THE MUNDAY

COURIER

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MUNDAY, TEXAS 76371

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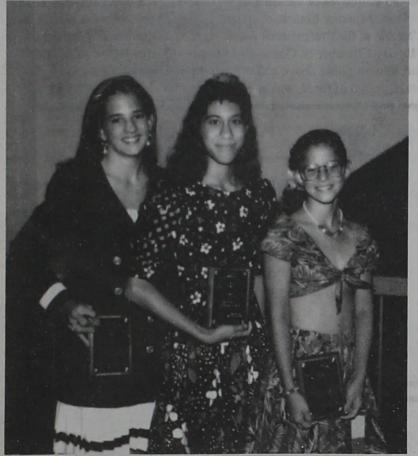
The state legislature must de-

velop a new way for financing

schools by June 1, 1993 because

the current plan has been ruled

unconstitutional.



AMBER REED (pictured at right) was selected Best Junior Model at the District 4-H Fashion Show held June 30 in Paducah. Shown with her are other winners from the 21 counties represented. Amber is the daughter of Mark and Pam Reed of Munday.

County 4-H'ers Place In Top At District Fashion Show

Two 4-H members from Knox County exhibited sewing and buying skills as they participated in the annual District 4-H Fashion Show June 30 at Paducah. Twenty-one counties competed in the show.

Representing Knox County and honored for their efforts were Amber Reed, daughter of Mark and Pam Reed of Munday, Best Junior Model Award; and Amanda Baker, daughter of Mr. and Mrs. Jimmy Baker of Knox City, second place, in the inter-

FmHA Accepting **Disaster Emergency Loan Applications**

Knox County was declared eligible for Farmers Home Administration (FmHA) disaster emergency loans recently, under two different disaster periods. Farmers who have lost at least 30 percent of their production due to drought, hail, flood and freeze between January 1, 1991 and December 31, 1991 and freeze between October 1, 1991 and November 30, 1991 may be eligible for emergency farm loans.

Applications for emergency farm loans due to production losses are being accepted at the Farmers Home Administration office located at 1101 East Main

in Knox City. FmHA County Supervisor Bobby Cude said that farmers may be eligible for loans up to 80 percent of their actual losses or the operating loan needed to continue in business of \$500,000, whichever is less. For farmers unable to obtain credit from private commercial lenders, the interest rate is 4.5 percent.

Farmers participating in the PIK of Federal Crop Insurance program will have to figure in proceeds from those programs in determining their loss.

Applications under this designation will be accepted through March 1, 1993 but farmers should apply as soon as possible.

Office hours are 9:00 a.m. to 5:00 p.md. Monday through Frimediate buying daywear division.

Contestants in the district contest were judged on their sewing and construction skills as well as overall appearance, quality of workmanship, wardrobe coordination, appropriateness of care requirements and use of comparision shopping techniques.

Amber was selected Best Junior Model from over 70 participants based on modeling skills exhibited during the public style

West Texas Utilities Company and the Texas Agricultural Extension Service sponsored the

STEVE BARRETT

Methodist Churches Welcome New Pastor

Rev. Steve Barrett resumed duties as minister to the Munday and Goree United Methodist Churches on June 18.

A former pastor at Darrouzett, Texas he has completed work at Perkins School of Theology at Southern Methodist University and did undergraduate studies at Texas Tech.

Barrett grew up in Lubbock, is single, and likes to play golf.

"I've heard a lot about people in Munday and Goree from former pastors. It seems to be a really friendly place and I feel fortunate to be here," he said.

Welcome to Munday, Steve

Education District Anticipates Tax Increase

Multi-County Education District #12 which includes Cottle, Dickens, King, and Knox Counties anticipates a huge tax increase. Senate Bill 351 created the C.E.D.'s as a means of equalizing public school funding. In 1991 C.E.D.'s were required to raise the equivalent of .72 cents per \$100 valuation multiplied by the C.E.D.'s State Property Tax Board values. C.E.D.'s then use the local values to determine what tax rate is required to raise the money required by law. In 1991 C.E.D. #12 was able to set a tax rate of .58 cents per \$100 valuation because the local values, which are current, was larger than the state val-

ues, which are one year behind.

In 1992 the law requires C.E.D.'s to raise .82 cents multiplied by the state values, an increase of .10 cents. The problem facing C.E.D. #12 is that the current state values are now larger than the local values. King County has lost about 108 million in taxable values and the other three counties have lost about 11 million for a total loss of local taxable value of 119 million in 1991.

