

Make the Most of Your Real Christmas Tree

Provided by Rebel L. Royall
Briscoe County
Extension Agent

When families shop for a "real" Christmas tree, some simple steps can make for easier selection of a fresh natural tree.

Some selection considerations include:

*Determine where in your home to display the tree. This will help determine the height needed and whether all four sides must be suitable for display.

*Freshness is important when selecting your tree. Hold a branch about six inches from the tip between thumb and forefinger, and pull your hands towards you as the branch slips through your fingers. Needles should adhere to the branch and not fall off in your hand.

*Lift the tree a couple of inches off the ground, then bring it down abruptly on the stump end. Dry green needles should not fall off in substantial numbers, but loss of some brown needles is normal.

*The tree should have a fragrance and good green color.

A Christmas tree is like a bouquet of roses, and you should care for it in your home as carefully as you would a cut flower. Here are some suggestions to keep it fresh, beautiful, fragrant, and safe throughout the holiday season.

*If you buy your tree several days before it is to be set up and decorated, store it in a garage or on a cool porch where it is protected from the sun and wind until ready to decorate.

*If the tree is to be stored several days, make a straight cut across the base of the trunk about an inch from the end so the tree can take up water. Store the tree upright with the bottom of the trunk in a container of water.

*When the tree is moved to the house for decorating, make another fresh, straight cut across the stem about an inch above the original cut. Use a tree stand that holds plenty of water.

*Trees are thirsty. Depending on size, they may "drink" two pints to a gallon of water per day, so provide fresh water as needed.

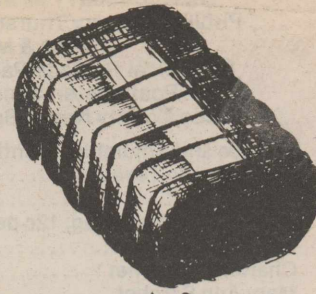
*Place the tree away from heat sources, such as fireplaces, radiators, and TV sets. Turn off the tree lights when you leave your home and before you retire at night.

*Do not use combustible decorations, and check all electric lights, cords, and connections before you begin decorating. Do not use lighted candles or lights with worn or frayed cords.

A Christmas tree's usefulness can continue after the holiday season. The boughs can be removed and used for mulch. The tree also can be set upright in the yard as a bird feeder with food attached. If you have a fireplace, the needles add a pleasant aroma to the house as the tree is burned as wood.



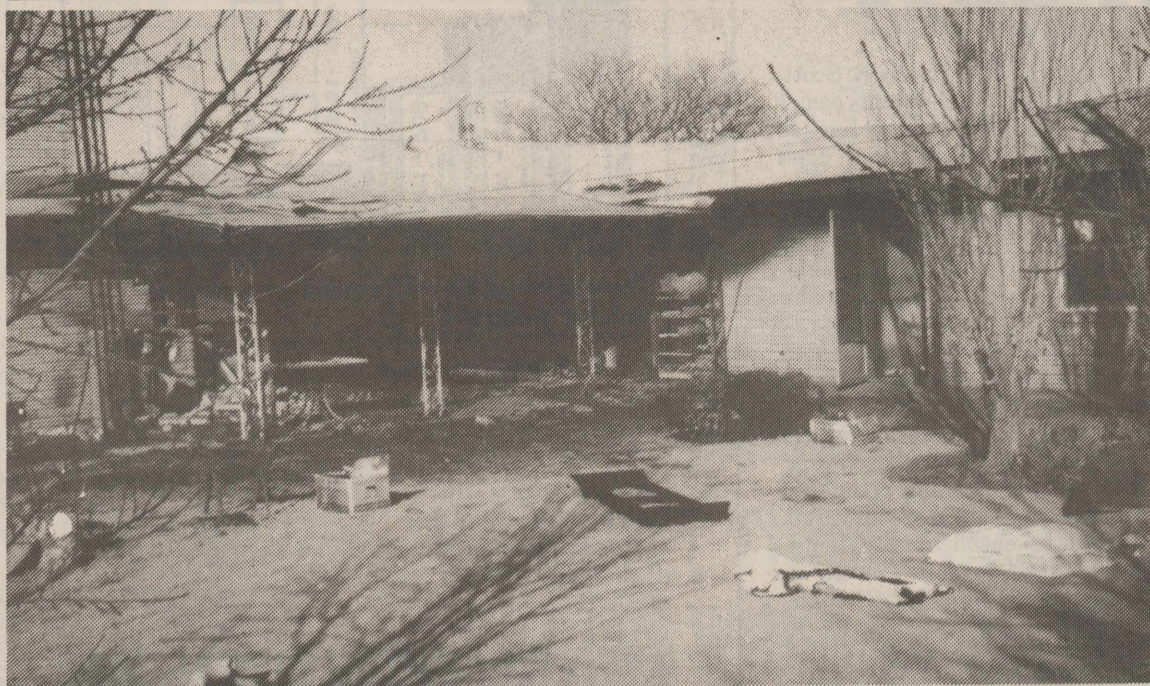
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Briscoe County News

THURSDAY, DECEMBER 12, 1996

VOLUME 88 NUMBER 50



Ed and Ann Norris lost everything except their lives and their vehicles in a disastrous fire at their home at 100 North Loretta Street about 6:00 a.m. Saturday. When the couple awoke and smelled smoke, they just had enough time to get out of the house. They have insurance, but it is thought that the house and all its contents will be declared a 100% loss.

Couple Sifting Through Ashes of their Home

Edwin Norris made sure the nativity scene in his front yard was lighted Monday night.

"I wanted the lights on so that everyone could see it."

While the lights made the Christmas scene visible, the darkness surrounding it hid the Norris' charred home just a few feet away. Fire ravaged the home early Saturday morning, leaving Norris and his wife, Ann, with nothing except the nativity scene in the front yard.

"I thank the Lord for our lives and thank God we live in Silverton," Norris said.

Waking to the sound of crashing glass and a bedroom filled with smoke, the couple ran from the house, leaving everything. Two Rembrandt sketches values at several hundred dollars each were lost as were paintings by Kenneth Wyatt and other artists.

"The house was filled with antiques collected over more than 50 years," Norris said. "My wood carvings were in there, and Ann had 18 handmade quilts. All are gone."

However, an outpouring of assistance from people living here has given the couple reason to turn the light on the nativity scene and give thanks.

"This is the first year I have put it up," Norris explained. "You can always have jingle bells, but I wanted to portray the meaning of the season," said the retired minister.

The scene has new meaning for him now.

"It represents the spirit of the people in this community," he said. "If you can't go to heaven, come to Silverton. It's just about as good."

Arriving on the scene before firefighters, Wayne Nance found Norris standing in the street wearing nothing but his underpants watching his house burn.

"I did what anyone else here would do. I gave him my pants," Nance said. "He's my friend. I saw a need and filled it. That's all there was to it."

Dressed in a jogging suit and thermal underwear, Nance stripped off his outer clothing and gave it to his friend. It was the first of many gifts the couple would receive.

While volunteer firefighters fought the blaze, Merlene Stephens, Tommie Rice and other neighbors furnished coffee for workers and began collecting clothes and other necessities.

Norris and his wife were given

the use of an unoccupied home.

A little more than 24 hours after the fire, Norris was where he usually can be found on Sunday morning--at First Methodist Church.

"Unfamiliar clothes, but very familiar pew," he said. "I was there to give thanks."

Varsity Teams in Tournament At Lockney

Silverton's varsity Owls and Lady Owls will be playing in a tournament at Lockney this weekend. The first round of games see the Owls playing Clarendon at 2:00 p.m. and the Lady Owls playing Hart at 3:30 p.m.

The other teams playing in the boys division are Lockney, Lorenzo, Ralls and Hart. Also playing in the girls division are Lockney, Ralls, Lorenzo and Clarendon.

Senior Boosters To Have Bake Sale Dec. 21

Silverton's Senior Boosters 1997 will have a bake sale at Nance's Food Store Saturday, December 21.

Cakes and pies will be offered for your holiday enjoyment.

Christmas Program To Be Presented Sunday Night

Sunday, December 15, at 7:00 p.m. the children and youth of the Silverton United Methodist Church will present a musical fantasy, "Super Gifts From Heaven."

Everyone in the community is invited to attend and stay for refreshments to be served afterward.

Public Invited To Piano Recital

The public is invited to attend a piano recital presented by the students of Mary Ann Rauch and Robin Boedeker at 2:00 p.m. Sunday at the First Baptist Church.

There will be a reception following the recital.

Senior Boosters To Have Projects

Silverton's Senior Boosters 1997 invite you to "Ride With Santa" on the south side of the courthouse from 11:00 a.m. to 3:00 p.m. Saturday, December 21.

Refreshments will be offered for sale.

In addition, you may have your picture made riding with Santa for \$5.00; a picture only is \$3.00, and a ride only is \$3.00.

Closing Schedule Given For December

The Briscoe County News will be closed Thursday and Friday, December 12 and 13.

The issue of December 19 will be printed at the regular time, but the deadlines for the issues of December 26 and January 2 will be Friday, December 20, and Friday, December 27. The two with early deadlines will probably be mailed on Monday or Tuesday of their respective weeks.

The newspaper office will be closed December 24-25 and December 31-January 1.

There will be no outgoing UPS from the News Office on the days of these closings.

The Chamber Needs You!

