



WEATHER

Nov. 1 74 47
Nov. 2 61 36
Nov. 3 71 37
Nov. 4 49 23

Muleshoe Journal

'The Community Of Opportunity-Where Water Makes The Difference'

Vol. 70, No. 45

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Thursday, November 5, 1992

Area Bank Deposits Up, Loans Down

According to figures released from seven area banks deposits showed an increase while loans decreased over the past year.

Total deposits at the seven banks checked in this area indicate total deposits of \$260,266,597 up by some \$16,364,046 over the \$243,902,551 shown on deposit at the same time in 1991.

A decrease of \$9,851,512 was also shown in loans at the same seven banks. According to reports loans were \$131,140,119 at closing of September 1991, as compared to \$121,288,607 at this same period in 1992.

The two Muleshoe banks, Muleshoe State and First Bank of Muleshoe combined with First Bank of Bovina and a Farwell bank show deposits of \$76,168,000, an increase of \$997,000 from last year's total of \$75,171,000 for the same period.

Loans at the two banks at the closing of September this year totaled \$43,920,000 down some \$4,980,000 from the \$48,900,000 at closing of September 1991.

Billie Joan Smith Takes First Place In Contest

This week's football contest proved to be a little different, with upsets, ties and one early game in the contest.

Taking first place this week was Billie Joan Smith, who missed two games and was 51 points off on the tiebreakers. This win gave Mrs. Smith ten points, added to the ten from a previous win gives her a total of 20 points, putting her in the lead.

Four players missed three games, so the Journal judges were forced to go to the tiebreakers to find a winner.

Jimmy Crawford missed three games and was off two points on the tiebreakers for a second place win and six points. Add this six points to another second place win giving him 12 total points.

Coming in third place was Francisco Torres, who also missed three games and was 22 points off on the tiebreakers. Torres will receive four points for his win.

Others missing three games were Margrethe Taylor who was 31 Cont. Page 6, Col. 4

Deposits at Muleshoe State Bank, combined with the Farwell bank were \$31,523,000 at the end of September, up some \$1,740,000 from the \$29,783,000 at closing 1991.

Loans were \$19,867,000 down some \$348,000 from the 1991 total of \$20,215,000.

First Bank of Muleshoe combined with First Bank of Bovina showed deposits of \$44,645,000 at closing September 1992 down some \$743,000 from the 1991 total of \$45,388,000.

Loans were up some \$3,838, from the same period, from the 1991 total of \$20,215,000. Total loans for the closing of September this year were \$24,053,000.

Security State Bank of Farwell showed deposits of \$49,953,220 down some \$2,384,780 from the 1991 total of \$52,338,000.

Loans for the same period of time decreased some \$5,212,966 from the 1991 total of \$13,410,000. The 1992 loans totaled \$8,197,034.

First National Bank of Sudan had deposits of \$8,475,595 at closing of September this year up some \$407,879 from the \$8,067,716 at closing 1991.

Loans for the same period of time were down some \$1,287,821 from the 1991 total of \$5,827,935. Loans for 1992 were \$4,540,114 for this same period.

Friona State Bank showed deposits of \$66,441,436 up some \$948,823 from the 1991 total of \$65,492,613.

At the same time loans were down \$3,713,133 from the \$41,845,046 at the end of September 1991. Loans this year totaled \$38,131,913.

No figures were available for the First Bank of Earth in 1991. This year's total deposits at the bank were \$18,312,346 at the end of September. Loans at the bank were \$8,589,546 at closing of September of 1992.

Junior Class Thanksgiving Supper Nov. 6th

The Junior Class of Muleshoe High School is planning a Thanksgiving Supper before the game Friday night, Nov. 6th.

Serving time will be from 5 to 7 p.m. in the high school cafeteria.

Tickets are \$5.00 for adults and \$3.50 for children under 12. Call 272-4360 between 2 and 6:30 p.m. Nov. 6 for deliveries.

Tickets are available from any Junior Class member, at the door, or at Sudduth Field and Co.

Clinton Wins Election Bush Carries Bailey County

A heavy turnout, slightly over 69 percent (2388) of the registered voters in Bailey County turned out at the Polls Tuesday for the highly contested Presidential election.

Although Governor Bill Clinton was elected to the Presidency, buy a land slide, President George Bush carried Bailey County by a large margin. President Bush received

1308 votes to Clinton's 677. Perot received 375 votes and Marrou received three votes.

Bush conceded defeat shortly after 11 p.m. "We have fought the good fight and we have kept the faith," Bush told a crowd at the Westin Galleria hotel in Houston. "And I believe I have upheld the honor of the presidency of the United States."

Bush congratulated Clinton and added, "Regardless of our differences, all Americans share the same purpose, to make this great nation more safe and more secure and to guarantee every American a shot at the American dream."

"My fellow Americans: On this day with high hopes and brave hearts, in massive numbers, the American people have voted to make a new beginning," said Clinton, when he and his running mate Senator Al Gore, accompanied by their families, showed up on stage at 11:25 p.m.

In the race for U.S. Representative District 19, Larry Combest received 1423 of the Bailey county votes and Perry Lee Moser received 547.

Larry Williamson came out ahead of his opponents in the race for Railroad Commissioner with 1300 votes. Lena Guerrero received 864 votes while Richard N. Drahlum received 52 votes.

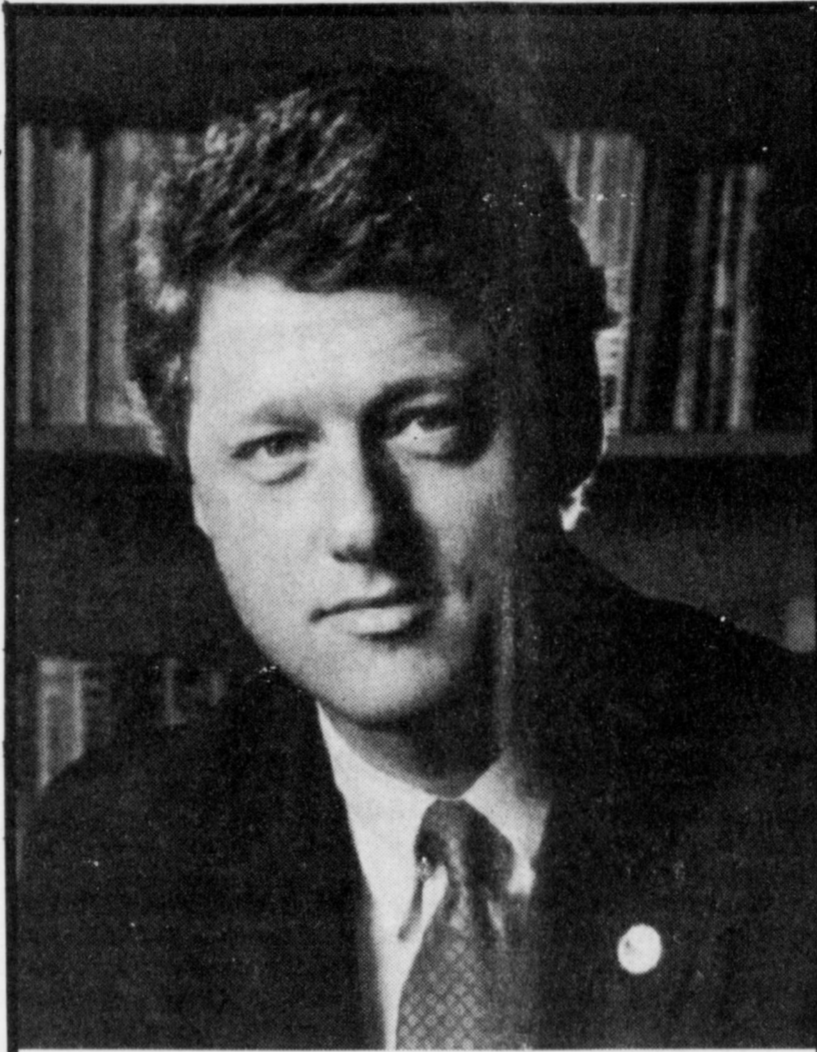
In the race for Justice Supreme Court, Place 1, Craig Enoch received 1278 votes, Oscar H. Mauzy 790 and Alfred Adask 32.

Bailey County voters favored Eugene Cook over Rose Spector for Justice Supreme Court, Place 2. Cook received 1152 votes and Spector 905.

John D. Montgomery received 1058 of the Bailey county votes for Justice Supreme Court, Place 3. Jack Hightower had 1070 votes.

Josep A. (Joe) Devany carried Bailey County for Judge Court of Criminal Appeals, Place 1, with 1068 votes to Charles F. (Charlie)

Cont. Page 6, Col. 3



GOVERNOR BILL CLINTON

around muleshoe

The Methodist Church Turkey Dinner is scheduled for Saturday, November 14 from 5:30 to 7 p.m. in the fellowship hall of the church.

Tickets are \$6.00 for adults and \$2.50 for children under 12. Deliveries are available.

Navy Lt. Steven C. Ritchie, son of George C. and Evelyn E. Ritchie of Sudan, recently was commissioned at Naval Air Station North Island, San Diego, and will be homeported there.

Secretary of Defense Dick Cheney delivered the principal commissioning address.

The 844-foot, 40,000-ton multipurpose amphibious assault ship will serve as the centerpiece for an amphibious ready group--transporting, deploying, commanding and supporting all elements of a Marine landing force in assault by air and amphibious craft.

Other missions for the ship include operating with an aircraft, carrier battle group and providing aircraft command/control facilities for sea control missions. USS Essex is also outfitted for disaster relief and other humanitarian operations.

The Eastern New Mexico University Jazz Combo will Cont. Page 6, Col. 5

Lazbuddie Longhorns Remain Undefeated

In six man football last weekend, the Lazbuddie Longhorns took a strong hold on the District 3-A lead by handing Silverton a 52-16 loss Friday night.

Lazbuddie quarterback ack Brett Thomas led his team to victory, connecting on 23 completions in 34 attempts for 289 yards and four touchdowns.

The win put the longhorns alone atop the district with a season record of 9-0 and a 4-0 district record.

The Lazbuddie defense shutdown the Owls, limiting Silverton to 94 yards on the ground and 37 yards in the air.

On offense, the Longhorns found a ground game to compliment the throwing of Thomas. Longhorn rushers gained 138 yards against Silverton.

Starting the scoring off, Matt Cozby scored on a 37 yard pass from Thomas. Brockman kicked and the Longhorns led 7-0 over Silverton.

Lazbuddie scored again in the first quarter on a six foot run by Miller and the kick failed.

Silverton found pay dirt when Francis recovered a fumble. Hill kicked the extra point.

The Longhorns scored three more times before halftime. Zamora ran 56 yards for paydirt and the kick failed.

Thomas connected with Cozby on an 11 yard pass, adding still more scores to the scoreboard. Brockman kicked.

Cozby scored again on a one yard pass from Thomas. Brockman kicked.

At half time the score stood Lazbuddie 22 and Silverton 8.

In the second half, Zamora scored on an 11 yard pass from Thomas. Brockman kicked the extra point. Miller ran four yards for another touchdown. Brockman kicked the extra point.

In an attempt to even things up, Silverton scored on a 17 yard pass and the kick was good. The score stood, Lazbuddie 52 and Silverton 14.

Coach Explains New Jr. High Football Program

During the football season, a new idea for the Jr. High Football program was introduced and has been very successful at meeting the needs of the program.

