can I tell whether my deposit is insured by FDIC?**
A. Each of the 14,500 FDIC-insured banks in the United States has an official sign at each teller's window using the FDIC logo that appears at the bottom of this ad.
- Q. Can I get more than \$40,000 insurance at the same bank?**
A. Yes, if you hold accounts in different legal ownership capacities. For example, if you are married, you can have an account in your name insured up to \$40,000; your spouse can have an account in his or her name insured up to \$40,000; and you and your spouse can have a joint account insured up to \$40,000. If you hold several accounts in the same ownership capacity, however, the maximum insurance to which you are entitled is \$40,000—even if the total amount in all of the accounts is more. The new law has not changed the rules—only the dollar amount of insurance has been changed.
- Q. How frequently do FDIC-insured banks fail?**
A. In the past ten years, five or six FDIC-insured banks on the average have failed each year—about four-one hundredths of one percent of all insured banks in the country. The year 1974 will probably be no different in this respect than past years.
- Q. What is the record of depositor protection for insured banks that have failed?**
A. To date, in all failed banks insured by FDIC, over 99 percent of all deposits, insured and uninsured combined, have been paid or made available to their owners.
- Q. If an FDIC-insured bank fails, when and how will I get my deposit back?**
A. If an FDIC-insured bank is closed and liquidated, FDIC will start to pay insured depositors up to the statutory limit within ten days after the closing. As the bank's assets are liquidated, owners of claims in excess of the \$40,000 insurance limit will share in the proceeds with other general creditors. In cases where the deposit liabilities of a failed bank are taken over by another sound bank with financial assistance from the FDIC, depositors have the use of all their funds to the same extent they had in the failed bank before it closed.
- Q. How good is FDIC insurance?**
A. Since its creation in 1933, the FDIC has never failed to honor its deposit insurance commitment.

- The federal deposit insurance fund, which has been built up from insurance premiums paid by FDIC-insured banks and the investment income on such premiums, now stands at more than \$6 billion, and is increasing each year by about \$400 million. In addition, the FDIC, by law, can borrow from the United States Treasury an additional \$3 billion if it finds this necessary for deposit insurance purposes. The FDIC has never found it necessary to borrow any money from the Treasury, however. In fact, although the deposit insurance fund has never been much larger than 1% of all insured deposits in the country, the FDIC has never had to use more than a small amount of the fund at any one time, even when very large banks have failed.
- Q. How large have the insurance losses of FDIC been over the years?**
A. Putting to one side for the moment the nation's two largest bank failures (United States National Bank, San Diego, in 1973 and Franklin National Bank, New York, last month) the FDIC's net loss in 506 bank failures since 1933 has been approximately \$75 million.
- Q. Most of those must have been very small banks. What about the \$1 billion United States National Bank and the \$3.6 billion Franklin National Bank?**
A. The FDIC laid out about \$370 million in connection with the failure of United States National Bank, but it expects to recover a substantial portion of this amount as the receivership of that bank progresses. In the case of Franklin National Bank, over 99 percent of all deposits, insured and uninsured combined, have been paid or made available to their owners.
- Q. I thought the FDIC agreed to pay \$1.7 billion to the Federal Reserve System to retire the liquidity loan Franklin needed before it closed.**
A. It did, but it has the right to collect assets carried on Franklin's books at more than \$2 billion in order to pay off this loan.
- Q. How can I obtain additional information and facts about FDIC and federal deposit insurance?**
A. Information may be obtained by writing to the Public Information Office, Federal Deposit Insurance Corporation, Washington, D.C. 20429.

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