BRISCOE COUNTY NEWS (SECD-065280)
 Published Every Thursday at Silverton, TX 79257 by
 Charles & Mary Ann Sarchet
 Periodical Postage Paid at Silverton, Texas 79257
 Postmaster: Send Address Changes to
 Briscoe County News, Box 130, Silverton, Texas 79257

Briscoe and Adjoining Counties.....\$13.50
 Elsewhere in Texas.....\$14.50
 Out of State.....\$15.50
 Classified Advertising, 12c per word, minimum charge.....\$4.00
 Cards of Thanks.....\$4.00
 Charles R. Sarchet.....Publisher
 Mary Ann Sarchet.....Editor

Federal Tax Refunds Still Are Unclaimed

A total of 2,795 North Texas taxpayers have pleasant surprise from the IRS this holiday season.

The IRS has been unable to deliver \$1,369,617 million in tax refunds to North Texas residents. The smallest refund check is \$1. The biggest undelivered check is \$23,378. Nationwide, more than 96,400 taxpayers have yet to receive their 1995 refunds which total about \$62 million.

These refunds were returned by the post office because they weren't able to deliver them. Many taxpayers move and do not give the IRS their new address or their returns have an incorrect name and address. Taxpayers who are due a refund can call 1-800-829-1040.

"Taxpayers can eliminate the possibility of lost, stolen or undeliverable refunds by electing Direct Deposit, said North Texas

District Director Bobby E. Scott. This year, Direct Deposit is easier than ever--just two extra lines to complete on the tax form." Last year, more than 10 million taxpayers avoided problems by having their refund checks deposited directly into their bank accounts. In addition, taxpayers can avoid delays in getting their refunds by sending IRS their new address on Form 8822, Change of Address, when they move.

Although thousands of refunds are not delivered each year, that number is small compared to the refunds that are delivered. Last filing season, almost 79 million refunds were delivered, an average amount of \$1,227 each.

November Weather Was Near Normal

Weather across the Texas South Plains during the month of November 1996 was slightly wetter than normal with near normal temperatures.

Temperatures were 0.1 degree below normal and ranged from 1.6 degrees below normal at Dimmitt to 1.8 degrees above normal at Muleshoe Wildlife Refuge.

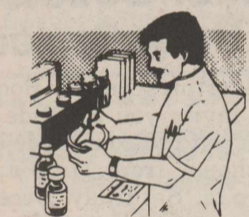
If you need work done on your vehicle, just call **995-3565** during the day, or call

823-2498 (Dale) after 7:00 p.m.

They will pick up your vehicle in the morning, drive it to Tulia, make the repairs needed, and return it to you in the evening.

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The Congregation of the CHURCH OF CHRIST Meeting at Rock Creek

Extends a Gracious Welcome to All To Attend Any and All of Our Services.

SUNDAY

Morning Worship.....10:30 a.m.

Evening Worship.....6:00 p.m.

WEDNESDAY

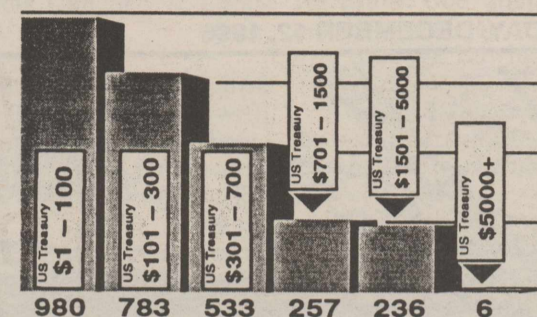
Evening.....8:00 p.m.

Return to Sender

IRS owes missing North Texans

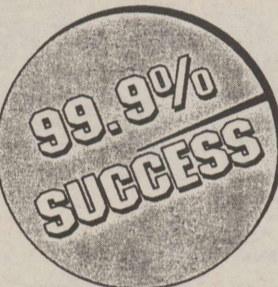
Tax refund checks worth \$1,369,617 belonging to 2,795 North Texans were returned to the IRS, because the U.S. Postal Service was unable to deliver them. Call 1-800-829-1040 to check on your missing tax refund.

How many, how much?



Number of undelivered refunds by dollar amount.

96,400 undeliverable refund checks were returned to the IRS last year - a tiny fraction of 79 million Americans who successfully received their refunds last filing season.



Why checks are undelivered



No forwarding address

Name change

Illegible address on tax forms

Internal Revenue Service

North Texas District

Maximum temperatures averaged 0.1 degree above normal and ranged from 2.4 degrees below normal at Snyder to 2.7 degrees above normal at Olton. The highest temperature reported during the month was 91 degrees recorded on the 21st at several stations on the South Plains.

Silverton's maximum temperatures averaged 60.5 degrees, which was almost three degrees below the South Plains average.

Minimum temperatures averaged 0.2 degree below normal and ranged from 2.5 degrees below normal at Littlefield to 1.9 degrees above normal at Muleshoe Wildlife Refuge. The lowest temperature reported during the month was 12 degrees at Tulia on the 27th.

Silverton's minimum temperatures averaged 31.7 degrees, which was a little more than two degrees below the South Plains average. Silverton's temperatures averaged 46.1 degrees for the month.

Precipitation averaged 0.23 inch above normal and ranged from 0.55 inch below normal at Plainview to 3.87 inches above normal at Snyder.

Silverton received 1.15 inches of precipitation during the month, with only a trace of snow. Snowfall averaged 0.12 inch across the South Plains and ranged from two inches at Friona to no snow at several locations.

Go Owls, Lady Owls!

American Heart Association
 Fighting Heart Disease and Stroke

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LOOKING BACK

through the files of the
Briscoe County News

December 11, 1986--Jamie Frizzell and Jeannita Stephens are Briscoe County 4-H Gold Star Award winners . . . Sylvia Fogerson entered St. Anthony's Hospital in Amarillo Sunday to have surgery on her hand and knee replacement Tuesday . . . J. L. Self underwent knee replacement in an Amarillo hospital last week . . . Amy Payne won first place in a field of 19 contestants in the Junior I snacks and desserts category at the District 4-H Food Show on the Texas Tech campus Saturday . . . Funeral services conducted for Lillian B. Lindsey, 69 . . .

December 9, 1976--The Owlettes kept their undefeated record intact by beating Littlefield, Kress and Nazareth, and were winners of the first-place trophy in the Kress Tournament last weekend. The Owls lost to Littlefield in the first round, but went on to defeat Hale Center and Happy to win the consolation bracket of the Kress Tournament. . . Members of the GAs of the First Baptist Church enjoyed a slumber party in the home of their leader, LaJuan Eddleman, Friday. Attending were Tammi Edwards, Donna Boling, Shea Green, Sara Lain, Jolanda Clayton, Alice Maciel, Lisa Lavy, Shelli Hester, Tandy McJimsey, Dena Green, Irma Aguilar, Missy Brown, Jan Reynolds and Angie Lowrey . . .

December 8, 1966--The Silverton Owlettes won second place in the Kress basketball tournament played last week. After winning their first two games, they dropped their final game to the Quitaque Pantherettes. Named to the All-Tournament team were Ginger Martin, Connie Dudley and Margaret Minyard. Skip Gallington led the scoring for the Owls . . . Mrs. Don Burson, John and Bryan were in Amarillo Saturday and attended the Festival of the Trees . . . Mr. and Mrs. Ray Teeple, Venita, Marsha and Monty were in Amarillo Saturday . . . Mr. and Mrs. Jack Graham attended the San Angelo-Tascosa high school football game in Amarillo Saturday . . . Mr. and Mrs. Bobby Durham are parents of a daughter, Shawn DeLea . . . Ian Lanham, daughter of Mr. and Mrs. Johnnie Lanham, underwent an appendectomy in the Tulia hospital Wednesday of last week . . .

December 15, 1966--Owls win second, Owlettes win consolation in home tournament. All-tournament team members from here were Connie Dudley, Joni Self, Dale Sissney and Skip Gallington . . . Charles K. Cranford is new minister at Silverton Church of Christ . . . Mr. and Mrs. Pat Northcutt and Mr. and Mrs. F. E. Hutsell were in Las Vegas, Nevada from Saturday until Wednesday to attend a Farm Bureau meeting . . . Jack Strange, Ben Whitfill, Jimmie House and Mr. and Mrs. D. T. Northcutt at-

tended a dinner in Amarillo Wednesday evening honoring Congressman Walter Rogers . . . John G. Boyles had cataracts removed from his right eye at St. Anthony's Hospital in Amarillo . . . Mrs. Ralph Hill plans to meet her husband, Pfc Hill, in Lubbock Saturday. He is stationed at Fort Bliss and after a 16-day leave will report back there for further training . . .

February 7, 1946--W. K. Grimland announced this week as a candidate for Briscoe County Treasurer . . . Sgt. Gerald Arnold, a construction leader with the Engineers, is on his way to the States. He writes his parents, Mr. and Mrs. A. D. Arnold, several days ago from Japan that he was ready to leave and not to write him any more there . . . Harley Redin entered school the first of the week at North Texas State College. He plans to attend for the last semester and "brush up" on some courses. He is a graduate of NTSC, having majored in business administration there before going into the service . . . Miss Josie Lee Barnett becomes bride of J. W. Smith, jr. at Lubbock Sunday . . . Grandmother Vaughan observes her 94th birthday as friends and relatives from wide area attend dinner in her home . . . Edd Davis, who was recently discharged after a year and a half in the U. S. Navy, has resumed his former occupation as well driller. He served his time in the South Pacific as ship fitter third class . . . Mr. and Mrs. Odell Walls of Turkey visited her parents here Sunday . . . Wayne McMurtry was brought home Sunday from the Plainview hospital. His condition is satisfactory . . .