This results in the strong possibility that the C.E.D. rate for 1992 will be between .92 cents and \$1.00 per \$100 taxable local value. The money required to be raised by the C.E.D.'s is law and the

period but shows a 9.06% increase

Local Man Wins

Second Place In

Bass Tournament

The weather was great Sunday,

July 19, for the annual Munday

Volunteer Fire Department's Open

Bass Tournament held at Miller

Creek Reservoir. Fifty-eight fish-

ermen entered the contest, some

traveling long distances to get

The contest winners were de-

termined by the total weight of 3

fish weighed in. Brad Dubert of

Aspermont had a total weight of

7.09, winning him 1st place and a

check for \$710.50. David Booe of

Munday won 2nd with 6.60, tak-

ing home \$426.30, and Morris

Stevens of Abilene received

\$284.20 for his catch totaling 4.54,

There was also an optional Big

Bass pot the contestants could

enter. Wilburn Ellison of

Aspermont hooked the biggest

bass, weighing 4.54, and he re-

Following the tournament,

prizes donated by local businesses

were awarded to several other

It was a long day for those who

had trouble finding just where the

bass were hiding, but for those

who did, it turned out to be a

ceived a check for \$250.00.

for 3rd place.

contestants.

prosperous one!

for the year.

Consumer Opinion Survey Being Conducted

C.E.D.'s board must set a tax rate

that will generate that amount of

revenue. C.E.D. #12 had the fourth

lowest rate in 1991 but that will

not be true for 1992.

Everyone who shops or conducts business in Munday and Goree will have the opportunity to express his or her opinions about the goods and services being offered in our area.

The consumer opinion survey is being sponsored by the Munday Chamber of Commerce and Agriculture and the Knox County Extension Home Economics Advisory Committee in an effort to strengthen local business; identify goods and services needed; and perhaps improve the community's economic situation. Munday and Goree residents are encouraged to complete the survey.

General information gathered from the survey will be available for all businesses and individuals. Information specific to a certain business will be given privately to that business only. No name or signature is required on the survey to ensure anonymity. Survey results will be gathered, summarized, and reported by representatives from the Chamber of Commerce and the Home Economics Advisory Committee.

Surveys will be available at many local businesses, the Chamber of Commerce, and the Knox County Extension office. They can be returned by mailing to the Chamber of Commerce or by placing in the night drop box of First National Bank of Munday, West Texas Utilities or the City-

County Library by July 31st. Everyone is encouraged to pick-up a survey and partici-

Local Tax Rebates Increase Over 29%

While July tax rebates rose an average of 5.5% across the state, Munday showed an increase of 29.65%. The local payment for this period was \$5,508.09, as compared to last year's \$4,248.55.

Munday also showed a 48.47% gain in the year-to-date payments for 1992. This year's total was \$45,489.99, while the 1991 total thus far was \$30,638.56.

Across the county, Knox City showed a 13.59% decrease for the period. Their 1992 payment for this period was \$7,042.68, as compared to last year's payment of \$8,150.30. This brings their year-to-date total to a .03% increase over last year.

Goree received a payment for this quarter of \$744.34, an increase of 2.15% over last year's \$728.66 payment. Their year-todate payments reflect a decrease of 10.93%.

Benjamin had no rebate for this

Scramble With Area **Golfers This Sunday**

A golf scramble is scheduled for this Sunday, July 26, at Lake Creek Golf Course. Tee off time is 1:30.

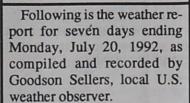
All area golfers are invited to participate.

NOTICE

The next commodities distribution for Knox County will be in August. Date and times will be announced in The Courier.

WEATHER :

REPORT



TEMPERATURE HIGH LOW RAIN 73 July 14 96 97 73 July 15 .11 96 70 July 16 July 17 84 66 87 66 July 18 July 19 91 65 90 July 20 67 Rainfall year to date 25.04

It is a great mistake to think you are more than you are and yet to underrate your real value.

David Bordovsky Now Coordinator Of Research At Munday And Chillicothe

David Bordovsky, who has been at the Texas A&M University Munday Research Station since 1976 will assume similar duties at the Texas A&M Research Station in Chillicothe on September 1. His new title will be Coordinator of Research Farms. He will be head-quartered at the Research and Extension Center in Vernon. The operation of the Munday and Chillicothe stations will continue as usual with the exception that Bordovsky will be splitting his time between the locations.