Instead of having a B-team program, the Jr. High team at the seventh grade level was divided into two groups with the second group being called the Farm Team.

The Farm team was coached by coach Leon Hagerman and Coach Adair. The remaining seventh graders were coached by Coaches Donaldson, Welch and Cranford.

The Farm team was decided upon by a system that included testing for speed, strength, power, tackling, blocking, academic success, and coachability. The Farm team worked out during the school day only and played scrimmages during their athletic period on Fridays.

Anyone who did not get a lot of playing time during the regular seventh grade game had the opportunity to play in the scrimmage on Friday.

Two of the scrimmages were on Friday after school. Coach Adair says, "This idea allows the varsity head coach in football and a varsity assistant coach the chance to work with junior high players and especially the ones that need a lot of encouragement and attention. It further helps the Junior High coaches to spend more time with their players. More kids get more coaching time in this system. We think it will really help all those involved."

According to Coach Adair "We have tried to reorganize and totally re-structure the Jr. High program in a more effective manner this year." Coach Adair further states "We



MOST ORIGINAL---Three Blind Mice (Colby, Jamie and Jessica Carpenter) received the prize for the Most Original Costume at the "Halloween Parade and Costume Contest" Saturday afternoon. They received a \$50.00 gift certificate, to be used at any Chamber of Commerce Business in Muleshoe. (Journal Photo)

Basketball Season Tickets On Sale

Basketball season tickets for adults and students are now on sale in the business office of Muleshoe I.S.D., 514 W Ave. G, Muleshoe. Tickets are \$7.50 for students and \$15.00 for adults.

These tickets will enable the holder entrance to ALL home basketball games for Jr. High and High School.

"This is a tremendous savings for those planning to attend several games."



HATS OFF TO DARRELL TURNER---Nancy Kidd, president of the Jennyslippers, presented former Mayor Darrell Turner a plaque, during a reception held in his honor Sunday afternoon. Turner has moved to Plainview. Turner served as Mayor of Muleshoe seven and half years and was associated with Bank of America several years. A number of speakers, all who had worked with Turner, took their hats off and spoke at the reception and wished Turner well at Plainview. The theme of the reception was "Hats Off To Darrell Turner." (Journal Photo)



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Michigan State vs. Wisconsin

Bailey County Farm Bureau



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Mississippi vs. Memphis

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Stanley Wilson Dee Puckett

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Southern California vs. Stanford

FOOTBALL CONTEST

Grand Prize: \$150.00

Weekly Prizes

1st - \$10

2nd - \$7.50

3rd - \$5.00

Weekly Winners

1st. Billie Joan Smith 2nd. Jimmie Crawford
3rd. Francisco Torres

Contest Rules:

1. IN EACH ADVERTISEMENT YOU WILL FIND A GAME LISTED. CIRCLE THE TEAM YOU THINK WILL WIN. The person's score that most closely matches the TIE BREAKER will be declared the winner. If several persons are still tied the prize money will be split.
2. The contestant must be 12 years of age or older.
3. Only one entry per person may be made for any one contest.
4. Bring your entry by the Journal Office by 5:00 p.m. Friday, or if mailed, the entry must be postmarked no later than 5:00 p.m. Friday. Write "FOOTBALL CONTEST" on the mailed entry, and mail to P.O. Box 449, Muleshoe, Texas 79347.
5. In the Tiebreaker Games WRITE IN THE SCORE of the tiebreaker games. This score will be used to break weekly as well as determine the Grand Prize winner. Decision of The Journal's scoring judges will be final.
6. Winners will receive 10 points for first place, 6 points for second place and 4 points for third place.
7. To be eligible for the Grand Prize, entries must be on Official Entry Blanks printed in the newspaper.
8. Employees of The Journal's are not eligible to enter any one contest.

Official Entry Blank

Name _____
Address _____
Phone _____

TIEBREAKERS

Baylor vs. Georgia Tech
Texas Tech vs. Rice



MULESHOE MULES Varsity Schedule

Sept. 4	MORTON	T	8:00
Sept. 11	IDALOU	T	8:00
Sept. 18	COOPER	T	8:00
Sept. 25	ROOSEVELT	H	8:00
Oct. 2	COLORADO CITY	T	8:00
Oct. 9	FLOYDADA*	H	7:30
Oct. 16	LITTLEFIELD*	T	7:30
Oct. 23	DIMMITT*	T	7:30
Oct. 30	TULIA*	H	7:30
Nov. 6	FRIONA**	H	7:30

JUNIOR VARSITY Schedule

Sept. 10	IDALOU	H	7:30
Sept. 17	COOPER	H	7:00
Sept. 24	ROOSEVELT	T	7:00
Oct. 1	TBA		7:00
Oct. 8	FLOYDADA*	T	7:00
Oct. 15	LITTLEFIELD*	H	7:00
Oct. 22	DIMMITT*	H	7:00
Oct. 29	TULIA*	T	7:00
Nov. 5	FRIONA*	T	7:00

FRESHMEN Schedule

Sept. 4	MORTON	T	5:30
Sept. 10	TBA		5:30
Sept. 17	COOPER	H	5:30
Sept. 24	ROOSEVELT	T	5:30
Oct. 1	SHALLOWATER	H	5:30
Oct. 8	FLOYDADA*	T	5:30
Oct. 15	LITTLEFIELD*	H	5:30
Oct. 22	DIMMITT*	H	5:30
Oct. 29	TULIA*	T	5:30
Nov. 5	FRIONA*	T	5:30

* Homecoming
** District Games ** Parents Night

Viola's Restaurant

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Open 11:00 a.m. - 9:30 p.m.
Closed Tuesdays

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Wyoming vs. San Diego State

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South Carolina vs. Louisiana Tech

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Washington State vs. Arizona State

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The Snack Shack

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Virginia vs. North Carolina State

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at

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Hawaii vs. Colorado State

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Breakfast Served Anytime!
Northern Illinois vs. SW Louisiana



BLACKBURN-DOGGETT UNITED-Jane Blackburn, mother of the groom, Dana Blackburn, sister of the groom, Stacey Doggett Blackburn, bride, Joe Bob Blackburn, groom, and Bobby Blackburn, father of the groom.

Doggett-Blackburn United In Marriage

Mr. and Mrs. Wayne Doggett of Lubbock, Texas and Mr. and Mrs. Steve Mallett of Oklahoma City, Oklahoma, announce the marriage of their daughter, Stacey Lynn, to Joe Bob Blackburn of Shallowater on October 10, 1992.

The couple was married at Westmont Christian Church in Lubbock, Tx., with Keith Strain, minister of Westmont Christian Church, officiating.

The bride was given in Marriage by her father, Wayne Doggett of Lubbock. Behind the alter before which the couple stood, the sanctuary was filled with greenery, and six brass and wooden candelabras holding forty-two candles. Two tall brass candlesticks were decorated with white tulle, with emerald green and burgandy lace bows. There was a large arrangement of white roses, irises, and gladiolus, accented by an assortment of burgandy flowers.

She wore a gown of white satin and alencon lace designed by Mori Lee. The bodice, heavily beaded, with sequins and pearls, featured a wedding band neckline, Renaissance sleeves, and a basque waistline. The ball gown skirt, adorned with beaded lace motifs, flowed to a cathedral train. To complete her attire, the bride chose a floral and pearl half wreath highlighted with a silk illusion pouf and two-tiered fingertip veil. Her bouquet was cascade shaped white calla lilies, white rose buds, large open white

roses, baby's breath, white alstrameria, and green needle point ivy. The flowers were accented by a bow made with thin gold metal ribbon and gold glitter.

Matron of Honor was Julie Wright of Lubbock, sister of the bride. Bridesmaids were Dana Blackburn of Dallas, sister of the groom, Courtney Hohenberger of Lubbock, Nichole Ingalls of Nashville, Tn., and Meredith Smith of Lubbock. They all wore gowns of emerald silk taffeta, designed by Alfred Angelo. The bodice featured a sabrina neckline, pleated lantern sleeves, and an elongated waistline highlighted with a pleated wrap and bow at the hipline. The sheath skirt flowed to the floor length. They carried white gladiolus and baby's breath tied with emerald green and burgandy lace ribbon and white tulle.

The groom wore a black, double breasted tuxedo with a white vest and white bow tie.

The best man was Bradley Smith of Lubbock. Groomsmen were Shane Bownds of Shallowater, Clay Enger of Shallowater, Joe Johnston of Shallowater, and Norman Moore of Shallowater. Ushers were Scott Gilmore of Shallowater and Ben Johnston of Shallowater. They all wore black, double-breasted tuxedos with black bow ties.

Vocalist, David Gaschen of Lubbock sang prior to the wedding while guests were being seated.

During the ceremony, he sang "Lord's Prayer", "Household of Faith", and "The Wedding Song". He was accompanied by Lynda Kraus at the piano, and later at the organ. Mrs. Kraus played "Trumpet Voluntary" as the bridesmaids entered, and the traditional "Wedding March" as the bride and her father entered.

The brides parents honored their daughter and son-in-law with a reception immediately following the ceremony in the Great Hall of the church. The flowers at the reception were chrysanthemums. Serving in the house party were Kathy Runnels, Carrie Tucker, Shelly Townsend, Karla Cook, and Staci Tanker. At the brides table, wedding cake, punch, nuts and mints were served. The table featured a gold punch bowl, gold plates and forks, clear glass plates and punch cups. The bride's bouquet served as the floral arrangement during the reception. The wedding cake was a three-tiered white confection with a ruffle design and was surrounded by four heart-shaped cakes. Each tier was adorned with fresh lilies and other white fresh flowers.

From the groom's table, coffee and a German chocolate cake were served. The groom's table featured an emerald green satin tablecloth, gold coffee service, and gold forks. The groom's table held a large dried burgandy flower arrangement.

The rice bags were handed out by Christopher Wright, nephew of the bride, and Mitzi Cochran, cousin of the bride.

Stacey Lynn is a 1989 graduate of Lubbock High School, and is currently a senior at Texas Tech, majoring in elementary education. She is employed by Jenny Craig International.

Joe Bob is a 1988 graduate of Shallowater High School, a 1992 graduate of Texas Tech with a degree in Marketing. He is currently employed by McCarty-Hull, Inc. as a salesman.

The bride and groom will live in Lubbock and plan a delayed honeymoon trip to Colorado.

Out of town guests included Mr. and Mrs. W.C. Doggett of Pecos, grandparents of the bride. Other grandparents in attendance were Mrs. Zon Hankins, Mr. and Mrs. Calvin Mallett and Rama Bryant, all of Lubbock.

On August 30 a miscellaneous shower was given in the home of LaVerne McMenamy of Shallowater. There were 17 other hostesses. Honored guests were Jane Blackburn, Shallowater, mother of the groom, and Jonny Doggett, Lubbock, mother of the bride.

On September 12, a miscellaneous shower was given in the home of former Tulia resident, Ann Kendrick, of Lubbock. Other hostesses were: Courtney

Professor Pflugelhorn Presents Environmental Magic Show

Professor Pflugelhorn and Friends presented an Environmental Magic Show at DeShazo Elementary Friday, October 30 at 2:00 p.m. Professor Pflugelhorn (PST for short) pointed out facts about saving our environment through reducing, reusing, and recycling of paper, aluminum cans, plastic, and glass. He also talked about saving our trees for the sake of our oxygen.

Building Project Planned

St. John Lutheran Church of Lariat took first steps Sunday, November 1, 1992 in planning an expansion of its church facilities. Unanimous approval of the project was given by the church voters assembly, and a building committee of six was appointed. During the last couple of years, the church has experienced growth to the point that the current facilities are too small, and need to be enlarged.