December 10, 1936--Raymond Bomar moves wrecking yard to Highway 86 . . . A new telephone was installed at the Bank Exchange this week. The phone number is 11J . . . Ned Baird is remodeling his home in the southwest part of town . . . Two Silverton boys made the second all-district team selected by the coaches of the district last week. Datis Martin made a second string halfback and Odis Gregg was given a tackle post. Elmo Walling received honorable mention . . . H. Roy Brown's warehouse is under construction here . . . A birthday dinner was held in the home of Mrs. A. A. Boling Sunday in honor of Fulton and Homer Gregg. These two brothers have the same date for their birthday--with several years difference in age . . . Editor Roy Hahn wrote: "The telephone man was in this morning--but I fooled him. Sent Foust out the back door with the telephone rent. And when he called headquarters to see if it was paid--did he gnash his teeth . . . I hear the tinkle of sleigh bells--or maybe, it's just the loose wheels--funny I never noticed it before--anyway I'm practically on my way" . . . Troy Burson has been in the hospital in Plainview for the past week . . .

December 9, 1926--Engineers say Denver will be throwing dirt next week . . . H. M. Bowers business in Silverton has closing-

out sale . . . W. H. Bradley and family, who have lived on the Gene Long place northwest of town for the past year, have moved to one of the J. N. Hamilton places near Quitaque . . . Perry Thomas has returned from where he has been working at the carpenter's trade for several months . . . Watson Douglas and wife were in town shopping Friday . . . Prices advertised in the Briscoe County News included Women's

Silk Dresses, \$9.95; Shoes, \$3.45; Men's Heavy Unions, \$1.35; Overalls, 98c; Dress Gingham, 19c . . .

Go Owls, Lady Owls!

If you are
what you eat,
why not cut
back on fat?

American Heart
AssociationSM
Fighting Heart Disease
and Stroke

Santa is Coming to the Bank!



He will be here December 18
to visit School Students.
Preschool Children are invited
to Visit Santa December 17.

Name _____
Address _____
Phone _____

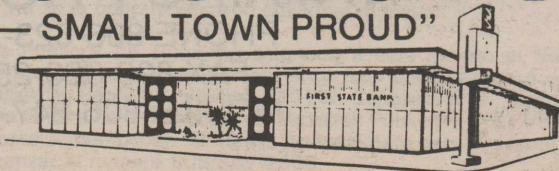
If you are 18 & under,
you may register to win
two exciting prizes. Drawing
will be at 2:00 p.m.
December 23. You do not
have to be present to win.

Holiday Refreshments Will Be Served To All Bank Customers
In The Lobby All Day Tuesday, Wednesday, Thursday,
December 17, 18, 19. Everyone Is Invited To Come By For A Visit.

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Ramsey-Edwards Vows Exchanged Recently

Miss Kayla Ramsey became the bride of Jody Edwards in a double-ring ceremony at the Quitaque Community Center at 4:00 p.m. on Saturday, November 3. The officiating Justice of the Peace was Dale Ramsey, uncle of the bride.

The bride is the daughter of Dwight and Anita Ramsey of Silverton, and her husband is the son of Gary Edwards of Wagon Mound, New Mexico and Margie Edwards of Turkey.

The fireplace was the background for the improvised altar which was decorated with a swag of dried flowers in navy blue, hunter green and burgundy with greenery placed on the mantle. Crystal candle-holders were placed in the greenery.

For the exchange of vows, the couple stood between two seven-branch candelabra holding tapers and entwined with greenery.

The bride wore an ecru A-line dress of rayon with brocade cut-out at the neckline. She carried a bouquet of white magnolias



Mr. and Mrs. Jody Edwards

accented with small burgundy flowers and greenery.

To carry out bridal tradition, she added pennies from her Grandmother Ramsey bearing the dates of birth of herself and her bridegroom in her shoes; carried her mother's bible underneath her bouquet; used her bridal ensemble for something new, and added a blue garter.

Serving her sister as maid of honor was Miss Dara Ramsey. She wore a green velvet dress with green sequins embroidered around the neckline.

Flowergirl was little Miss Torrey Fuston, niece of the bride, who wore a navy and hunter green plaid dress with white collar.

Candles were lighted by Bryan Ramsey of Canyon, brother of the bride.

Ringbearer was Shawn Edwards of Quitaque, nephew of the groom.

Guests were seated by Bryan Ramsey, brother of the bride, and Kyle Fuston, brother-in-law of the bride.

Serving his brother as best man was Clay Edwards.

Jana Boyles provided instrumental music and sang "Keeper of the Stars."

A reception was held following the ceremony at the Community Center. The bride's table was covered with a white brocade cloth, green napkins, burgundy punch served with crystal appointments, with the bride's bouquet placed on a crystal stand for the centerpiece. The wedding cake was a white two-layer confection decorated with small burgundy flowers and topped with a pair

50 Years
Allen and Christine
The Children and Grandchildren
of
Allen and Christine Brummett
would like to invite you to help
"Share the Memories"
of
50 Years of Marriage
at a reception
Saturday, December 14, 1996
from 2:00 until 4:00 in the afternoon
Quitaque Community Center
First and Jones Street
Quitaque, Texas

of doves.

A chocolate cake made in the shape of a boot and accented with a birdhouse, saddle, rope and brand carried out a western theme at the groom's table.

Refreshments were served by Tracy Ramsey, sister-in-law of the bride, and Amy Fuston, the bride's sister, and Julie Wilson of Lubbock presided at the guest book.

Happy Birthday To . . .

December 12--Tom Burson, Dora Storie, Lupe Hernandez

December 13--Debbie McGavock, Jason Turner, Mary Melendez

December 14--Mark Burk, Zoe Steele, J. L. West

December 15--Heather Kitchens, Scott Davis, Aaron Younger

December 16--Joe Castillo, Virgal Minyard, Stanley Gamble

December 17--Guinn Fitzgerald, Ruth Ann Scrivner, Daniel Castillo, Clint Ivory, Carol Davis, Haylie Elizabeth Couch, Debbie Myers

December 18--Curtis Blake Reed, Bobby Joe Edwards, jr., Dorothy Fulbright

Happy Anniversary To

December 15--Mr. and Mrs. Terry Bomar

December 16--Mr. and Mrs. Dayne Mayfield

December 17--Mr. and Mrs. Van Breedlove, Mr. and Mrs. Cecil Seaney

December 18--Mr. and Mrs. Charles Childre, Mr. and Mrs. Richard Jarnagin, Mr. and Mrs. Walt Garrison

BCAA To Meet Tonight at 'Barn

Briscoe County Activities Association will meet at 7:00 p.m. tonight (December 12) at the Showbarn in Silverton.

All members and prospective new members are invited.

Parkinson Support Group to Meet

The area Parkinson Support Group will meet in the recreation room at Methodist Hospital in Plainview at 7:00 p.m. Tuesday, December 17.

There is no charge, and refreshments will be served. For more information, call Sharon Jarrett Bell, 800-687-5498.

"Humor: It's Serious Business" will be the topic of the meeting, featuring Nurse Feelbetter, a.k.a. Nurse Fluff a.k.a. Nurse "Buxom" Betty.

WEATHER

DAY	HIGH	LOW	PRECIP.
1	32	22	.07
2	51	22	
3	57	23	
4	52	22	
5	64	23	
6	67	27	
7	59	25	
8	58	28	
9	69	35	
10	77	35	

Total Precip. in Dec.	.07
Normal Precip. in Dec.	.68
Total Precip. Received 1996 Year to Date	19.94
Normal Precip. Year to Date	21.22

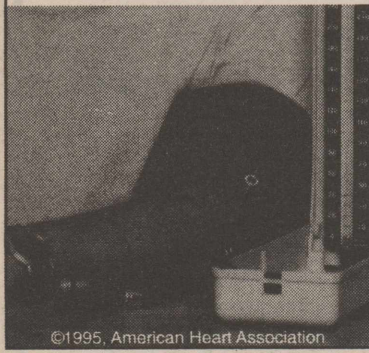
Although the name implies the plants have little value, seaweed is actually rich in vitamins and minerals.



The custom of kissing under the mistletoe dates back to at least the early 17th century. The correct procedure is for the young man to pluck a berry as he kisses the young women. When there are no more berries, there is no more kissing.



**A Call to Arms:
Check Blood
Pressure.**



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BRISCOE COUNTY NEWS

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CAPITOL COMMENT

U.S. SENATOR
KAY BAILEY HUTCHISON



Small Business Has More Reasons to Smile

Small business is the workhorse and job creator of the Texas economy. More than 97 percent of the 400,000 businesses in Texas employ fewer than 100 people.

Anything Congress can do to get out of the way of small businesses and let them get on with their jobs is a plus for our entire country.

The 104th was described recently as "one of the most productive Congresses for small business" by Jack Faris, president of the National Federal of Independent Business.

Among the major changes the 104th Congress made in laws affecting small business are:

* A provision raising the amount small business owners may deduct immediately for the cost of items such as computers and equipment from \$17,500 to \$25,000.

* A provision allowing small business owners to set up pension plans for themselves and their employees that is simpler, less costly and free of burdensome regulations.

* A provision allowing businesses with 50 or fewer employees to set up interest-free medical savings accounts for health care expenses. This provision also increases, incrementally, the amount of health insurance costs that self-employed individuals may deduct from 40 percent in 1997 to 80 percent in 2006.