The appointment was announced by Dr. Pete Jacoby, director of the Vernon Center. Jacoby said Bordovsky's expanded duties will allow more research time for agronomy professor Dr. Ed Clark who has been associated with the Chillicothe station for the past 19 years.

The Chillicothe facility, which is the site of historic grain sorghum research, has some 250 acres in cultivation in its farming operation. Most of that is divided into small plots for wheat, cotton and grain sorghum research currently underway there. The Munday station, with some 150 acres in cultivation, also is the site for wheat, cotton, vegetable and pea-

nut research. Portions exserted from The Vernon Daily Record, July 16, 1992

Local FFA'ers Participate In **State Convention**

Five members of the Munday FFA chapter attended the 64th Annual Texas FFA Convention held July 14-17 in Amarillo.

Members attending this year's convention were David Tidwell, chapter president; Tanya Dunnam, district secretary; Brandy Branam and Roby Clem, chapter historians; and Toni Sellers. FFA advisor for Munday FFA, Ricky Moeller, and Kristi and Brandy Moeller also attended.

This 64th convention featured the election of new state FFA officers, selection of the first Mr./ Miss Texas FFA team and guest speakers, and business meetings in general sessions of the convention. More than 2,000 members were recognized for achievement and \$891,000 in scholarsips were awarded.

FFA is a vocational organization made up of students enrolled in Agricultural Science and Techmology classes.



LONE STAR GAS EMPLOYEES searched three long and hard days for a gas leak. They finally located and repaired the leak on Friday. Workmen are pictured digging one of their holes in front of The Munday Courier office.

The Munday Courier

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CHANGE OF ADDRESS
Mail to: The Munday Courier, Box
130, Munday, Texas 76371
SUBSCRIPTION RATES

Breast Cancer Detection Unit To Be Here Wednesday, August 5

Breast cancer cannot be prevented, but early detection can save many lives. Breast cancer will strike one in nine American women. The American Cancer Society predicts that about 44,000 women will die of breast cancer this year.

Experts estimate that if every woman had regular mammograms according to guidelines established by the American Cancer Society, nearly a third of the women who die of breast cancer would survive. The guidelines are:

a) Begin mammography by age 40

b) Age 40-49 mammogram every 1-2 years

c) Over age 50 annual mammo-

ram
d) Monthly breast self-examiation
e) Regular breast exams by a

physician
Mammography is the best
means for early detection of breast
cancer.

Transamerican Diagnostic Services has been accredited by the American College of Radiology since 1989. The American College of Radiology program is voluntary and designed to insure women receive optimum quality mammographic examinations. The accreditation is done through evaluation of the facility's staff qualification (technologist, radiologist and physicist), equipment, quality control, quality assurance, image quality and breast dose. The service is also approved by the Texas Department of Health to accept self referred patients and is approved by Medicare as a provider to the Medicare mammography program.

Transamerican Diagnostic Services recently has been contracted by the Texas Department of Health to be an official provider for low income women.

Transamerican Diagnostic Services will have a mobile breast cancer detection unit available to local women on Wednesday, August 5 at the Munday City Hall. Appointments may be made by calling Transamerican Diagnostic Services toll-free at 1-800-633-6452.

Billy W. Crawford Passes Away July 15

Services for Billy Wayne Crawford, age 55, were held at 2 p.m. Friday, July 17, at First Assembly of God Church in Seymour with the Rev. Lloyd McIntosh, minister, officiating. Burial was in the Riverview Cemetery in Seymour under the direction of McCauley-Smith Funeral Home.

He died Wednesday, July 15 in the Knox County Hospital.

Mr. Crawford was born July 20, 1936, at Seymour. He was an automobile salesman. He had been a resident of Baylor and Knox counties most of his life.

Survivors include his mother, Lennie Crawford of Munday; a son, Tommy Wayne of Waco; a daughter, Tonya Denise Gosnell of Strawn; two brothers, Glenn "Sonny" of Munday and Don of Sweetwater; a sister, Delores Killian of Munday; and five grandchildren.

Mrs. Ola Myers of Dickinson, Tami Parchman of Lubbock, and Mrs. Howard Scheffler and Hunter of Hurst visited Mr. and Mrs. Douglas Myers during the weekend.



CAMMIE STEVENS, LVN, of Rochester, standing at right, was named Employee of the Quarter for the Mediplex branch offices. Pam Nelson, Munday branch manager, is shown presenting a plaque to Cammie at the Professional Advisory Committee meeting held at the Munday Chamber of Commerce on June 15. Recipients are awarded this title for going above and beyond the call of duty, doing more than are expected of them, which is why Cammie received this honor.