In other action, the church elected Joe Haseloff to the Board of Elders, Wilbert Kalbas as President; Delbert Lingnau as Vice-President; Robert Barclay as Secretary; Mike Ratke as Treasurer; and Richard Haseloff was re-elected to the Board of Trustees.

Hohenberger, Kamille Jackson, and Dorothy, who is a former long-time resident of Tulia. Special guests were Jane Blackburn, Johnny Doggett, (mothers of the groom and bride), and Zon Hankins and Lillie Mallett (grandmothers of the bride).

On September 30, a bridal shower was given in the home of Karla Cook by Jenny Craig, International employees.

On October 9, a bridesmaids luncheon was given in the home of Dr. Gene and Angie White of Lubbock. In attendance were the mothers of the bride and groom, and the bridesmaids. Special guests were Mrs. W.C. Doggett of Pecos, grandmother of the bride, and Carol



Professor Pflugelhorn

Marriage Announced

Kim and Kay Pierce were married at 12:30 p.m. on Saturday, October 24, 1992 in Ft. Worth, TX, with the Father Tom Harris officiating.

Kim is the son of Mr. and Mrs. James Crane of Muleshoe.

Kay is the daughter of Mrs. Helen Garretson of Baltimore, Maryland.

Those attending from Muleshoe were Mr. and Mrs. Crane, Terri Hahn and children, Amanda and Kyle, and Chuck Smith.

Ann Adrian of Gunter, aunt of the groom.

Also, on October 9, a rehearsal dinner was hosted by the parents of the bridegroom at the home of Sandra and Van White of Shallowater. The outdoor "fiesta" included a large pinata made by Mrs. White, which was decorated with the bride on one side, and the groom on the other side, wearing a top hat. The pinata was filled with gifts. Mexican food was served to approximately 80 guests.

The groom is the grandson of the late Mr. and Mrs. Claud Blackburn of Lazbuddie, the late H.M. (Boots) Bryant, and Rama Bryant, formerly of Muleshoe, now of Lubbock.

LVNA To Sponsor Workshop On Pain Control

Licensed Vocational Nurses Association of Texas, Lubbock, Division 18 will sponsor a workshop on "Pain Control". The workshop will be in the Arnett Room at St. Mary's Hospital in Lubbock, on Monday, November 9, 1992 from 7:00pm to 9:00 pm. The Arnett Room is located on the 6th floor.

Featured speakers will be, Lee Battey, RN, BSN, MS, and David Bills, RPH. Mrs. Battey works with Hospice Of Lubbock.

The workshop will be approved by TNA and LVNAT for three (3) classroom continuing education hours. All nurses are now required to have 20 hours of continuing education each two (2) years for license renewal, 10 must be classroom; obtainable only by attending workshops.

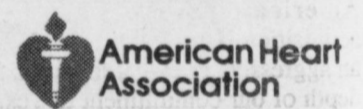
Registration fees are \$10 for non-members and \$5.00 for members. Pre-registration is encouraged. Members must present their membership cards at the door. Anyone joining L.V.N.A.T. at the door may register for the workshop for \$5.

L.V.N.A.T. is the only association in Texas that is governed by L.V.N.'s and offers continuing education for it's members and non-members alike, this is your professional organization and you are encouraged to join.

Dues are \$50 per year and Division 18 meets the second Monday of each month at St. Mary's Hospital, in the arnett Room on 6th floor.

For further information contact: Melvina Coverdell, Pres. 828-4565.

Research saves lives.



SATURDAY SALE

FREE CHECKS FOR LIFE.

One Day Only, Saturday, November 7, 1992 8am - 2pm

This Saturday only. Only at Bank of America.

This Saturday, when you open a new personal checking account at any Bank of America branch in Texas, you can forget about paying for checks - for the rest of your life.

You read it right. Free checks for life. It's a great deal and you have only one chance to take advantage of it. This Saturday, November 7th, from 8am to 2pm. Six little hours that can make a big difference.

Mark your calendar, tie a string around your finger, put a note on your mirror, and ask your mom to remind you. Just don't miss it!

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DQ BASKET VALUES!

ON SALE AT DAIRY QUEEN OCT. 26-NOV. 8, 1992.

COUNTRY BASKET*

\$1.99

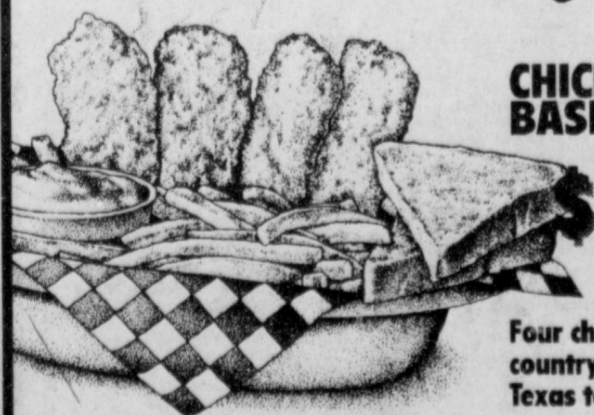
Four beef steak fingers, country gravy, fries, Texas toast



CHICKEN FILLET BASKET

\$2.99

Four chicken fillet strips, country gravy, fries, Texas toast



Dairy Queen

At participating Dairy Queen stores. © Reg. U.S. Pat. & Tm. Off. Am. D.Q. Corp. TM Reg. U.S. Pat. & Tm. D.Q. Corp. © Tr. D.Q. Corp.



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Free checks offer applies to standard, bank-stock duplicate checks with checks held in safekeeping. Free checks offer is good as long as the account remains open and in good standing. All other account fees and charges still apply. Bank of America Texas, N.A., Member FDIC.

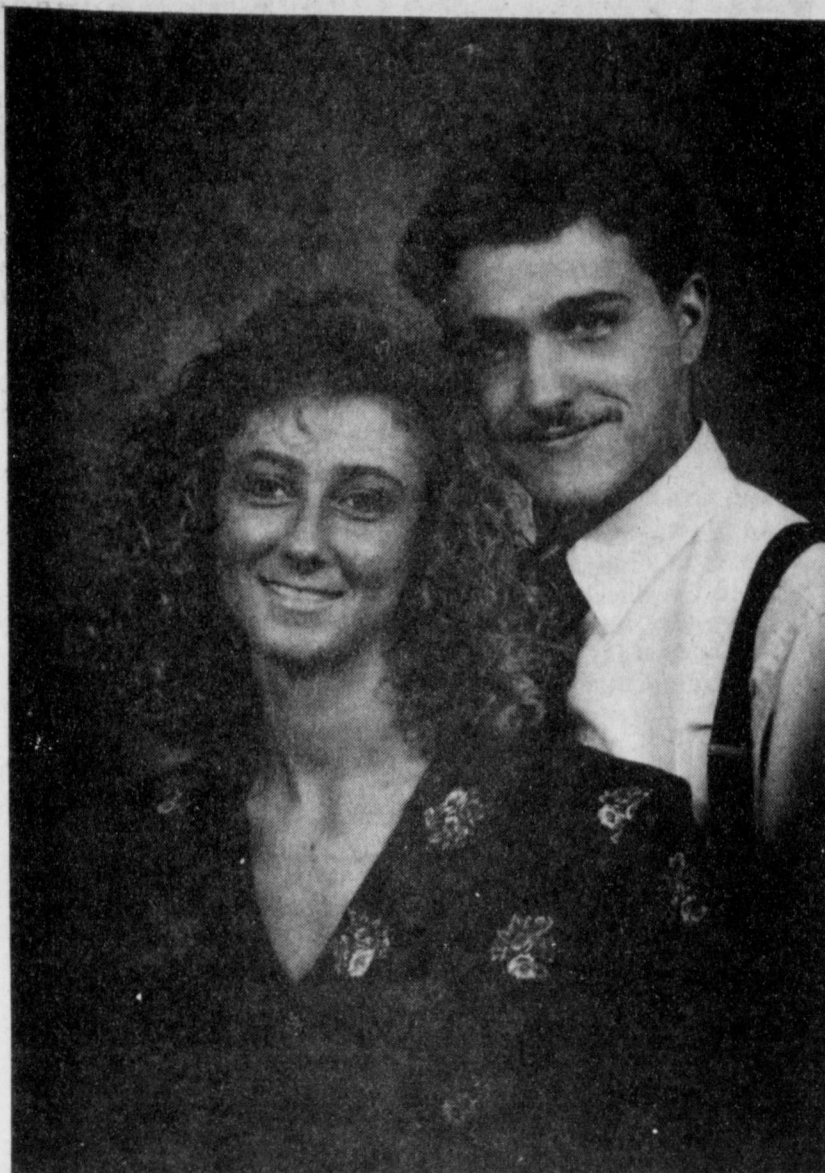
Engagement Announced

Bruce and Iris Hinchey of Muleshoe and Jerry and Glenda McBee of Mena, Ark. would like to announce the engagement and approaching marriage of their children, Gena Ann Sharp and Jeffrey Scott McBee.

Gena is a 1991 graduate of Muleshoe High School and is currently employed at Pay-N-Save.

Jeffrey is a 1987 graduate of Mena High School and is currently Produce Manager at Pay-N-Save.

The couple plan to be married at 2:30 at the First Baptist Church in Sudan on November 28, 1992. Friends of the bride and groom are welcome to attend.



Gena Sharp and Jeffrey McBee

Bank of America Announces Ten Year Goal

Bank of America Texas today announced that it has set a 10-year, \$1 billion goal for lower-income lending programs in Texas following its acquisition of First Gibraltar, FSB.

"BankAmerica historically has had a strong commitment to community reinvestment and we intend to build on that commitment here in Texas," said David J. Berry, who will be president and chief operating officer of Bank of America Texas when the acquisition is complete. "We've set an aggressive goal that indicates the depth of our commitment to Texas. It's also a sign of the very significant and tangible benefits that low-and moderate-income communities will realize as we expand our presence in the state."

The \$1 billion goal will be apportioned among home loans in lower-income areas, primarily through the bank's lower-income home loan program, Neighborhood Advantage; conventional small business loans under \$50,000; construction and rehabilitation of low-income multifamily housing; loans guaranteed through the Small Business Administration and other government agencies; and consumer credit to low-and moderate-income customers through BASIC, a

special lower-income consumer loan product that carries modified underwriting criteria.

Berry said one of the bank's top priorities in Texas has been to develop a comprehensive, statewide program in support of the Community Reinvestment Act (CRA). Since entering the Texas market, the bank has taken a number of steps to address specific community reinvestment needs.

The bank has appointed neighborhood development officers for each of its six districts. These officers are responsible for building bridges with local government officials and neighborhood and community groups, and developing products that respond to local credit needs.

The bank also has recently introduced two products specially aimed at lower-income households. Through the BASIC consumer lending program, the bank offers fixed-rate auto loans to credit worthy lower-income applicants who might not qualify for standard loans because they lack a formal credit history or have a non-traditional employment profile.

The bank's Neighborhood Advantage home loan program is designed to help put home ownership within reach of more

Parenting Pointers

From Your Friends At DeShazo Elementary

...Plan activities the whole family can enjoy. Family activities can broaden your children's interests.

From "101 Ways Parents Can Help Students Achieve"

lower-income Teams. The program allows a higher debt-to-income ratio for borrowers than standard loans do and waives the requirement for cash reserves at closing. These features help lower-income homebuyers qualify for a mortgage with less income and address the cost of housing.