* The Paperwork Reduction Act, which set a government-wide paperwork reduction goal of 10 percent per year through the year 2001. This will make a tremendous difference in the way the government approaches business. In March, 1995, the Office of Management and Budget estimated that Americans spend more than 6.4 billion hours a year filling out forms and compiling records to accommodate the federal government.

* The Taxpayers Bill of Rights has been enacted into law. If a business owner becomes involved in a dispute with the IRS, this law shifts the burden of proof from the taxpayer (who groans under this burden now) to the IRS. It also allows the IRS to remove a lien or levy in some situations other than when the taxpayer has made full payment, and makes it easier for those who win their cases to collect attorney's fees from the IRS.

* Some 1.2 billion small businesses have been given a six-month reprieve on electronic filing of their federal tax deposits. This affects businesses that deposited more than \$50,000 in employment taxes in 1995. The previous deadline was January 1, 1997. Owners now have until July 1, 1997 to comply.

But much remains to be done before all bureaucratic stumbling blocks to small business are removed. Among the areas I would like to see the 105th Congress address come January include a broadening of the home office deduction, enactment of legislation to make government regulation more flexible, 100 percent deductibility of health-care coverage costs, regulatory reform — and (the biggest of all) reform of the Occupational Safety and Health Administration.

It should be made easier - not more difficult — to do business in Texas and in America. Come the 105th Congress, I intend to see that reform efforts continue to focus on reducing the burdens we place on small businesses.



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<p>SCOTCH PINE Christmas Trees</p>  <p>\$14.99 5'-7'</p>	<p>ALL PREMIUM BRANDS Carton Cigarettes</p>  <p>\$17.99 CARTON</p> <p><small>SURGEON GENERAL'S WARNING: SMOKING MAY BE HAZARDOUS TO YOUR HEALTH.</small></p>
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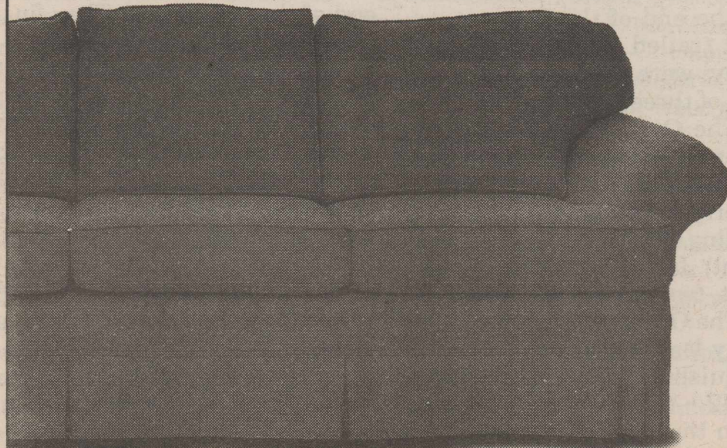
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Customer Notice!

Mid-Plains Rural Telephone Cooperative, Inc. (Mid-Plains or the Cooperative) has filed a request with the Public Utility Commission of Texas (PUC) seeking approval to implement rates, terms, and conditions for new, optional service offerings which allow customers to better control outgoing, as well as incoming, calls to/from their telephones. These new optional services include: **CALLER ID SERVICES and CUSTOM LOCAL AREA SIGNALING SERVICES (simply referred to as "CLASS Services")**. This request has been assigned Tariff Control Number 16643. These new services will be available to all residential and business customers where technical facilities permit, excluding pay telephone services.

Caller ID Services:

Calling Number Delivery is an optional service which allows subscribers to see the phone number of most calls before they answer the phone on a customer provided display unit.

Anonymous Call Rejection is an optional service which permits a subscriber to automatically reject calls from callers who have "blocked" the delivery of their number.

CLASS Services:

Automatic Recall permits a customer to automatically redial the telephone number of the most recently completed unblocked incoming call or call attempt by dialing an activation code. If the redialed number is busy, the called number will be monitored by the Cooperative's equipment for a specified number of minutes in an attempt to establish the call.

Automatic Callback permits a customer to automatically redial the last outgoing telephone number dialed. If the redialed number is busy, the customer may dial an activation code and the called number will be monitored for a specified number of minutes in an attempt to establish the call.

Selective Call Rejection permits a customer to block an incoming call and/or calls from a maximum of eight (8) specified telephone numbers and functions as a screening service for the customer.

Selective Call Forwarding permits a customer to forward incoming calls from a maximum of eight (8) specified telephone numbers only.

Selective Call Acceptance permits a customer to receive incoming calls from a specific list of telephone numbers only.

Customer Originated Trace permits the customer to initiate an attempted trace of the last completed incoming call immediately after the call is terminated. If the trace is successfully completed, the customer receives an announcement instructing the customer to contact the Cooperative's business office for further assistance. Information regarding the traced call is made available ONLY to the Cooperative and then, upon completion of required paperwork, to the proper legal authorities for possible action. **The Cooperative is not authorized to release information about the traced call to the customer.**

In association with the deployment of Caller ID Services, "per-call blocking" and "per-line blocking" will be automatically available, free of charge, to all Mid-Plains customers. "Blocking" prevents the caller's number from appearing on the Caller ID display unit. Any customer who wishes to block his or her number on a per-call basis, simply needs to press *67 on their touch-tone phone, or dial 1167 on their rotary phone before dialing the telephone number. Per-line blocking automatically blocks a customer's number on every call without the need to press *67 or dial 1167. If a customer selects per-line blocking, he or she can unblock their number, free of charge, on a single call by dialing *82 or 1182 on their phone before dialing the telephone number. Per-line blocking will be automatically reactivated at the end of this single "unblocked" call. Per-line blocking will be offered at no charge to anyone, upon receipt by the PUC of written certification of the customer of a compelling need for per-line blocking. Mid-Plains will be sending each customer a postage prepaid per-line blocking request before Caller ID will be offered. All requests for per-line blocking will automatically be granted free of charge. It is not necessary to subscribe to Caller ID to have per-call or per-line blocking. Per-call or per-line blocking will display a message such as "private" or "anonymous" on the Caller ID display unit. Blocking will not be provided on calls from payphones.

The proposed effective date for the new services is January 15, 1997 for the Bean, Clea, Elkins, Goodnight, Gurley, Kress, Redmon, Silverton, Umbarger, and Vigo Park exchanges. The estimated annual revenue increase recognized by the Cooperative is \$12,940 for the first year of service. The following rates have been proposed for these new services.

SERVICE	RESIDENCE	BUSINESS
Calling Number Delivery	\$ 5.00	\$ 7.50
Anonymous Call Rejection	\$ 1.00	\$ 1.00
When purchased with		
Calling Number Delivery	\$ 0.50	\$ 0.50
Automatic Recall	\$ 2.00	\$ 3.00
Automatic Callback	\$ 2.00	\$ 3.00
Selective Call Rejection	\$ 2.00	\$ 3.00
Selective Call Forwarding	\$ 2.00	\$ 3.00
Selective Call Acceptance	\$ 2.00	\$ 3.00
Customer Originated Trace,		
Per Successful Trace	\$ 10.00	\$ 10.00

Persons who wish to intervene or otherwise participate in this proceeding should notify the PUC as soon as possible, but no later than January 5, 1997. A request to intervene, or for further information should be mailed to the Public Utility Commission of Texas, P.O. Box 13326, Austin, Texas 78711-3326. Further information may also be obtained by calling the Public Utility Commission's Office of Consumer Affairs at (512) 936-7120. Hearing and speech-impaired individuals with text telephones (TTY) may contact the Commission at (512) 936-7136.

For answers to any questions regarding these new, optional Caller ID Services and CLASS Services, or other services, please contact your local business office at (806) 995-3572.

Varsity Lady Owls Win Second Place

The varsity Lady Owls won games from Smyer and Floydada before dropping the championship game to Spur in the Floydada Tournament last week. The Owls dropped the consolation final game in overtime to Hale Center after having lost to Smyer and beaten Ralls. Players and fans alike enjoyed the facilities at Floydada's beautiful new gymnasium.

Jack Cherry, Sara Kirchoffner and Michelle Warren were named to the All-Tournament Teams.

The Lady Owls opened the tournament with Smyer and earned a 53-49 victory behind the scoring of Misty Wilkinson, 17; Michelle Warren, 14, and Lacy Brunson, 10. Also scoring were Dara Ramsey, seven; Shauna Kingery, three, and Sara Kirchoffner, two points.

The score was knotted at 15-15 at the end of the first quarter, but the Owl ladies had moved into a 25-21 lead by halftime. They continued to lead 37-29 at the three-quarter stop, and went on to win the game.

In the second round, the Lady Owls defeated Floydada 49-39, led in scoring by Sara Kirchoffner and Dara Ramsey, who caged 12 points each. Also scoring were Lacy Brunson, eight; Michelle Warren, seven; Lindsey Weaks, six; Kenzie Burson, three; Misty Wilkinson, one point.

The Lady Owls led at the end of each quarter: 10-6, 19-17, 32-27, 49-39.

In the championship game, the Lady Owls held a slim 7-5 lead at the end of the first period, but had fallen behind 14-18 at halftime. They trailed 22-31 at the end of three quarters, and went on to lose the match 26-43.

Kenzie Burson led the scoring with eight points. Also scoring were Michelle Warren and Dara Ramsey, five points each; Lacy Brunson and Shauna Kingery, four points each.

The varsity Owls lost their initial game, 60-74, to Smyer. Jack Cherry led the offense with 23 points, while Trey Wyatt and Brandon Sarchet added 11 points each. Also scoring were Jon Ivory and Jared Holt, six points each; Arnold Garza, three points.