KNOX COUNTY JR RODEO

Friday, July 24 - 8:00 p.m. Saturday, July 25 - 6:30 p.m.

FREE Stick Horse Race for ages 4 and under, and 5 & 6 year olds Cash prizes will be awarded each night.

ADMISSION: \$2.00 adults \$1.00 children ages 2-12, under 2 free

For more information call Poncho Morrow - 658-3006 or Sharla Carver - 658-3486

At Your Service

by Dr. Larry Fitzgerald Minister, Munday Church of Christ



Q: How many apostles were there? Were Peter and the others succeeded by other men?

A: The word "apostle" is translated from the original language of the New Testament (Greek) from the term apo stello. This term literally means "one (who is) sent."

The first "apostle" was Jesus, himself. Hebrews 3:1 calls him the apostle of our confession. In John 13:20, Jesus identifies himself as the apostle sent by God. (The last phrase of verse 20 is literally "he who receives me receives the one who apostled me.")

To identify a person as an apostle requires that we not only identify the sendee but the sender, as well. Christ is the apostle from God because God sent his Son-Jesus.

There were twelve special men whom Christ sent. These are the "apostles of Christ". They were chosen and sent by Christ to fulfill a special ministry. Judas Iscariot was originally among this group but he lost his position by committing suicide prior to the ultimate "sending out" by Jesus. This was predicted by the Old Testament prophets. Therefore, Matthias was chosen to replace Judas (Acts 1:15-26). None other ever took the place of any of the apostles following this replacement. Indeed, when James was executed, the Bible mentions no replacement (Acts 12:2).

One other was selected by Jesus to be a very special apostle. This was the selection of Paul to be "an apostle to the Gentiles" (Galatians 1:11-2:21; see also 1 Timo-

thy 2:7; 2 Timothy 1:11). Paul was the very last eyewitness to the resurrected Jesus (1 Corinthians 15:8-9). Being an eyewitness was a requirement of being an "apostle of Jesus" which men cannot meet today (Acts 1:21-26).

Besides being an apostle sent by Jesus, Paul was also an apostle of the Holy Spirit. Barnabas was an apostle of the Holy Spirit but not an apostle sent by Jesus (Acts 13:3-4).

The term, "apostle," was also used of those who were sent by the church to do mission work. They were "apostles of the church." This explains the apostleships of James the brother of Jesus (1 Corinthians 15:7), Epaphroditus (Philippians 2:25), and possibly Andronicus and Junias (Romans 16:7). The term "apostles of the church: is used of missionaries in 2 Corinthians 8:23 which the RSV translates "messengers of the church."

Since men, today, cannot meet the requirement of being eyewitnesses of the resurrected Jesus on earth, then there can be no more apostles of Christ. But everyone who is sent by the church to do mission work is an "apostle of the church."

Only the apostles of Christ ("the twelve" and Paul) were able to bestow the gifts of the Holy Spirit through the laying on of their hands. None other is mentioned in the New Testament as having this power.

If you have a question for this column, write Larry c/o Box 211, Munday, TX 76371.

REPORT OF CONDITION

Consolidating domestic subsidiaries of the

FIRST NATIONAL BANK IN MUNDAY

MUNDAY

Statement of Resources and Liabilities

Deposits:

J		
-	Cash and balances due from depository institutions:	
to lie	Noninterest-bearing balances and currency and coin	2,124
	Interest-bearing balances.	-0-
	Securities	17,834
	Federal funds sold	3,750
	Securities purchased under agreements to resell	
	Loans and lease financing receivables:	
	Loans and leases, net of unearned income. 12,590	
	LESS: Allowance for loan and lease losses	
S	LESS: Allocated transfer risk reserve	
H.	Loans and leases, net of unearned income, allowance, and reserve	11,305
ASSET	Assets held in trading accounts	-0-
AS	Premises and fixed assets (including capitalized leases)	218
	Other real estate owned	12
		0
-	Investments in unconsolidated subsidiaries and associated companies	-0-
	Customers' liability to this bank on acceptances outstanding.	-0-
-	Intangible assets	
200	Other assets	35.883
40	Total assets	0
100	Losses deferred pursuant to 12 U.S.C. 1823(j)	
	Total assets and losses deferred pursuant to 12 U.S.C. 1823(j)	33,003