The bank also plans to establish an office of Bank of America State Bank in Texas. BofA State Bank specializes in community development financing for the construction and rehabilitation of low-income multi-family housing and small business loans.

In addition to the \$1 billion lending goal, which covers "core" CRA programs, Bank of America Texas will continue to enhance several other programs that benefit the credit needs of lower-income communities, including equity and debt contributions to community development corporations and grants to nonprofit corporations.

Bank of America Texas began operations on May 9, 1991, when BankAmerica acquired certain assets and liabilities of Billage Green National Bank of Houston, Texas, from the Federal Deposit Insurance Corporation. It acquired certain assets and liabilities of commerce Federal Savings Association on July 12, 1991, and of Sunbelt Federal Savings on April 10, 1992, both from the Resolution Trust Corporation. In September, the bank announced that it had signed a definitive agreement to acquire substantially all of the Texas branches and deposit liabilities, plus certain assets of First Gibraltar Bank, FSB.

Bank of America Texas currently operates 130 branches.

Texas Country Music News

HOT TEXAS HITS
George Strait, Cross My Heart
Clint Black, Burn One Down For Me

Tanya Tucker, Two Sparrows In a Hurricane
Brooks & Dunn, Lost And Found
Little Texas, You And Forever And Me
Mark Chesnutt, Bubba Shot The Jukebox

NEWS & NOTES

CMAT's Bud Fisher attended the annual Tex Ritter reunion in Carthage, Texas the weekend of Oct. 17-18. Highlight of the Tex Ritter "Roundup" this year was the dedication of the Tex Ritter Museum, located in downtown Carthage. Bud Fisher met with members of the Ritter family as well as Preacher Harkness, who recorded with Bob Wills, Cindy Jordan songwriter who wrote "Jose Cuervo" a major hit classic, Les Leverett, official photographer for the Grand Ol Opry and Jerry Hanszen of KGAS/Carthage. Music was provided by an outstanding band from Shreveport, named "Border Line". KGAS, the local radio station did an interview with Bud Fisher about the C.M.A.T. Hall of Fame in Salado, Texas. The souvenir from Tex Ritter will be donated for display at the CMAT Hall of Fame.



FUN IN THE PUMPKIN PATCH-The Pre-Kindergarten and Kindergarten classes of Lazbuddie Elementary recently traveled to the Pumpkin Patch. Kim and Ronnie Puckett invited the classes to their pumpkin farm. Each student got to pick their own pumpkin. There were every size available for them to choose from, ranging from the miniature pumpkins to the big Jack-O-Lanterns. It was a great field trip. The students and teachers give their heart felt thanks to the Puckett's.

TEXAS HIGHWAY PATROL ASSOCIATION

DON'T DRINK AND DRIVE



Shalace Dee Russell

Clinton and Holly Russell of Muleshoe would like to announce the arrival of their new daughter, Shalace.

She was born November 1, 1992 at Muleshoe Area Medical Center at 8:45 a.m. and weighed 6 pounds and 11 ounces.

Shalace's grandparents are Hollis and Gay Nell Moree of Springlake and Ken and Sherry Russell of Muleshoe.

Happy Sweet

16

Love

Mom, Dad

& Charla



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Long-term Rural Real Estate

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8.20%*

*Annual percentage rates are 8.42% to 8.58% depending on length of contract; after 10-year fixed rate period. Variable rates are subject to change.

LIMITED FUNDS AVAILABLE AT THESE RATES

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- ASSUMABLE
- RATE CONVERSIONS AVAILABLE AT END OF FIXED RATE PERIOD
- OTHER LOAN PLANS AVAILABLE

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For The Week Of November 9-14

* Monday - Golden Steak Fingers ---\$3.99

* Tuesday - Chicken or Beef Tostada --\$3.99

(With All The Trimmings)

* **CLOSED Wednesday***

*Thursday - 1/2 lb. Burger on Kaiser Roll

W/Fries or Beans-----\$3.99

(Ask about Bon-Bon's Chicken Salad Today)

*Friday-"Twice Around" --\$3.99

(Your Choice of 2 of Our Twice Around Menu Items)

(Also Golden Fried Cod)

(All These In Addition To Our Regular Menu)

Saturday

Our Regular Menu PLUS FREE

Music from 6:30 to 8:30

By Jack Henderson (come sing along)

*Sunday - Bon Bon's Buffet----\$6.99

(Always Something New & Exzcing)

Call In Orders Welcome

*Beginning November 10, We Will Be Closed On Tuesday Instead Of Wednesday

A Carrousel Of Good Food

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SEVENTH GRADE---A new football program has been initiated for the Seventh Grade football teams, according to Randy Adair, Athletic Director and head football coach. (Journal Photo)

Loan Program Designed To Help Home Buyers

Neal Sox Johnson, State Director of the United States departments of Agriculture (USDA) Texas Farmers Home Administration (FmHA), said, "I am pleased to announce another successful year for the Farmer Programs Division of the Texas FmHA."

Texas FmHA made 1,877 direct operating loans totaling more than 91.7 million dollars to farmers and ranchers in Texas to finance operating and living expenses. In addition, the agency also guaranteed 1,021 farmer program operating loans made by private lenders totaling over 125 million dollars.

In excess of 4.2 million dollars in direct farm ownership and more than 13.3 million dollars in guaranteed loans were granted. Funds from these loans were used to purchase and improve farm and ranch land in Texas.

As result of Texas FmHA

programs in fiscal year 1992, 3,015 farm and ranch families continued to work in the ranching business or to become owner/operators of family farms.

President Bush's budget for fiscal year 1993, as recently approved by Congress, has authorized 3.3 billion dollars nationally to continue to meet the needs of our nation's farmers and ranchers. "Texas FmHA looks forward to an allocation of approximately 250 million dollars to assist eligible Texas farmers and ranchers in fiscal year 1993," Johnson said.

The Farmers Home Administration assists rural America by guaranteeing private sector loans and by providing temporary, supervised direct loans to farm and housing borrowers who have a reasonable chance for success, and whose current needs cannot be met at reasonable chance

for success, and terms by commercial sources. The Agency is committed to excellence to providing its services.

Keep An Eye Out For Whooping Crane

Sandhill crane and waterfowl hunters should be aware that whooping cranes sometimes are observed in the company of sandhill cranes and waterfowl. Some of these species already have migrated into the state and will continue to do so for several more weeks.

Whooping cranes are an endangered species that normally leave their nesting grounds at Wood Buffalo National Park in the

Northwestern Territories of Canada in September for the long trek to the Aransas National Wildlife Refuge on the Gulf Coast of Texas.

The penalties for shooting a whooping crane involve \$4,200 to \$11,000 in civil restitution per bird, and up to \$500 in state criminal penalties for a first offense.

Hunters should be aware of the whooping cranes' possible presence and know how to identify the bird. Adult whoopers are white with black wing tips and a red forehead. In flight, the bird's long neck is held straight forward, and its long black legs extend beyond the tail. The adult's wingspan may be more than seven feet and when standing they are as tall as five feet. Juveniles have white and rusty brown body feathers and black wing tips.

Texas Parks and Wildlife Department and federal wildlife officials ask that anyone seeing a whooping crane report the time, place and other details of the sighting to local wildlife officials. To report a sighting call local TPWD offices or TPWD headquarters in Austin 1-800-792-1112.

Election...

Cont. from Page 1
Baird's 894.

In the race for Judge Court of Criminal Appeal, Place 2 race, Morris Overstreet received 1041 votes to Sue Lagarde's 965 votes.

Lawrence (Larry) Meyers received 1261 votes for Judge Court of Criminal Appeals, Place 3, and Pete Benavides received 739 votes.

Monte Hasie received 1358 votes for Member State Board of Education, District 15.

Teel Bivins received 1451 votes for State Senator, District 31.

In the race for State Representative, District 85, James E. "Pete" Laney received 1378 votes.

In a close race, Carlton B. Dodson edged out Jairl Dowell with 1006 to 936 of the Bailey County votes for Justice 7th Court of Appeals, District 7.

On the local scene, Johnny Atkinson received 1469 votes for District Attorney 287th Judicial District.

Luther Thompson, County Attorney candidate, received 1543 votes.

Bailey County Sheriff Jerry Hicks received 1672 votes.

County Tax-Collector Kathleen Hayes received a total of 1672 votes.

Loyd J. "Butch" Vandiver received 438 votes for Commissioner Precinct 1.

Joey Kindle, County Commissioner Precinct 3, received 406 votes.

Richard E. Magby, Constable Precinct 1, received 468 votes.

Curtis Hunt, Constable Precinct 2, received 511 votes.

Gerry Pierce received 393 votes for Constable Precinct 3.

Football

Cont. from Page 1

High workouts as much as possible. There is a possible opportunity to develop all of our players using this system. We think it the best solution for our program at this time. We believe it will allow us to spend more time with more players and develop more of the basic skills that are so necessary for success. We talked to many people about how they did their Jr. High and this concept is a result of those discussions."

The Jr. High program has had more practice time this year and more players have received more

time on fundamental skills and team skills than in previous years.

Coach Adair adds "Most of our opportunities for improvement will come as a direct result of more time spent with players in a more effective manner. It will take a couple of years for these sort of changes to show-up in terms of more wins at the varsity level, but it is a step in the right direction. Summarily, all I can say is this,

Muleshoe...

Cont. from Page 1

perform Tuesday, November 10 at 8 p.m. in Buchanan Hall. The jazz Combo is directed by Dr. Mark Hombacher, assistant professor of high brass at ENMU. The concert is open to the public and free of charge.

The first jazz concert of the season will include several styles of jazz.

our seventh grade has won more this year than any Jr. High Team has won in many years. They will most likely be the district champion and have lost just one game to this point. I believe this to be a talented group but I also feel that the new structure of our football program at the Jr. High is also a contributing factor. Coach Donaldson, Coach Welch, Coach Cranford and most of all the players in that program are to be commended and congratulated for their season."

Dollar Falls

The dollar is falling against other world currencies, and here's what it means! The fall is good news if you want to sell something in another country but tough if you want to buy overseas.

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FIRST PLACE WINNERS---(L-R) Groucho Marx (Soloman Espinoza) received the award for Most Comical; Witch (Cecilia Reyna) Most Frightening; and Flapper (Leann Altman) Fanciest; took first place in the "Halloween Costume and Contest Saturday afternoon. (Journal Photo)

The Bailey County EMS Needs Your Help!

The Bailey County EMS Organization Needs Canned Goods, Groceries, Christmas Trees, New and Used Toys, Donations --- Anything That Will Help Make Christmas A Better and Happier One For The Area's Needy Families!!

If You Know Of A Family In Need Please Contact:
The Bailey County EMS -
272-4390
Linda - 272-3877
OR
John - 272-5887

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Ask the Vet
Dr. John Paul



required. All cattle on the premises should be sprayed twice at a 7-10 day interval for control of mange mites.

Dear Dr. Paul, We have a 10-year-old German Shepherd that has some warts on her back leg. We want to have them taken off, but our veterinarian says they aren't hurting her and should be left alone. What would you recommend?

Warts, or cutaneous papillomas, usually are clinically insignificant. Warts are caused by a host specific virus; one theory claims that if some of the warts are surgically removed, the remaining warts will regress through an immune mechanism. Normally, warts that are on the legs of dogs, as you report, are not harmful and removal is not warranted unless traumatic injury, hemorrhage or secondary infection occurs.