The Owls were in a 15-15 tie at the end of the first quarter, and trailed 30-35 at halftime. They were behind 44-54 at the end of three quarters.

The Owls defeated Ralls in their second game of the tournament behind the scoring of Cherry, 26 points, and Wyatt, 12. Adding to the score were Sarchet, eight; Jared Holt, four; Jeremy Holt, two points.

The Owls jumped out to a big early lead which they never relinquished: 18-5, 31-16, 41-35, 51-42.

In the consolation finals, the Owls also jumped into an early lead over Hale Center, 16-11, but

had fallen into a 26-26 tie by half-time. The score was knotted at 36-36 at the end of three quarters and at 46-46 at the end of regulation play. The Owls scored only one point in the overtime, while Hale Center scored three points to take the victory, 49-47.

Cherry led the scoring with 17 points and Sarchet also scored in double figures with 12. Also adding to the score were Jared Holt, nine; Wyatt, six; Jeremy Holt, three.

The Owls now stand 7-2 on the season, while the Lady Owls are 4-5 this year.

Silverton Teams Split Games With Memphis

Silverton's High School Owls and Lady Owls split four games with Memphis here Tuesday night of last week, with the junior varsity teams dropping very close matches and the varsity teams winning.

The JV Lady Owls led off the action with a heart-breaking 32-33 loss. They had trailed badly, 4-12, at the end of the first quarter, and were behind 10-21 at the midway stop. By the end of the third quarter, the Owls ladies trailed only 22-25.

Lisa Comer led the scoring with 10 points to her credit. Lindsey Jennings caged six; Misti Mattheus, five, including a three pointer; Sharyl McMurtrey, four; Kenda Wood and Kimmie Blazier, two points each.

The JV Owls trailed at the end of each quarter: 14-22, 28-36, 41-46 and finished on the short end of the 50-56 score.

Nathan Francis had the hot hands and burned the baskets with 23 points. Jay Arnold also scored in double figures with 13 in his first game back after knee surgery last summer. Also scoring were Paul Segura and Jordan Sarchet, six points each, and Will Hester, two points. Three pointers were hit by Sarchet and Francis (2).

The varsity Lady Owls jumped out to a big 18-3 first-quarter lead and never relinquished it. They led 29-12 at halftime, and held a 44-24 lead at the end of three quarters. They finished with a 57-38 advantage.

Lacy Brunson led the scoring with 19 points. Lindsey Weaks and Dara Ramsey scored 12 points each. Adding to the score were Kenzie Burson, five; Misty Wilkinson and Sara Kirchoffner, three points each; Michelle Warren, two points. Three pointers were hit by Ramsey (3) and Kirchoffner.

The varsity Owls also led at the end of each quarter: 20-15, 37-26, 60-43 and finished ahead 80-63. The Memphis boys were hitting quite a few three-point shots early in the game, but the

Owls made adjustments which shut down the shots from downtown.

Jack Cherry had his best game of the season, ringing up a big 26 points. Trey Wyatt added 18, Jared Holt got 17 and Brandon Sarchet scored 10. Also scoring were Jon Ivory, five; Jeremy Holt and Leland Wood, two points each. Three pointers were scored by Cherry (4), Sarchet (2) and Wyatt.

The Owls continue to be undefeated this season. The Lady Owls have won only two games, but have lost close games to some good teams from some of the area's larger schools.

Junior Varsity Owls Lose Consolation

Both the junior varsity Owls and Lady Owls played in the Tulia Tournament last week, with the JV boys winning only one game and the Lady Owls dropping all three of their games.

The JV Owls opened the tournament with a loss to Boys Ranch, 47-58. The Owls had trailed 15-23 at the first stop, but had moved ahead 28-25 before halftime. The teams were in a 35-35 tie at the end of three quarters, but with key foulouts by Nathan Francis, Jay Arnold and Will Hester, the Owls finished playing with four players while Boys Ranch platooned ten against them.

Francis led the offense by scoring 17 points and Paul Segura added 11. Also scoring were Arnold, eight; Hester, six; Jordan Sarchet, three; Bert Garza, two points.

The JV Owls got a measure of revenge over Hart in the tournament's second round for the defeat they suffered in Hart earlier. In their first meeting, the Owls dropped their game by eight points, finishing with four players, but in this game the Owls raced to a 56-29 victory.

Francis led the scoring with 17 points, while Jay Arnold caged 13 and Garza added 12. Also scoring were Sarchet, nine; Hester, three; Segura, two points.

The Owls led at the end of each quarter: 9-8, 24-14, 39-25, 56-29.

The JV Lady Owls opened the tournament with a 22-38 loss to Tulia. Scoring was by Lindsey Jennings, seven; Kimmie Blazier, five; Dara Johnston, four; Kenda Wood and Lisa Comer, three points each.

The Owl ladies trailed at the end of each quarter: 3-14, 13-20, 22-38.

In the second round, the Lady Owls lost to Lockney, 30-51, after trailing at the end of each of the other quarters: 5-8, 14-18, 19-33.

Scoring for the Silverton ladies were Dara Johnston, nine; Lindsey Jennings, eight; Lisa Comer, seven; Sharyl McMurtrey, four; Kimmie Blazier, two points.

The Lady Owls lost their final game and Lisa Comer received a

hip injury in a hard fall on the floor Saturday morning. The Owl ladies led at the end of each of the first three quarters: 9-6, 15-13, 30-22, but went on to drop the 38-42 match.

Lindsey Jennings led the scoring with two three pointers and a total of 12 points; Lisa Comer hit a total of nine; Dara Johnston hit a three pointer and scored six points, while Sharyl McMurtrey also added six points; Kimmie Blazier, four; Kenda Wood, one point.

Junior High Wins Three Games From Valley

The Valley Junior High teams came to Silverton for three games Monday afternoon, and the locals won all of them.

The seventh and eighth grade Lady Owls led off the action with a big 38-12 victory. The Owl ladies trailed at the end of the first quarter, 4-6, but went into a 13-8 lead before halftime. They led 28-9 at the end of three quarters.

Julie Weaver led the scoring with 14 points. Taylor Griffin scored 11 and Amanda Estes added 10. Also scoring were Chelsey Cherry, two, and Cathryn Reyna, one point.

The seventh grade Owls earned a 38-14 victory after leading at the end of each of the other quarters: 12-0, 22-4 and 32-8.

Andrew Francis led the offense by scoring 18 points. Also scoring were Jimmy Castillo and Ismael Alvarez, six points each; J. R. Gonzalez, four; Nicholas Vargas, two points.

The eighth grade Owls won their game 47-23 after having led at the ends of the first three quarters: 13-6, 27-12, 39-17.

Adrian Ramirez had the hot hands and burned the baskets with 28 big points. Daniel Castillo added 11. Also scoring were Martin Younger, four; Clint Ivory, Issac Garcia and Isaiah Ivory, two points each.

Silverton School Lunch Menu

Monday, Dec. 16--Bar-B-Que on Bun, Potato Salad, Ranch Beans, Fruit, Milk

Tuesday, Dec. 17--Ham Slice, Macaroni & Cheese, Broccoli, Hot Roll, Fruit, Cup, Milk

Wednesday, Dec. 18--Beef & Vegetable Soup, Toasted Cheese Sandwich, Crackers, Fruit, Milk

Thursday, Dec. 19--Chicken Strips, Mashed Potatoes, Broccoli & Cheese, Hot Roll, Honey, Butter, Milk

Friday, Dec. 20--Deli Sandwich, French Fries, Fruit, Milk

BREAKFAST

Monday--Biscuit with Ham & Cheese, Juice, Milk

Tuesday--French Toast, Juice, Milk

Wednesday--Oatmeal Muffin, Juice, Milk

Thursday--Egg Burrito, Juice, Milk

Friday--Cheese Toast, Juice, Milk

Silverton School Activities

Thursday, Dec. 12--Board Meeting, Public Hearing, 8:00 p.m.

Thursday, Friday, Saturday, Dec. 12-14--Lockney Varsity Tournament

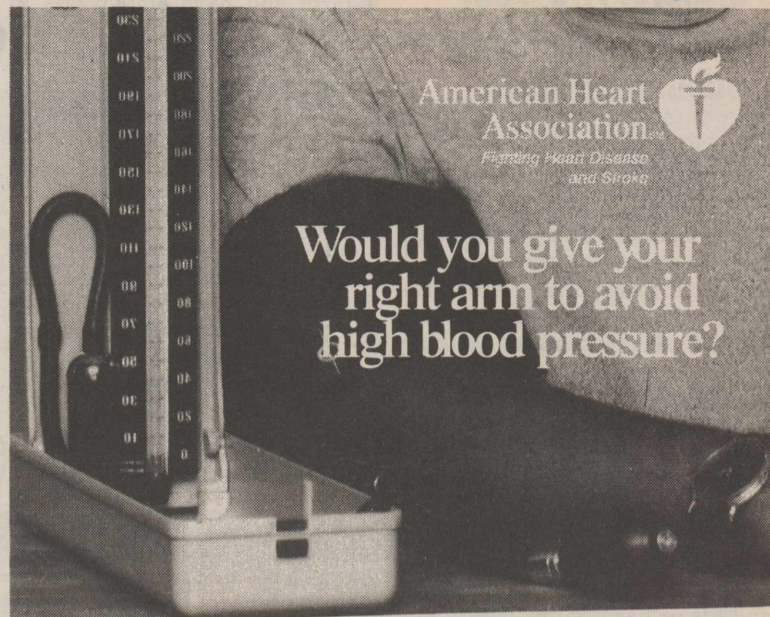
Sunday, Dec. 15--Robin & Mary Ann's Piano Recital, 2:00 p.m., First Baptist Church in Silverton

Monday, Dec. 16--Claude JH, there, 4:00

Tuesday, Dec. 17--Valley, there, 4:00

Thursday, Dec. 19--Semester Tests (even); Christmas Music Program, 7:00 p.m.

Friday, Dec. 20--Semester Tests (odd); Employee Christmas Supper, 7:00 p.m.



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Farmers, Are Your Workers Earning Social Security?

by Mary Jane Shanes
Social Security Manager
Plainview, Texas

Farmers who hire workers during the harvest season should be sure that the workers are earning Social Security credits for their work. This means making sure their wages are reported for Social Security purposes.

Although there are penalties for failure to report wages paid to people you hire, another incentive for making wage reports is the knowledge that the reports will mean retirement, survivors, and disability coverage to the worker and his or her family. This is important income protection for most Americans and as an employer you play a key role in making the system work.

The amount of the monthly Social Security benefit that a worker and his/her family can receive in case of retirement, death, or disability is based on the earnings that are reported to the worker's Social Security number. If their earnings are not reported correctly during the years when they are working, then the worker and family could lose money every month when it comes time to collect Social Security benefits.

What should you do if you own a farm and have employees? In general, you must: (1) keep records of the wages and make the required payroll deductions; (2) report those wages to the Internal Revenue Service (IRS) on IRS Form 943 and pay Social Security taxes; and (3) provide a pay statement for each of your employees as well as a W-2 form after the close of each year. If you don't report the wages and pay the taxes due, you may be subject to a penalty from IRS.

Remember, the farmworker is covered by Social Security only if (1) you pay the employee \$150 or more in cash wages during the calendar year, or (2) if you pay the employee less than \$150 in cash wages, but you total expenses for agricultural labor are \$2,500 or more in a year. However, if you employ seasonal hand-harvest laborers who commute to work daily from their homes and are paid on a piece-rate basis, and who did less than 13 weeks of farm work in the previous year, this work is covered only if you pay the employee at least \$150 in cash for the job.

If you need more information about agricultural work and Social Security, call the toll-free number (1-800-772-1213) and ask for the pamphlet, A Guide to Social Security for Farmers, Growers, and Crew Leaders (Publication No. 05-10025).

My Brother's Keeper: Social Security Is One of the Ways

by Mary Jane Shanes
Social Security Manager
Plainview, Texas

Most people think of Social Security in terms of the benefits they would receive. But, as a social insurance system that pays benefits to everybody who works and pays Social Security taxes, Social Security plays a major role in helping those who may otherwise be independent to help themselves.

The success and popularity of Social Security is based on the fact that it strikes a balance between the complementary goals of individual equity--providing benefit protection which is related to an individual's contributions--and social adequacy--providing advantages to society as a whole by alleviating poverty and allowing as many citizens as possible to enjoy a reasonable standard of living.

Certain features of the program are geared toward meeting broad-based social needs in addition to providing retirees with a specific rate of return. In other words, the social adequacy aspects of the Social Security program look beyond the individual to how Social Security can ben-

efit society as a whole.

Here are some of the ways Social Security benefits society as a whole:

*Social Security allows almost 42 percent of the elderly--10 million people--to live out of poverty.

*Social Security relieves younger generations of the burden of providing for the financial needs of older relatives at the same time they are trying to raise their own families.

*Last year, Social Security paid about \$41 billion in benefits to about six million disabled workers and family members. A young worker has a one in three chance of becoming disabled before age 65.

*Social Security paid about \$67 billion in benefits to more than seven million survivors of deceased workers last year. A young worker faces roughly a one-in-five chance of dying before reaching age 65.

Social Security is designed to provide a measure of financial independence to all workers and their families. It offers society a blanket of protection for now and in the future.

Water spiders live underwater in airtight silk nests. There they eat, molt, mate and raise families.

The largest movie theater in the world is the Radio City Music Hall which has 5,874 seats. It opened in 1932.

If a piece of holly from the church is kept in the house it's good luck year round. Legend has it that domestic animals thrive when they see a piece of holly hung on Christmas Eve.

If you think your chance of getting breast cancer is one in a million, the fact is,



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PUBLIC NOTICE

The Silverton exchange has petitioned for Expanded Toll-Free Local Calling to the Floydada, Lockney, Plainview, Tulia and Vigo Park exchanges.

Within the next 15 days, Mid-Plains Rural Telephone Cooperative, Inc. (Mid-Plains) will mail ballots to all customers in the Silverton exchange. After marking the ballot, customers should sign their name and return the ballot to the Public Utility Commission of Texas. A stamped self-addressed envelope will be provided with the ballot.

Expanded Toll-Free Local Calling will allow customers in the Silverton exchange to call and be called by customers in the Floydada, Lockney, Plainview, Tulia and Vigo Park exchanges. If approved, all subscribers in the Silverton exchange will be charged an additional maximum monthly per line charge as follows:

First five (5) exchanges: Up to \$3.50 for residence lines and \$7.00 for business lines.

Each exchange over five exchanges: Up to an additional \$1.50 per month for both residence and business lines for each exchange. For example: The following fees would apply if seven exchanges were approved on the ballot:

	Residence	Business
First five exchanges	Up to \$3.50	Up to \$7.00
Exchange #6	\$1.50	\$1.50
Exchange #7	\$1.50	\$1.50
Total maximum Monthly Fee	\$6.50	\$10.00

If five or fewer exchanges pass the ballot and are approved, the maximum monthly fee would be \$3.50 for residence lines and \$7.00 for business lines within the petitioning exchange of Silverton.

The fees associated with Expanded Toll-Free Local Calling are MANDATORY and are in addition to your basic local telephone service rates. The fees will apply until Mid-Plains' next rate case. Although this charge will be eliminated at that time, your basic local service rates may be subject to change.

Expanded Toll-Free Local Calling will be granted to each exchange with a "YES" vote from 70% of the people who actually return their ballots. Exchanges that fail to receive a 70% "YES" vote will not be added to the local calling scope. If all exchanges fail to meet the requirements of the ballot, service will not change and customers will not be billed an additional monthly fee.

The Public Utility Commission has assigned this matter Project Number 16570. Interested parties should direct any comments that they may have about the petition to the Public Utility Commission, 1701 N. Congress Ave., Austin, Texas 78701, or they may call the Public Utility Commission information office at 512/936-7140 or 512/936-7136, teletypewriter for the deaf. The local contact for this project is Gerald Smith, who can be reached at 806/823-2486.

AVISO PUBLICO

La área telefónica de Silverton ha solicitado el Servicio de Expansión de Llamadas Locales sin costo de larga distancia a las áreas de Floydada, Lockney, Plainview, Tulia y Vigo Park.

En los próximos 15 días, Mid-Plains Rural Telephone Cooperative, Inc. (Mid-Plains) enviará boletas a todos sus clientes en el área de Silverton. Después de marcar su voto en la boleta, los clientes deben firmar y regresar la boleta a la Comisión de Servicios Públicos de Texas (Public Utility Commission of Texas). Un sobre sellado se le proveerá con la boleta.

El servicio de Expansión de Llamadas Locales sin costo de larga distancia permitirá a los clientes del área de Silverton llamar y recibir llamadas en las áreas de Floydada, Lockney, Plainview, Tulia y Vigo Park. Si se aprueba, todos los clientes del área de Silverton tendrán que pagar un máximo cargo mensual, por línea, como sigue:

Primeras cinco (5) áreas:

Hasta \$3.50 por líneas residenciales y \$7.00 por líneas comerciales

Cada área mas de cinco (5) áreas:

Hasta \$1.50 adicional mensualmente por áreas residenciales y comerciales. Por ejemplo, los siguientes cargos se aplicarán si siete (7) áreas se aprueban:

	Residencial	Comercial
Primeras 5 áreas	Hasta \$3.50	Hasta \$7.00
Área #6	\$1.50	\$1.50
Área #7	\$1.50	\$1.50
Máximo cargo mensual	\$6.50	\$10.00

Si cinco o menos áreas pasan la boleta y se aprueban, el cargo máximo mensual será \$3.50 por líneas residenciales y \$7.00 por líneas comerciales dentro el área de solicitud de Silverton.

Éstos cargos son mandatorios y son adicional a su tarifa de servicio básico telefónico. Éstos cargos se le aplicarán hasta el próximo caso general de tarifa de la compañía telefónica Mid-Plains. Aunque éstos cargos podrán ser eliminados por el próximo caso general de tarifa, su tarifa de servicio básico local serán sujetos a cambiar.

El servicio de Llamadas Locales sin costo de larga distancia será otorgado a cada de las áreas con el voto "SÍ" de 70% de las personas que actualmente regresen la boleta. Áreas que fallen no serán añadidas a su área de llamadas locales. Si todas las áreas fallan el voto, su servicio no cambiará y no se le cobrará el cargo adicional mensual.

La Comisión de Servicios Públicos de Texas ha asignado a éste asunto el Número de Proyecto 16570. Las personas interesadas pueden dirigir sus comentarios ó preguntas sobre la solicitud a la Comisión de Servicios Públicos, 1701 N. Congress Ave., Austin, Texas 78701, ó pueden llamar a la Oficina de Información de Servicios Públicos, al 512/936-7140, ó 512/936-7136 (teletipo para sordomudos). El contrato local para este proyecto es Gerald Smith, quien puedo alcanzar al numeró 806/823-2486.