Dear Dr. Paul, Our vet says we need to consider worming our heavier pigs (120-plus pounds) in addition to the younger ones, but I don't know that there's any financial incentive to do so. I'd appreciate your feedback on this.

The financial incentive depends on your specific operation and parasite load. It is best to design a swine deworming program based on the management conditions and needs of a given operation. In general, swine that are raised on dirt are likely to have more parasites as compared to swine in a clean confinement operation. The type of dewormer used can determine how well it controls parasites and how often it must be administered. For example, fenbendazole offers a broad spectrum of activity and is effective against immature stages as well as adult worm. In a grow/finish operation, deworm on arrival, again in 3 to 4 weeks and possibly a third treatment in 4 to 5 weeks in heavily contaminated facilities. For a farrow-to finish operation, treat the sow at farrowing, the pigs at 40 to 60 pounds and again at 90 to 110 pounds. If on dirt or in heavily contaminated facilities, another treatment at 150-170 pounds may be warranted.

If you have questions for Dr. Paul, write to him at: Ask The Vet, P.O. Box 20421, Kansas City, MO 64195 or call 316/764-3739.



Who Knows?

1. Name the state bird of New Mexico.
2. Who created the comic strip "Dick Tracy"?
3. Which president declared the last Thursday in November as Thanksgiving Day?
4. When did special delivery mail begin in the U.S.

- Answers:
1. The Roadrunner.
 2. Chester Gould.
 3. President Lincoln, in 1863.
 4. In 1885.

43rd Annual Texas Tech Intercollegiate Rodeo Begins Nov. 5th

The time has arrived for the 43rd Annual Texas Tech Intercollegiate rodeo. The rodeo will begin Thursday night November 5th and run through Saturday November 7th in the Lubbock Municipal coliseum. More than 350 students will be competing in the world's largest indoor collegiate rodeo.

Students will be competing in steer wrestling, saddle bronc riding, calf roping, team roping, bull riding, barrel racing, break away roping, goat typing, and bare-back bronc riding. The Tech Rodeo is a National Intercollegiate Rodeo Association (NIRA) sanctioned event. Students from the Southwest Region will participate in 10 rodeos, accumulate points and those with the most points will be invited to participate in the College National Finals Rodeo (CNFR).

All you need is \$8 to reserve a seat and \$6 for general admission. Children 8 and under accompanied by an adult will be admitted FREE!

Tickets may be purchased at Boot City & Boot City Too, Luskey's, Bill Price Western Wear and Ridge Range. This year, for children 12 and under, who are also accompanied by an adult, will have the chance to participate in a western costume contest. The rodeo clowns will judge the contest and all participants will receive treats with winners taking home special prizes. We will also be giving all 4-H members and FFA students a special discount. If you arrive in your school or club jacket or show some proof of membership you will receive a dollar of admission

Letter To The Editor Policy

The Muleshoe Journal and Bailey County Journal welcomes letters to the editor on issues of concern to readers. Such letters must meet certain qualifications in order to be considered for publication.

Letters must bear the writers signature, address and phone number in order that the authorship may be confirmed. Under some circumstances we will delete the name of the writer, if, in our judgement, the request to do so is justified.

Letters should not exceed 250 words and must meet standards of good taste as well as legal guidelines. Letters attacking another person, a church or specific religion will not be published. Comments on issues are encouraged in order to maintain a forum for discussion of public views.

Jobs To Benefit Rural Texas

Neal Sox Johnson, State Director of the Farmers Home Administration (FmHa), said, "I am pleased to announce that the Business and Industry Division has assisted rural Texas businesses in creating 187 new jobs and maintaining 56 existing jobs in fiscal year 1992. In Texas, loan guarantees for business and industry customers totaled almost 4 million dollars last fiscal year. One loan was obligated to a lumber manufacturing plant located in Liberty County creating 65 new positions and preserving 49 others. Another loan was completed in Wise County, which enabled the opening of a medical center, employing 27 people. Falls County was the beneficiary of a loan for a newly constructed restaurant which created 8 jobs. A loan guarantee was issued for a retail and wholesale fuel distributor in Crosby County which created 2 positions and maintained 7 others. Starr County will have a super market under construction later this year with an FmHA loan guarantee of 1.2 million dollars and will employ approximately 85 employees. Currently, preapplications for Business and Industry guarantees in Erath, Harrison, and Swisher Counties are being reviewed for loans totaling over 7.1 million dollars.

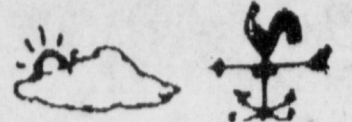
Applications in Collins, Dawson, Hall, Harrison, and Matagora Counties are under review for loans totaling over 7.7 million dollars. These new loans would create approximately 235 new jobs and preserve 160 existing jobs. President Bush's budget, as recently passed by Congress, has allocated 100 million dollars nationally for loan guarantees to assist local lenders in meeting their local community's credit needs for the creation and preservation of jobs in rural America. "Texas Business and Industry Division looks forward to an initial allocation for fiscal year 1993 of approximately 4 million dollars to assist rural Texans preserve and create jobs," Johnson said.

Farmers Home Administration is an Equal Employment lender. Complaints of discrimination should be sent to: Secretary of Agriculture, Washington, D.C. 20250.

MICROWAVE TIPS

When defrosting a steak, it may be necessary to shield the outside parts with foil paper, to prevent the steak from cooking too much on side and ends. Defrost without the foil paper for half the specified time. Then wrap sides and ends in foil paper, about an inch inward, turn steak over, and defrost rest of the time.

Know The Weather



How is a stationary front formed? What causes most of them in fall and winter?

A stationary front usually results from the movement of a cold air mass into a mass of warmer air. Instead of forcing a passage and breaking through, sometimes the cold front's winds blow parallel to the juncture of the two air masses.

The cold air mass thus stands still as far as forward movement is concerned. The warm air mass sends its winds parallel to the juncture line (the stationary front), but in exactly the opposite direction of those of the cold air mass.

In summary, the stationary

front is set up when a warm and cold air mass meet and neither is strong enough to dissipate the other.

Politicians invariably develop two faces.

Life can be enjoyed by all who are willing to accept it patiently.

Wise people know how to save time by not being in a hurry.

Hard work still represents the main essential ingredient of success in life.

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Report of Condition
Muleshoe State Bank
PUBLICATION COPY - COMMERCIAL AND SAVINGS BANKS
CONSOLIDATED REPORT OF CONDITION (Including Domestic and Foreign Subsidiaries) STATE BANK NO. 1631-21
FEDERAL RESERVE DISTRICT NO. 11 13 16793
CLOSE OF BUSINESS DATE 09/30/1992

LEGAL TITLE OF BANK	STATE BANK NO.
Muleshoe State Bank PO Box 1010 Muleshoe, Texas 79347	1631-21
CITY COUNTY STATE ZIP CODE	CLOSE OF BUSINESS DATE
Muleshoe Bailey Texas 79347	09/30/1992
Dollar Amounts in Thousands	
ASSETS	Bil Mil Thou
1. Cash and balances due from depository institutions: a. Noninterest-bearing balances and currency and coin	2 211
b. Interest-bearing balances	198
2. Securities	8 985
3. Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & of its Edge & Agreement subsidiaries, & in IBFs: a. Federal funds sold	1 400
b. Securities purchased under agreements to resell	0
4. Loans and lease financing receivables: a. Loans and leases, net of unearned income	19 867
b. LESS: Allowance for loan and lease losses	359
c. LESS: Allocated transfer risk reserve	0
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c)	19 508
5. Assets held in trading accounts	0
6. Premises and fixed assets (including capitalized leases)	567
7. Other real estate owned	1 054
8. Investments in unconsolidated subsidiaries and associated companies	0
9. Customers' liability to this bank on acceptances outstanding	0
10. Intangible assets	0
11. Other assets	997
12. a. Total assets (sum of items 1 through 11)	34 920
b. Loans deferred pursuant to 12 U.S.C. 1823 (j)	N/A
c. Total assets and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 12.a and 12.b)	34 920
LIABILITIES	
13. Deposits: a. In domestic offices	31 523
(1) Noninterest-bearing	5 598
(2) Interest-bearing	25 925
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs	0
(1) Noninterest-bearing	
(2) Interest-bearing	
14. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge & Agreement subsidiaries, & in IBFs: a. Federal funds purchased	0
b. Securities sold under agreements to repurchase	237
15. Demand notes issued to the U.S. Treasury	0
16. Other borrowed money	0
17. Mortgage indebtedness and obligations under capitalized leases	0
18. Bank's liability on acceptances executed and outstanding	0
19. Subordinated notes and debentures	340
20. Other liabilities	0
21. Total liabilities (sum of items 13 through 20)	32 100
22. Limited-life preferred stock and related surplus	0
EQUITY CAPITAL	
23. Perpetual preferred stock and related surplus (No. of shares outstanding	0
24. Common stock (No. of shares a. Authorized	50,000
b. Outstanding	50,000
25. Surplus (exclude all surplus related to preferred stock)	1 000
26. a. Undivided profits and capital reserves	820
b. LESS: Net unrealized loss on marketable equity securities	0
27. Cumulative foreign currency translation adjustments	0
28. a. Total equity capital (sum of items 23 through 27)	2 820
b. Losses deferred pursuant to 12 U.S.C. 1823 (j)	N/A
c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823 (j) (sum of items 28.a & 28.b)	2 820
29. Total liabilities, limited-life preferred stock, equity capital, and losses deferred pursuant to 12 U.S.C. 1823 (j) (sum of items 21, 22, and 28.c)	34 920
MEMORANDA: Amounts outstanding as of Report of Condition date:	
1. a. Standby letters of credit. Total	
1. b. Amount of Standby letters of credit in memo 1.a. conveyed to others through participations	
NOTE: This report must be signed by an authorized officer(s) and attested by not less than three directors other than the officer(s) signing the report. I/We, the undersigned officer(s), do hereby declare that this Report of Condition has been prepared in conformance with official instructions and is true and correct to the best of my (our) knowledge and belief.	
SIGNATURE OF OFFICER(S) AUTHORIZED TO SIGN REPORT	DATE SIGNED
MARGARET HAMILTON	10-30-92
NAME AND TITLE OF OFFICER(S) AUTHORIZED TO SIGN REPORT	AREA CODE/PHONE NO.
MARGARET HAMILTON, CASHIER	806-272-4561
We, the undersigned directors, attest to 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 has been prepared in conformance with official instructions and is true and correct.	
SIGNATURE OF DIRECTOR	SIGNATURE OF DIRECTOR
MARGARET HAMILTON	By: Margaret Hamilton
County of BAILEY	19 92
30TH day of OCTOBER	Signature Notary Public
My County Expires May 02, 1993	5-12 1993

The Great Myth Of 1992

by Martha A. McSteen
President of The National Committee to Preserve Social Security and Medicare

With the political season in full bloom, a lot of ideological hay is being reaped by some politicians and news reporters who insist that the root cause of the federal budget deficit is Social Security.

Nothing could be farther from the truth.

To be sure, our nation is in the midst of a terrible financial crisis. The budget deficit for this year alone is projected to reach \$352 billion. That's double the budget deficit of 1988 and almost three times the deficit of 1982.

Some politicians and news reporters would like you to believe the root cause of the deficit is federal spending for entitlement programs like Social Security. They should check their facts first.

Social Security is a self-financing program and not a single penny of benefits or administrative costs comes from general revenues. It is paid for by the payroll (or FICA) tax deducted from the paychecks of most Americans workers and matched by their employers.

This year, the Social Security Trust Fund is projected to take in \$338 billion and pay out \$291 billion to more than 40 million beneficiaries.

With a projected surplus of \$47 billion, how can Social Security be contributing to the federal deficit?

The answer is simple-- it isn't. Some politicians would have you believe that if you cut Social Security benefits, the federal government would be saving money.

There is just one problem with that argument--it's wrong.

In truth, these politicians want to cut Social Security benefits, but they don't want to trim the payroll taxes of American workers that fund the program. That maneuver would result in a larger annual surplus, which the government could quietly borrow to disguise the true size of the deficit and make it seem smaller than it actually is.

So much for myths. What these myth messengers need to be told is to keep their hands off Social Security. It doesn't contribute to the deficit and shouldn't be looked to as an easy solution to solve it.

The real deficit lies in the government's operating budget financed by general tax revenues. Without last year's \$54 billion Social Security surplus that was used to reduce it, the operating deficit actually was \$323 billion.

Instead of perpetuating myths, Congress and the administration need to come up with a plan to bring general spending more in line with general revenues. Trust funds like Social Security, civil service retirement, unemployment and others should not be used to mask deficit spending.

Kohl denounces neo-Nazi terror on German unity anniversary.

Study shows modest academic gains between grades 8-10.

Accent On Health

Deaths from breast cancer in the United States could be cut by 30 percent if all physicians followed mammography screening guidelines, according to an article published in the October issue of Texas Medicine.

"A national survey conducted by the American Cancer Society in 1989 showed that only 37 percent of physicians interviewed followed the American Cancer Society recommendations for screening mammography in asymptomatic women," Dr. George N. Peters writes in a Texas Medicine commentary. "Although this had significantly increased since 1984 when only 11 percent of surveyed physicians followed the guidelines, we still need to convince more physicians of the benefits of mammography."

Dr. Peters is president of the American Cancer Society, Texas Division, and a member of the faculty of the Department of Surgery and Surgical Oncology at the Sammons Cancer Center, Baylor University Medical Center in Houston. Texas Medicine is the official news magazine of the Texas Medical Association.

Dr. Peters says 8,700 new cases of breast cancer will be diagnosed in Texas in 1992 and 2,200 Texas

women will die from breast cancer. help the American Cancer Society and Nationally, more than 180,000 new other organizations in the state achieve cases will be diagnosed and 46,000 this goal. Through the cooperation of deaths will occur.

"We, as physicians, do have a tool that will allow us to decrease the mortality from this disease," Dr. Peters states. "Yet, this modality is underutilized and we have to take partial responsibility for that. If we all practiced universal mammographic screening, we could decrease the mortality from breast cancer by 30 percent."

The American Cancer Society recommends that all women get a baseline mammogram at age 40. The Society recommends that women between ages 40 and 49 get a mammogram every one to two years and that women 50 years of age and older have a mammogram performed annually. TMA supports those guidelines and, through its Physician Oncology Education Program, has distributed them to all primary care physicians in the state. In Fact, The POEP annually distributes other resources to encourage physicians to become involved in cancer prevention and screening efforts.

"In Texas, only 20 percent of women 50 years and older who saw a physician for routine examination had a screening mammogram in the last year," Dr. Peters says. "We must improve this statistic."

"It is time that we start seeing a decrease in the mortality from breast cancer," Dr. Peters continues. "Every physician in Texas has the potential to

Enochs News By Mrs. J.D. Bayless

Mr. and Mrs. Bill Key went back to Clovis, N.M. Saturday and celebrated their anniversary where they were married 55 years ago.

Mrs. Maudie Speck and her mother, Mrs. Clara Coffman of Muleshoe, came by Friday afternoon and picked up Mrs. Ellen Bayless and they drove to Big Spring where Ellen spent till Sunday with her brother and his wife, Chester and Alene Coffman. Maudie and Clara went on to Garden City to visit her brother and Clara's son, Harvey and Maxine Coffman. Chester, Alene, and Ellen drove to Garden City with them. Sunday afternoon, we went to Lamesa to attend the 50th anniversary of Carl and Rena Mae Coffman from 2-4:00 p.m. Sunday, Oct. 25, 1992 at the Second Baptist Church Activity Building in Lamesa.

Rev. and Mrs. Ray Cunningham were lunch guests in the home of Mrs. Inez Sanders Sunday.

ONE MINUTE SPORTS QUIZ

By Christian Thorlund

1. What college basketball team, girls, had top NCAA won-lost record in 90-91?
2. What NHL coach compiled the best win percentage?
3. What was the score of the Virginia-Clemson football game?
4. Who was pro tennis' top money winner through mid October?

Answers:

1. Penn State, 29-1.
2. Scotty Bowman (853-399,210 ties, percentage .655).
3. Clemson 29, Virginia 28.
4. Jim Courier.

CALL Mark Morton 109 S. 1st Muleshoe 272-7519

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Report of Condition First Bank of Muleshoe

Consolidated Report of Condition of First Bank of Muleshoe of Muleshoe And Foreign and Domestic Subsidiaries, a member of the Federal Reserve System, at the close of business September 30, 1992, published in accordance with a call made by the Federal Reserve Bank of this District pursuant to the provisions of the Federal Reserve Act.

LEGAL TITLE OF BANK	<376>	STATE BANK NO.	2720-02
First Bank of Muleshoe		FEDERAL RESERVE DISTRICT NO.	11 13 22965
PO Box 565		CLOSE OF BUSINESS DATE	09/30/1992
Muleshoe, Texas	79347		
CITY	COUNTY	STATE	ZIP CODE
Muleshoe	Bailey	Texas	79347

		Dollar Amounts in Thousands			
		Bill	Mil	Thou	
ASSETS					
1. Cash and balances due from depository institutions:	a. Noninterest-bearing balances and currency and coin		1	824	1.a
	b. Interest-bearing balances		None		1.b
2. Securities			20	890	2.
3. Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank & of its Edge & Agreement subsidiaries, & in IBFs:	a. Federal funds sold			965	3.a
	b. Securities purchased under agreements to resell			None	3.b
4. Loans and lease financing receivables:					
a. Loans and leases, net of unearned income		24	053		4.a
b. LESS: Allowance for loan and lease losses			451		4.b
c. LESS: Allocated transfer risk reserve			None		4.c
d. Loans and leases, net of unearned income, allowance, and reserve (item 4.a minus 4.b and 4.c)				23	602
5. Assets held in trading accounts				990	5.
6. Premises and fixed assets (including capitalized leases)				967	6.
7. Other real estate owned				61	7.
8. Investments in unconsolidated subsidiaries and associated companies				None	8.
9. Customers' liability to this bank on acceptances outstanding				None	9.
10. Intangible assets				85	10.
11. Other assets				893	11.
12. a. Total assets (sum of items 1 through 11)				50	277
b. Loans deferred pursuant to 12 U.S.C. 1823 (j)				N/A	12.b
c. Total assets and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 12.a and 12.b)				50	277
LIABILITIES					
13. Deposits:	a. In domestic offices:			44	645
	(1) Noninterest-bearing		8	280	13.a.(1)
	(2) Interest-bearing		36	365	13.a.(2)
	b. In foreign offices, Edge and Agreement subsidiaries, and IBFs			None	13.b.
	(1) Noninterest-bearing			None	13.b.(1)
	(2) Interest-bearing			None	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank & of its Edge & Agreement subsidiaries, & in IBFs:	a. Federal funds purchased			None	14.a.
	b. Securities sold under agreements to repurchase			None	14.b.
15. Demand notes issued to the U.S. Treasury				None	15.
16. Other borrowed money				None	16.
17. Mortgage indebtedness and obligations under capitalized leases				None	17.
18. Bank's liability on acceptances executed and outstanding				None	18.
19. Subordinated notes and debentures				None	19.
20. Other liabilities				317	20.
21. Total liabilities (sum of items 13 through 20)				44	962
22. Limited-life preferred stock and related surplus				None	22.
EQUITY CAPITAL					
23. Perpetual preferred stock and related surplus (No. of shares outstanding)				None	23.
24. Common stock (No. of shares):	a. Authorized			50,000	
	b. Outstanding			50,000	
25. Surplus (exclude all surplus related to preferred stock):				2	000
26. a. Undivided profits and capital reserves				2	815
b. LESS: Net unrealized loss on marketable equity securities				None	26.b.
27. Cumulative foreign currency translation adjustments					
28. a. Total equity capital (sum of items 23 through 27)				5	315
b. Losses deferred pursuant to 12 U.S.C. 1823 (j)				N/A	28.b.
c. Total equity capital and losses deferred pursuant to 12 U.S.C. 1823 (j) (sum of items 28.a. & 28.b)				5	315
29. Total liabilities, limited-life preferred stock, equity capital, and losses deferred pursuant to 12 U.S.C. 1823 (j) (sum of items 21, 22, and 28.c)				50	277
MEMORANDA: Amounts outstanding as of Report of Condition date:					
1. a. Standby letters of credit. Total				191	1.a.
b. Amount of Standby letters of credit in memo 1.a. conveyed to others through participations				None	1.b.

NOTE: This report must be signed by an authorized officer(s) and attested by not less than three directors other than the officer(s) signing the report.

I, Linda Lutz, Cashier of the above-named bank do hereby declare that this Report of Condition

has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true to the best of my knowledge and belief.

Linda Lutz
Signature of officer authorized to sign report

We, the undersigned directors, attest to 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 has been prepared in conformance with the instructions issued by the Board of Governors of the Federal Reserve System and is true and correct.

W. L. Gunter
Director

L. J. Gunter
Director

Frank H. Ellis
Director

LUBBOCK, Friday, October 30, 1992

By Shawn Wade

Average farm prices for cotton fell for the third month in a row according to Lubbock-based Plains Cotton Growers (PCG). The drop reinforces the opinion that the 1992 Deficiency Payment will be considerably higher than the preliminary estimate of 15 cents per pound.

PCG officials note that the maximum deficiency payment possible for 1992 is 20.55 cents, the difference between the current 52.35 cent loan rate and the Upland cotton target price of 72.9 cents.

USDA officials recently announced that producers who applied for the 40 percent advance deficiency payment would receive an additional 10-percent of the projected 15 cent final deficiency payment. This brought the total advance payment to 7.5 cents.

Assuming the weighted average price remains below the current loan rate the final payment most producers on the High Plains can expect is 13.05 cents after the 7.5 cent advance deficiency payment is subtracted. USDA has announced that 1993 advance deficiency payments will also total 50 percent of the estimated final deficiency payment.

Cumulative marketings continue to outpace last year and prices remain significantly lower than 1991. August showed a considerable drop in monthly marketings coming in at 278,000 bales, 422,000 bales less than were marketed during the same month in 1991.

Through August preliminary figures indicate marketings for the 1992 crop year have totaled 7.144 million bales, 1.69 million bales higher than the 5.454 million bales marketed during the same period in 1991.

The average price received on the 278,000 bales marketed during August was 53.8 cents, 13.1 cents lower than the average price received in August last year. The weighted average price for cotton through August is 51.37 cents, 21.53 cents lower than the 72.9 cent target price.

Deficiency payments are calculated as the lesser of the difference between the target price of 72.9 cents and either Commodity Credit Corporation Loan rate or the average price received by farmers weighted by total marketings for the preceding calendar year.


The preliminary volume of marketings and prices in cents per pound as reported by the National Agricultural Statistics Service through August appear below.