LEGAL MATTERS



BY ATTORNEY GENERAL DAN MORALES

621-0508. If you have access to the Internet, our address is <http://www.oag.state.tx.us>.

Join The BCAA

WHEN "NO PAYMENTS, NO INTEREST" IS NO BARGAIN

IT'S OFTEN NECESSARY to get financing when buying a big-ticket item like a computer, big-screen TV, or major appliance. Common sense tells us that lower interest rates mean better bargains. So when a retailer advertises an interest rate of zero, that should be good news for you, right?

The answer turns out to depend a lot on the honesty of certain ads. In practice, some retailers end up making significant interest earnings on what they advertised as "no payments, no interest for one year." Some consumers pay out hundreds of dollars of interest payments on these supposedly no-interest deals.

That is why the Texas Office of the Attorney General, in conjunction with 11 other states across the country, obtained agreed settlements — and nearly \$1 million — with several major national retail chains.

Fair and clear rules

This shopping season, the retailers involved in the settlement have agreed to make the terms of their formerly cloudy advertising crystal clear. The companies agreed to prominently disclose the real facts in their advertising. Too many were burying the financing provisions in the fine print of their sales or credit agreements.

Nearly all "zero percent" financing rules have some things in common. In order to avoid paying interest on financed purchases, you must make the final payment within a specified time period (usually six to 12 months). If you don't pay off the loan in full by the end of the time period — even if you owe only a few dollars — interest will be charged, starting with the full amount borrowed at the beginning of the time period. You will be charged a regular interest rate as high as 22 percent or more.

Check it out

We began our investigation early in 1995 when we heard complaints from many of you. As we reviewed the advertisements of various

national chain retailers, it became clear that the language of some was misleading at best. Reasonable Texans reading the ads could easily think that no interest would be due or accrue when a retailer advertised, "NO PAYMENTS, NO INTEREST FOR ONE YEAR." It just wasn't so.

Future measures

We will continue to review the advertising practices of the other retailers of large consumer products, and will respond with appropriate action if necessary. It is important that all participants in this industry be allowed to compete under the same rules.

What can you do to protect yourself? Well, you can clip out this article and take it with you the next time you go shopping for a big-ticket electronic item or appliance. Be sure to follow some of the following steps:

- Shop around to make sure you're getting the best possible price.
- Ask when full payment is due and whether or not you must make payments during the "interest-free" period.
- Ask what penalty is imposed

if you don't make full payments by the specified time period. Be sure to find out the applicable interest rate, too.

• Ask if there are any other conditions or restrictions. For example, some retailers require minimum purchase amounts. And some zero-interest financing promotions are restricted to certain manufacturers and items, such as only televisions, VCRs or camcorders.

• Read credit applications carefully. Many include information on complete financing arrangements.

• Finally, be realistic about your financing future. If your income won't allow significant extra payments, even zero-interest financing can be a burden. You may wish to reconsider your purchase plans.

For more information

We're here to help. If you want more information or wish to lodge a complaint against a retailer that is not following these guidelines, please contact your nearest branch of the Attorney General's Consumer Protection Division or call us at our Austin office at (800)

Goodbye, tax forms.
Hello, TeleFile!



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PUBLIC NOTICE

The Bean exchange has petitioned for Expanded Toll-Free Local Calling to the Floydada, Lockney, Plainview, Tulia and Vigo Park exchanges.

Within the next 15 days, Mid-Plains Rural Telephone Cooperative, Inc. (Mid-Plains) will mail ballots to all customers in the Bean exchange. After marking the ballot, customers should sign their name and return the ballot to the Public Utility Commission of Texas. A stamped self-addressed envelope will be provided with the ballot.

Expanded Toll-Free Local Calling will allow customers in the Bean exchange to call and be called by customers in the Floydada, Lockney, Plainview, Tulia and Vigo Park exchanges. If approved, all subscribers in the Bean exchange will be charged an additional maximum monthly per line charge as follows:

First five (5) exchanges: Up to \$3.50 for residence lines and \$7.00 for business lines.

Each exchange over five exchanges: Up to an additional \$1.50 per month for both residence and business lines for each exchange. For example: The following fees would apply if seven exchanges were approved on the ballot:

	Residence	Business
First five exchanges	Up to \$3.50	Up to \$7.00
Exchange #6	\$1.50	\$1.50
Exchange #7	\$1.50	\$1.50
Total maximum Monthly Fee	\$6.50	\$10.00

If five or fewer exchanges pass the ballot and are approved, the maximum monthly fee would be \$3.50 for residence lines and \$7.00 for business lines within the petitioning exchange of Bean.

The fees associated with Expanded Toll-Free Local Calling are MANDATORY and are in addition to your basic local telephone service rates. The fees will apply until Mid-Plains' next rate case. Although this charge will be eliminated at that time, your basic local service rates may be subject to change.

Expanded Toll-Free Local Calling will be granted to each exchange with a "YES" vote from 70% of the people who actually return their ballots. Exchanges that fail to receive a 70% "YES" vote will not be added to the local calling scope. If all exchanges fail to meet the requirements of the ballot, service will not change and customers will not be billed an additional monthly fee.

The Public Utility Commission has assigned this matter Project Number 16571. Interested parties should direct any comments that they may have about the petition to the Public Utility Commission, 1701 N. Congress Ave., Austin, Texas 78701, or they may call the Public Utility Commission Information office at 512/936-7140 or 512/936-7136, teletypewriter for the deaf. The local contact for this project is Elton Cantwell, who can be reached at 806/847-2668.

AVISO PUBLICO

La área telefónica de Bean ha solicitado el Servicio de Expansión de Llamadas Locales sin costo de larga distancia a las áreas de Floydada, Lockney, Plainview, Tulia y Vigo Park.

En los próximos 15 días, Mid-Plains Rural Telephone Cooperative, Inc. (Mid-Plains) enviará boletas a todos sus clientes en el área de Bean. Después de marcar su voto en la boleta, los clientes deben firmar y regresar la boleta a la Comisión de Servicios Públicos de Texas (Public Utility Commission of Texas). Un sobre sellado se le proveerá con la boleta.

El servicio de Expansión de Llamadas Locales sin costo de larga distancia permitirá a los clientes del área de Bean llamar y recibir llamadas en las áreas de Floydada, Lockney, Plainview, Tulia y Vigo Park. Si se aprueba, todos los clientes del área de Bean tendrán que pagar un máximo cargo mensual, por línea, como sigue:

Primeras cinco (5) áreas:

Hasta \$3.50 por líneas residenciales y \$7.00 por líneas comerciales

Cada área mas de cinco (5) áreas:

Hasta \$1.50 adicional mensualmente por áreas residenciales y comerciales. Por ejemplo, los siguientes cargos se aplicarán si siete (7) áreas se aprueban:

	Residencial	Comercial
Primeras 5 áreas	Hasta \$3.50	Hasta \$7.00
Área #6	\$1.50	\$1.50
Área #7	\$1.50	\$1.50
Máximo cargo mensual	\$6.50	\$10.00

Si cinco o menos áreas pasan la boleta y se aprueban, el cargo máximo mensual será \$3.50 por líneas residenciales y \$7.00 por líneas comerciales dentro el área de solicitud de Bean.

Éstos cargos son mandatorios y son adicional a su tarifa de servicio básico telefónico. Éstos cargos se le aplicarán hasta el próximo caso general de tarifa de la compañía telefónica Mid-Plains. Aunque éstos cargos podrán ser eliminados por el próximo caso general de tarifa, su tarifa de servicio básico local serán sujetos a cambiar.

El servicio de Llamadas Locales sin costo de larga distancia será otorgado a cada de las áreas con el voto "SI" de 70% de las personas que actualmente regresen la boleta. Áreas que fallen no serán añadidas a su área de llamadas locales. Si todas las áreas fallan el voto, su servicio no cambiará y no se le cobrará el cargo adicional mensual.

La Comisión de Servicios Públicos de Texas ha asignado a éste asunto el Número de Proyecto 16571. Las personas interesadas pueden dirigir sus comentarios ó preguntas sobre la solicitud a la Comisión de Servicios Públicos, 1701 N. Congress Ave., Austin, Texas 78701, ó pueden llamar a la Oficina de Información de Servicios Públicos, al 512/936-7140, ó 512/936-7136 (teletipo para sordomudos). El contrato local para este proyecto es Elton Cantwell, quien puedo alcanzar al numeró 806/847-2668.

TELCOT Report

A WEEKLY SUMMARY OF COTTON MARKETING NEWS

For the Week Ending December 5, 1996

The cotton market closed lower most days last week as industry observers contemplated the additional cotton supply into the market pipeline and the prospects for larger than expected U. S. production. Thursday, the market rebounded on bund and local buying despite a disappointing export report.

Expectations are building for the U. S. crop production number to grow in USDA's supply/demand report to be released

December 11. USDA currently pegs U. S. production at 18.5 million bales, but a production increase is anticipated due to improved crops in the High Plains of Texas and the Delta.

Harvest operations have been pushing toward completion as clear skies have persisted over the majority of the Cotton Belt. According to USDA, 87 percent of the U. S. cotton crop was picked as of December 1, the same as last year and equal to the five year average.

The overall Texas cotton harvest is now 75 percent complete, slightly ahead of the average for this time of year. Field work is advancing steadily as producers have enjoyed unusually good harvesting conditions over the entire state. Harvest is now virtually

finished in South and Central Texas with very little cotton remaining in the fields. In fact, one market observer said all of the cotton for the 1996-97 season would be harvested by the end of the week. According to a Rolling Plains analyst, some producers have been delayed by a late killing freeze; however, 60 percent of the cotton in the area is now off the stalk.