Preliminary Marketings and Prices Received Through August 1992

	Marketings(1000 Bales)		Price(cents)	
	Monthly	Cumulative	Monthly	Weighted Ave.
January	2515	2515	51.6	51.60
February	1678	4193	49.6	50.80
March	1144	5337	49.9	50.61
April	737	6074	52.0	50.78
May	247	6321	52.2	50.83
June	361	6682	56.9	51.16
July	184	6866	55.3	51.27
August	278	7144	53.8	51.37

*1992 figures are preliminary and subject to further revision

(MAKE MARK FOR NOTARY'S SEAL) State of Texas County of Bailey ss: 92 Sworn to and subscribed before me this 23rd day of October 1992 and I hereby certify that I am not an officer or director of this bank

State Capital

HIGHLIGHTS
 By Lyndell Williams
 TEXAS PRESS ASSOCIATION

AUSTIN — While the limelight focused on elections last week, a handful of staffers labored backstage to prepare the Capitol for the Nov. 10 special session on school finance.

Gov. Ann Richards is bringing lawmakers back to Austin to attempt to remedy their third consecutive botch — the "Robin Hood" plan, which the courts declared unconstitutional.

The new plan was such a well-kept secret until after Election Day that left-out lawmakers speculated there actually wasn't one.

Of course, there was, but with every state House and Senate seat up for election, only a fool would bring up the subject of new taxes.

Or illegal taxes. The Texas Supreme Court struck down the Robin Hood plan for creating an illegal state property tax.

The tax was collected all summer anyway, and still is today — even as lawmakers sit down to the opening gavel.

It is the third time that lawmakers — most of them lawyers — got a failing grade in bill writing.

No, this is not the stuff political careers are made of.

Session A Gamble?

Some observers see little chance the legislature will approve anything in a special session; some believe it is a big gamble by the governor, now riding high in popularity polls.

In the Democrat-dominated legislature, Republicans still have more than one-third of the House votes, enough to stop a proposed constitutional amendment.

7 Despite a high number of lame ducks, the votes may not be there for a routine tax increase so soon after balloting.

The best Richards and Lt. Gov. Bob Bullock may hope for is to repeal the illegal aspects of school finance and try only for a consensus on a statutory concept of fair play for school funding with no tax increase.

Actual funding — the dollar amounts — would be minimal at best or delayed until new members meet in the January regular session.

The gamble for Gov. Richards is the special session may produce nothing, expanding her image of ineffectiveness on the school finance issue.

Rudd Unveils Reforms

A leading contender for Texas House Speaker last week unveiled sweeping reform proposals that would curtail the role of the powerful but secretive Calendars Committee and realign key committees.

Rep. Jim Rudd, D-Brownfield, sent copies of his proposals to House members, who will elect the next speaker in January. He and Pete Laney, D-Hale Center, are thought to be locked in a battle for the 76 votes needed. Rep. David Cain, D-Dallas, also is thought to be a front-runner.

Rudd proposed the following:

- Abolish the Calendars Committee. Bills passed by committee would stay in the chief clerk's office until 30 House members state in writing their support for bringing the bill to the floor for debate.

- Require that the chair of the Corrections Committee come from an urban area.

- Prohibit the chair of the Insurance Committee from being a trial lawyer or a person who has a financial interest in the insurance industry.

- The chair of the Public Education Committee would have to be committed to education policy, not education finance. Education finance issues would go to another committee.

- A House Finance Committee would be established by merging the Ways and Means and Appropriations. Three permanent subcommittees would be created: expenditures, revenue and strategic planning. Members of each subcommittee would elect their chairs.

Meanwhile, speaker hopeful Rep. Tom Uher, D-Bay City, ended his candidacy in favor of Laney.

Bee County Prison Talks

Bee County officials have agreed to negotiate with the state prison

system, which wants to buy or lease parts of Chase Field to relocate a backlog of prisoners now jamming county jails.

The Beeville-Bee County Redevelopment Council voted unanimously to begin negotiations, said Brad Arvin, the group's executive director.

The Texas Department of Criminal Justice wants to locate the prison system's regional headquarters, training facilities and maximum-security cluster units at the defunct military base.

Other Highlights

- Hundreds of Texans picked up \$125,000 in unclaimed money and stock at this year's State Fair of Texas. "More than 33,000 people visited the state Treasury's unclaimed property booth at the fair," said Treasurer Kay Bailey Hutchison.

- Former state Rep. David Hudson, a vocal lottery opponent, has been hired to watch over the state's lottery contracts. Hudson, of Tyler, said his opposition to the lottery while he was a lawmaker would not hinder his ability to oversee the contracts.

- Three groups of Texas farmers will travel to Paris for a firsthand look at the French high-speed rail transit system and to ask their French counterparts if the train has disrupted their lives. Texas TGC Corp., holder of the Texas franchise, is sponsoring the trips. Many Texas farmers are opposed to the train, with would connect Houston, Dallas, San Antonio and Austin.

BIBLE VERSE



"...He that is without sin among you, let him first cast a stone at her."

- Who spoke these words?
- Unto whom were they addressed?
- To whom does "her" refer?
- Where is the quotation found in the Bible?

Answers:

- Jesus.
- Certain Scribes and Pharisees.
- A woman taken in adultery.
- John 8:7.

News From U.S. Representative Larry Combest

EPA's Second Look Causes Second Thoughts

Score a victory (perhaps a rare one) for common sense in the Environmental Protection Agency (EPA). After they saw what I referred to as a bureaucratic mirage in the New Mexico desert, the EPA now has taken a second look at a salt brine pit they claimed was one of the "waters of the U.S."

Although 38 oil and natural gas producers had permits and agreements with state and federal agencies to place their leftover drilling water into a salty brine pit, the EPA had retroactively slapped \$4 million in potential fines against the companies. The water in the pit known as Laguna Quatro has always been a salt-saturated brine with a high mineral content. However, the water left over from drilling operations is nontoxic and has lower salt and mineral concentrations than the brine in Laguna Quatro. Just recently, when I and several others raised questions about the EPA's actions, the bureaucrats took another look at the mirage they had created.

It seems the EPA now admits that three of the operators were not even putting drilling water into the brine pit. Of the remaining fines, 29 of the drilling companies were cleared because of a lack of clarity in EPA's findings. To isolate them from follow up lawsuits based on the EPA's muddying of the waters, six of the companies paid the EPA anywhere from \$3,000 to \$5,000.

I am pleased to see EPA bureaucrats take a second look and attention turned to the cherries' have second thoughts about their pits--what we now know as coffee actions. In August, when they thought they had scored a bonanza in environmental fines, they issued a coffee trees is unknown, all of press release. Funny, how silent the those Latin America sprang from EPA is now about how they were the same tree--one in the hot house originally chasing a mirage of their of French King Louis XIV's Jardin own making.

BRIEFS

Bush offers farm belt credits, ethanol concessions.

Coffee In America

Coffee was hardly new when it reached popularity in this country. The perennial evergreen trees from which coffee beans are harvested developed in the tropical sections of Africa, Ethiopia, and Yemen centuries ago, and drinking coffee as a beverage dates to the 15th century. While some species of the tree are used for decorative vegetation, modern coffees are blended from oval, high altitude arabica and round, low altitude robusta beans. The beans are actually the seeds from mature cherries that are bright red when harvested.

The Dutch had introduced coffee in the American colonies by 1670, and the mid-18th century. The custom of Americans drinking coffee instead of, rather than in addition to tea, dates from the era of the Boston Tea Party, when--as a sign of protest--they switched to drinking only coffee. According to Flexner in "Listening to America", Revolutionary War coffee sales increased 600 percent.

The custom of mid-morning respite with coffee became known here in the late 19th century as the "coffee klatch," from the German term kaffee-klatsch, meaning "coffee gossip". Of course the term coffee break, which began during World War II when plants worked around the clock, is now synonymous with any break in the work day.

Long before coffee trees were brought to the Americas, it was coffee leaves--not the beans--that were used. They were infused to make tea. Later the Muslims began to use the cherries as well. It was only in the mid-1400's that attention turned to the cherries' beans.

While the origin of the original environmental fines, they issued a coffee trees is unknown, all of those Latin America sprang from the same tree--one in the hot house of French King Louis XIV's Jardin des Plantes. A seedling was first grown in the Americas, the slang terms for it are derived from foreign places--Mocha (not related to the blending of coffee and chocolate) named for the Ethiopian port--and Java--after the Dutch East Indies port, since the Dutch had

successfully grown coffee trees in that country, now Indonesia.

It was these beans that went into the roasting plants across the U.S. by James Folger II (a cup of coffee was termed a cup of Java after its source), who offered Midwesterners their first vacuum-packed coffee after World War I.

ONE MINUTE SPORTS QUIZ

By Christian Thorlund

- What was the WHA?
- Where is the International Motorsports Hall of Fame?
- Who won the Kentucky-Vanderbilt football game in 1991?
- What was the score of the FSU-Miami game last season?
- Who won the most medals at the 1991 world track-field games?

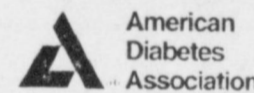
Answers:

- The World Hockey Association, 1973-79.
- Talladega, Alabama, established in 1990.
- Vanderbilt, 17-7.
- Miami 17, FSU 16.
- Russia edged the U.S., 28-26.