Excellent weather on the High Plains has aided harvest as 70 to 75 percent of the area's cotton is out of the field. Additionally, yields have remained higher than expected, suggesting production for the High Plains area may reach 2.9 million bales, compared with USDA's November forecast of 2.8 million bales.

Overall quality of the West



Steadily gaining ground, the 1996 High Plains cotton crop continues to turn heads. Producers, close to having 90 percent of the crop harvested, continue to report outstanding yields.

Early projections of three million bales could even prove slightly low after converting ac-

Texas crop remains high, according to USDA's cotton classing office in Lubbock. Through November 28, 86.9 percent of the crop was graded strict low middling or better, and 77.4 percent had staple length of an inch and a sixteenth or longer, the office reported. Average micronaire was noted at 38.7 with more than 72 percent falling within the premium range.

Meanwhile, most of the troubled Oklahoma crop remains in the fields as producers have picked only approximately 50 percent of the cotton in the state. A delayed crop caused by adverse weather in the beginning of the season coupled with a late killing freeze has put harvest in the state behind schedule.

In other news, USDA's export sales number was disappointing to most in the industry despite the fact that most analysts expected a mediocre report. The new figure reflected higher prices and a general lack of activity during the abbreviated Thanksgiving holiday week. USDA reported export sales of 1996-97 U. S. cotton only increased a net 53,600 bales in the week ending November 28, down 54 percent from the previous week's total of 117,400 bales. Featured buyers were South Korea, Canada and China.

Some analysts are optimistic that export sales will improve in the coming weeks if nervousness continues over the situation in the Central Asian countries of the Former Soviet Union (CIS). This anxiety is being created by the current difficulty in obtaining desired quantities of cotton for prompt through year-end shipment. In fact, many shipping delays are being reported. Also, a decrease in cotton production raises a question as to whether the area's crop could be over committed. The CIS is expected to harvest only 6.6 million million bales this season, compared to 8.2 million bales in 1995-96. Some in the industry fear the highest grades of CIS cotton have been over sold.

Despite lower exports and lackluster market activity, interest in spot cotton was strong this week as sales on TELCOT for the five trading days ended December 5 totaled 78,097 bales. The new number is down slightly from the previous week's figure of 79,993 bales. Average daily prices received by producers on the electronic marketing system ranged from 64.57 to 66.04 cents per pound.

tual bales to the 480-pound standard used standard used for statistical purposes. Current estimates indicate as many as 2.9 million bales could be processed by the United States Department of Agriculture's Cotton Division offices in Lubbock and Lamesa.

The Cotton Division is responsible for evaluating each bale produced and assigning values for specific fiber qualities. All U. S. cotton is evaluated using a combination of High Volume Instrument (HVI) classing equipment and human classers.

HVI measurements are used for measurable characteristics such as length, micronaire and strength and human classers determine the color and leaf grades assigned to each bale.

Calculating the number of corresponding 480-pound bales from 2.9 million "running", or actual, bales requires adding between three and five percent to the bale figure. This adjustment is necessary because "running" bales typically weigh more than 480 pounds.

Making the required adjustment indicates a 1996-crop totaling between 2.98 and 3.04 million 480-pound bales.

"What a turn-around from the crop we expected to produce back in the middle of the summer," says PCG Executive Vice President Donald Johnson. "There were very few who ever thought we would produce this much cotton after the terrible start we experienced as a result of drought conditions.

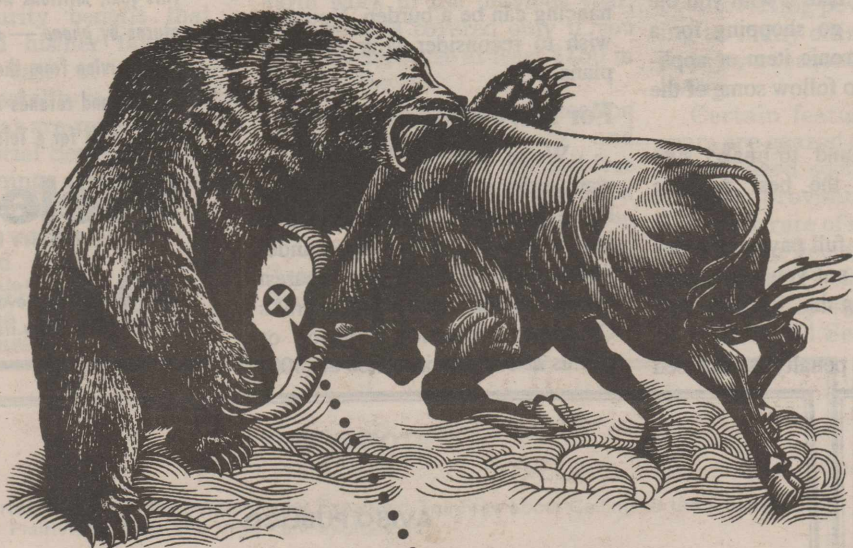
"It appears that this year's crop is going to shatter the average yield mark of 555 pounds per harvested acre we set in 1993."

Should the classing office estimates prove correct, and the area harvest the 2.4 million acres estimated by USDA in November for Texas crop reporting districts 1-N and 1-S, per-acre yields could average between 597 and 609 pounds per harvested acre.

Texas crop reporting districts 1-N and 1-S are typically used as a yardstick of High Plains production.

It should also be noted that a small number of bales classed at the Lubbock and Lamesa classing offices are received from outside the 25-county growing area.

Final production figures for the 1996 crop will not be available until 1997. It appears, however, that the 1996 crop is going to set many records, raising the bar for producers to match in future seasons.



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Brad & Daneille Snowden, Pastors
SUNDAY:
Sunday School 10:00 a.m.
Morning Worship 11:00 a.m.
Evening Worship 6:00 p.m.
WEDNESDAY:
Bible Study 7:00 p.m.

**SILVERTON
CHURCH OF CHRIST**
Ted Kingery, Minister
SUNDAY:
Sunday School 9:00 a.m.
Morning Worship 10:00 a.m.
Evening Worship 6:00 p.m.
WEDNESDAY:
Bible Study 7:30 p.m.

FIRST BAPTIST CHURCH
Jess Craig Little, Pastor
SUNDAY:
Library Opens 9:15 a.m.
Bible Study/S.S. 9:30 a.m.
Morning Worship 10:30 a.m.
Evening Worship 6:00 p.m.
SECOND & FOURTH TUESDAYS:
Baptist Women 9:30 a.m.
WEDNESDAY:
Library Opens 6:30 p.m.
Bible Study/Prayer 7:00 p.m.

**FIRST UNITED METHODIST
CHURCH**
Rev. Randy Thomas, Pastor
SUNDAY:
Sunday School ... 10:00 a.m.
Worship Service .. 11:00 a.m.
Evening Service .. 6:00 p.m.
SECOND SUNDAY:
Praise & Worship ... 6:00 p.m.
TUESDAY:
United Meth. Women 9:30 a.m.
WEDNESDAY:
Choir Practice 5:00 p.m.
In-home Bible Study. 7:00 p.m.

**NEW FELLOWSHIP BAPTIST
MISSION**
SUNDAY:
Sunday School 9:45 a.m.
Worship Service 11:00 a.m.
Training Union 5:00 p.m.
Evening Service 6:00 p.m.
WEDNESDAY:
Choir Rehearsal 7:00 p.m.
Prayer Service 8:00 p.m.

**OUR LADY OF LORETO
CATHOLIC CHURCH**
SUNDAY:
Mass 9:00 a.m.
WEDNESDAY:
Doctrina Class 4:30-5:30 p.m.
Junior & Senior
High 4:30-5:30 p.m.

**ROCK CREEK
CHURCH OF CHRIST**
SUNDAY:
Worship Service 10:30 a.m.
Evening Worship 6:00 p.m.
WEDNESDAY:
Worship Service 7:30 p.m.



WE DON'T THINK ABOUT HUMAN RIGHTS WHEN WE HAVE THEM

The subject of human rights is one that we seldom think about, because we are fortunate to be blessed with them in this country. However, we must remember that although there are large areas in the world where the people's rights have been restored to them, there remain other places where tyranny in one form or another still prevails. While there isn't much that we as individuals can do about it, we can at least attend our House of Worship and pray for those unfortunate souls who are not allowed to enjoy the freedoms that we simply take for granted, including free speech and the right to worship God in any manner we choose. Let us pray for the day when all nations can live together in freedom and friendship, beginning with the granting of human rights to their own people.

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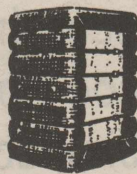
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NOTICE TO INTERESTED PARTIES

Mackenzie Municipal Water Authority wishes to lease Cactus Cove Marina at Lake Mackenzie. The Marina includes bait shop, grocery store and restaurant. Interested parties should contact the office at Lake Mackenzie by January 19, 1997 for information. 50-2tc

Go Owls, Lady Owls!

CARD OF THANKS

Words are inadequate to express our appreciation to our community for the abundance of kindness and love shown us during our disaster last Saturday. Neighbors, friends and the Fire Department, Ambulance Service crew, everyone who was so very helpful and concerned. Many worked through the day. We have been provided with all our needs. We thank God upon every remembrance of you.
Ann and Edwin Norris

We want to thank everyone for the many expressions of sympathy and love shown us in our time of need.

The family of
Wade Allen James

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