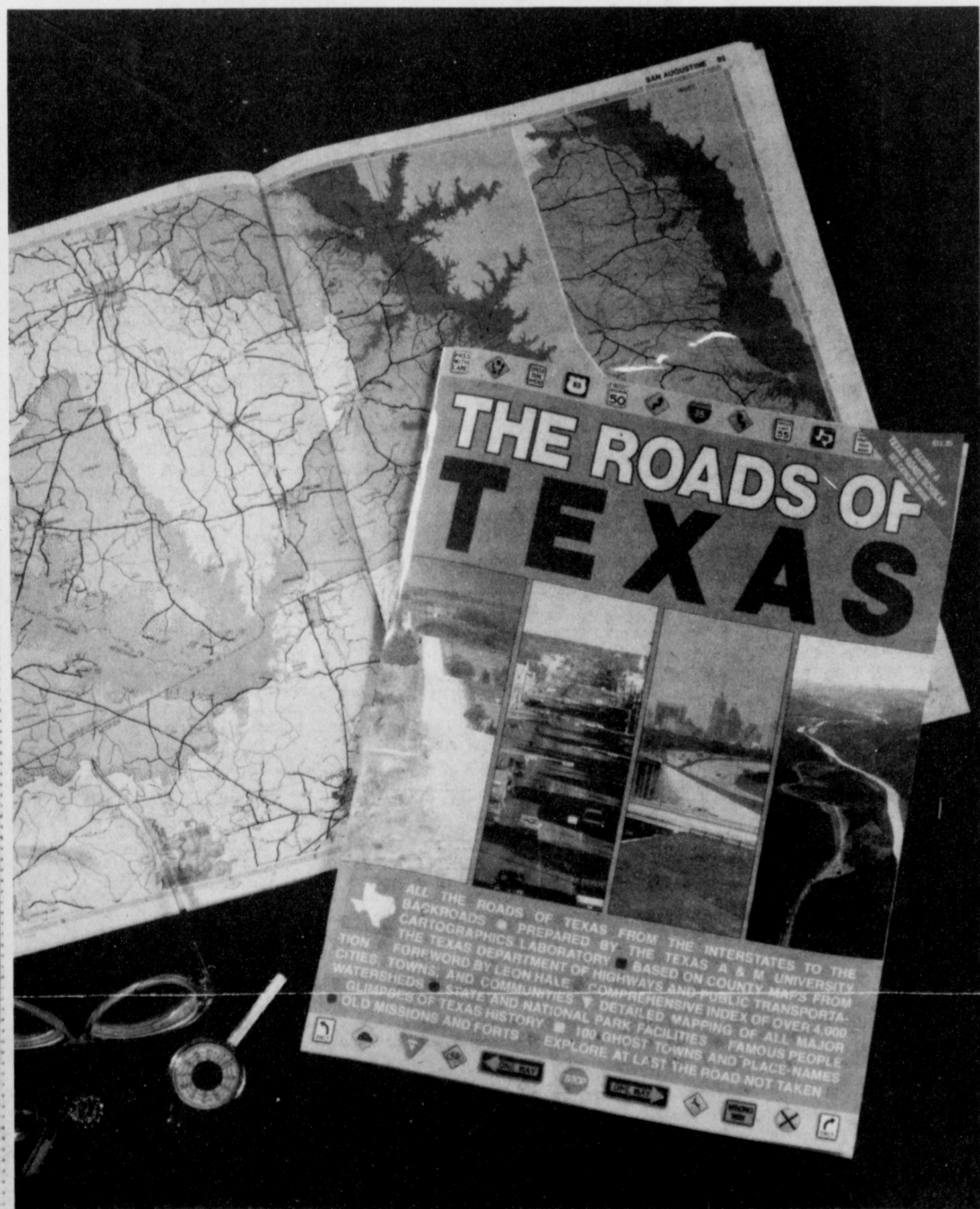
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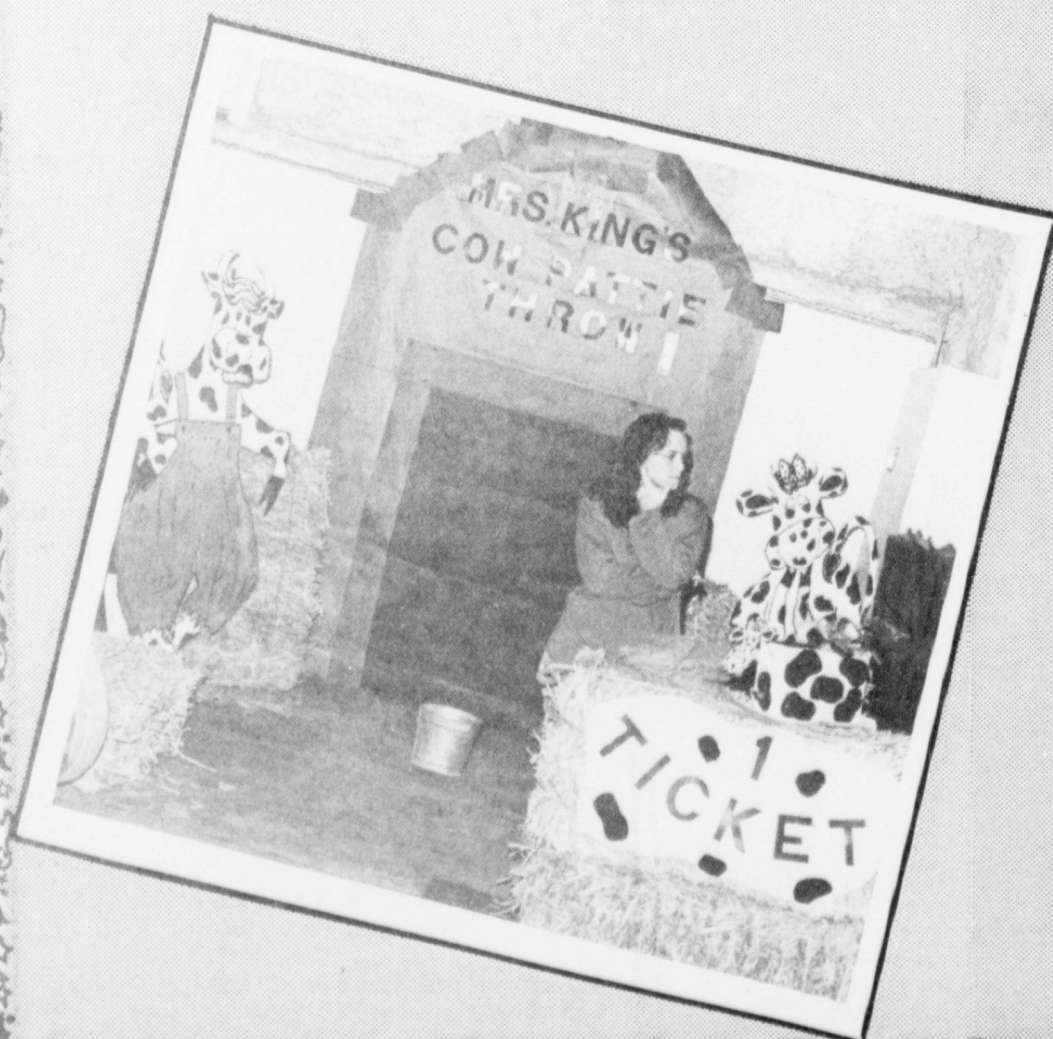
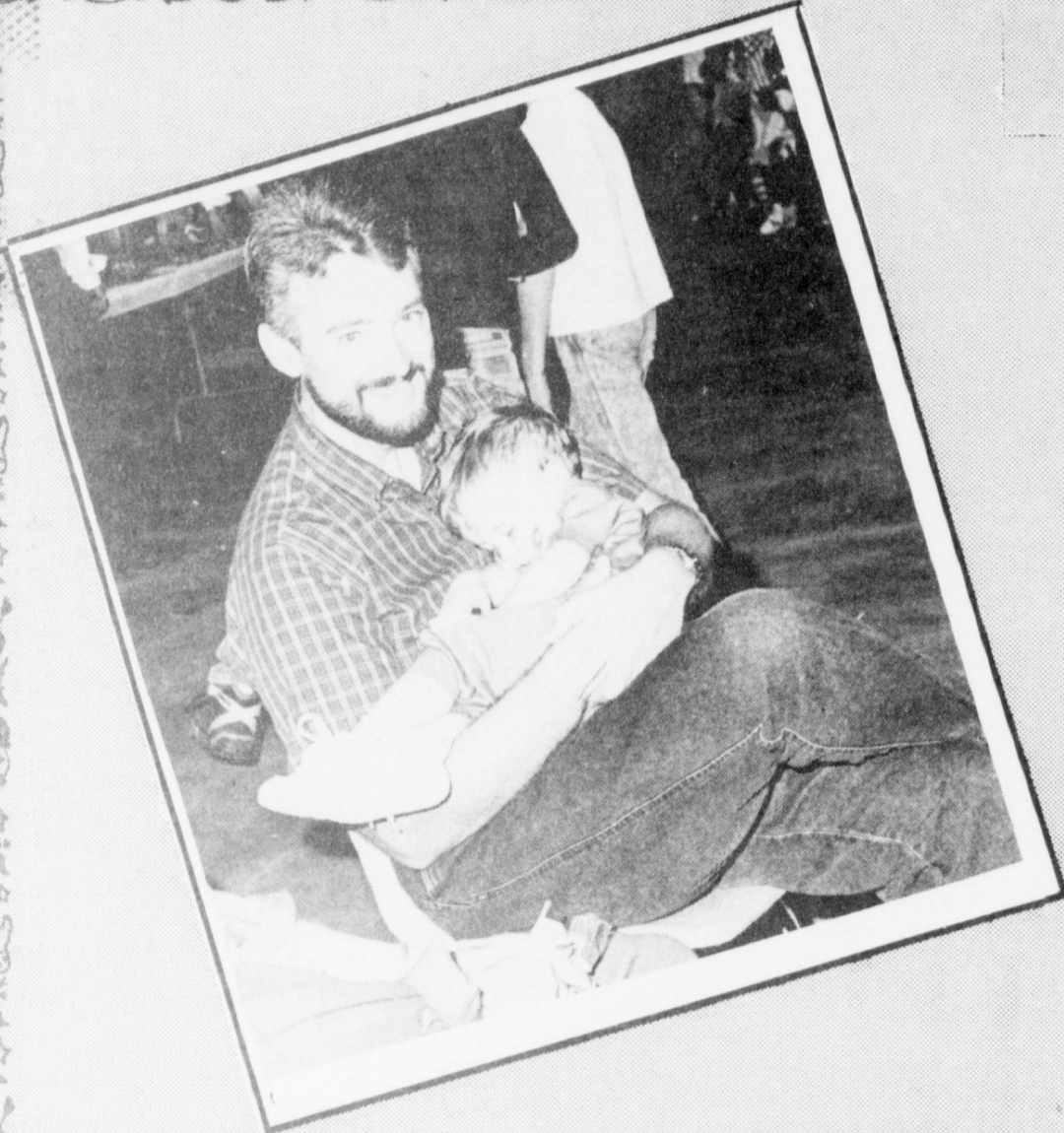
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Pie Shells 2 CT. PKG. **69¢**
SHURFINE
Corn on the Cob 4 EAR PKG. **\$1.39**
**SHURFINE WHOLE KERNEL GOLDEN CORN
MIXED VEGETABLES - CUT BROCCOLI - GREEN PEAS** 16 OZ. PKG. **99¢**
SHURFINE
Frozen Vegetables 16 OZ. PKG. **\$1.39**
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Whole Strawberries 16 OZ. PKG. **\$1.39**
SHURFINE
Whipped Topping 8 OZ. CTN. **69¢**
SHURFINE SHREDDED
Hash Brown Potatoes 24 OZ. PKG. **\$1.19**

CREAM OF CELERY, MUSHROOM, CHICKEN
Shurfine Soup 5 18.75 OZ. CANS **\$3.99**

IT WHIPS... SHURFINE SWEETENED
Condensed Milk 14 OZ. CAN **99¢**

SHURFINE PORK, CORN BREAD, CHICKEN
Stuffing Mix 8 OZ. BOX **89¢**

SHURFINE
Marshmallow Creme 3 OZ. JAR **59¢**

SHURFINE MINIATURE OR REGULAR
Marshmallows 2 10 OZ. PKGS. **99¢**

SHURFINE
Flake Coconut 14 OZ. PKG. **\$1.19**

PARTY OR SPANISH
Shurfine Peanuts 12 OZ. CAN **\$1.89**

SHURFINE
Mandarin Oranges 11 OZ. CAN **79¢**

SHURFINE BEEF OR CHICKEN
Bouillon Cubes 25 CT. BTL. **\$1.09**

PIECES AND STEMS
Shurfine Mushrooms 4 OZ. CAN **79¢**
SLICED OR CHOPPED
Shurfine Ripe Olives 2.25 TO 4.25 OZ. CAN **59¢**
SHURFINE PITTED
Large Ripe Olives 6 OZ. CAN **\$1.19**
SHURFINE STUFFED
Spanish Olives 5.75 OZ. JAR **99¢**

SHURFINE
Light Corn Syrup 32 OZ. BTL. **\$1.19**

SHURFINE
Whole Sweet Pickles 16 OZ. JAR **\$1.29**

SHURFINE
Black Pepper 2 OZ. CAN **79¢**

SHURFINE
Ground Cinnamon 2.37 OZ. BTL. **\$1.19**

SHURFINE
Vanilla Extract 2 OZ. BTL. **\$1.69**

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