	In domestic offices	31,848
	Noninterest-bearing	
	Interest-bearing	
	Federal funds purchased	
	Securities sold under agreements to repurchase	-0-
	Demand notes issued to the U.S. Treasury	-0-
	Other borrowed money	
1	Mortgage indebtedness and obligations under capitalized leases	-0-
1	Bank's liability on acceptances executed and outstanding	-0-
ā	Subordinated notes and debentures	-0-
3	Other liabilities	The same of the same of
	Total liabilities	
	Limited-life preferred stock and related surplus	-0-
	Perpetual preferred stock and related surplus	-0-
	Common stock	
¥	Surplus	
=	Undivided profits and capital reserves	
Š	LESS: Net unrealized loss on marketable equity securities	
	Total equity capital	3,805
	Losses deferred pursuant to 12 U.S.C. 1823(j)	THE RESERVE AND ADDRESS OF THE PERSON NAMED IN
3	Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j)	
Ĭ	Total liabilities, limited-life preferred stock, equity capital, and losses	3,003
	deferred pursuant to 12 U.S.C. 1823(j)	35,883

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the

John Doff

John Danett

RONNELLE CUDE	
Name	
VICE PRESIDENT	
Title	

of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Directors

Signature
JULY 21, 1992

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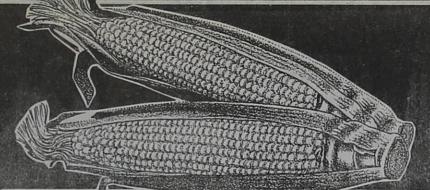
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	CUOM.		
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Chow		5 1780	00'31476 8



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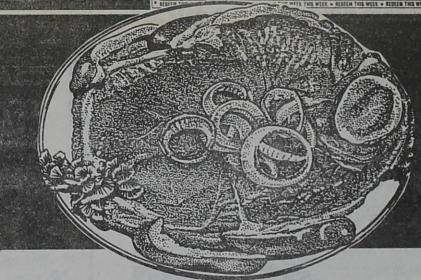
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LEON AND JESSIE MAE JOHNSON received YARD OF THE WEEK honors for their small, neat lawn. The lawn is enhanced by the lush, green elephant ears and colorful mums and periwinkles. Honorable mention went to the City Hall lawn which is being carefully tended by former (retired?) City Manager Walter Hertel.

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Truscott-Gilliland News

By Mrs. Clara Brown

Visiting in the F. D. Welchhome Sunday was his brother, Wilfred

Welch, of Wichita Falls. Mary Nell Hinds of Dallas visited her parents, Jodie and Clarence Miller, over the weekend.

A Sunday afternoon visitor in the Miller home was Fannie Lois Byars.

Truscott and Gilliland homecomings have been set for the Labor Day weekend. More about these later.

Don Brown of New York City visited Wednesday to Monday with his mother, Vivian Brown. He planned to visit his sister, Mary Harbour of Tulsa, before returning home Tuesday.

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Friday were her son, Phil Denton of Knox City, and his daughter, Jacqueline.

E. D. and Mary Welch have enjoyed visits from their grandchildren this summer. Their daughter, Susan Cartwright, and her three children were over last Wednesday from Benjamin. Adam and Julie Welch have been in and out, and Kevin Oustad of Munday has been helping his grandfather. Becky and her children were down earlier in the Summer.

Generosity gives help rather than advice.

Nights 658-3330

Weinert Church Hosts Christian Ladies Retreat

The first annual Christian Ladies Retreat, sponsored by the Weinert and Rochester Churches of Christ, was held July 17-18 at the Weinert school building. Helen Boykin registered 41 guests from 14 area towns (Seymour, Goree, Munday, Weinert, Haskell, Rule, Rochester, Knox City, Benjamin, Vernon, Sonora, San Angelo, Mesquite and Abilene).

The steering committee was comprised of Helen Boykin and Myrtle Phemister of the Weinert Church of Christ and Dora Brown and Barbara Pratt of the Roches-

Frances Cook and Valarie Kin-

ter Church of Christ. Songleaders were Orheana Greeson of Rule, and Shirley Gass and Lynn Fitzgerald, both of Munday. Theme of the Retreat was "Wings of Joy". Following the 6 p.m. meal, Barbara Pratt, MC of the Retreat, welcomed the ladies and introduced each speaker. Dora Brown read a poem she wrote for the Retreat entitled "Wings of Joy".

Lynn Fitzgerald of Munday gave a devotional talk entitled "Source of Joy, A New Friend". She related a personal story of a lady she met and became good

friends and was a definite influence on her friend's life. We never know when a stranger can become a good friend in our lives.

A book by Barbara Johnson "Splashes of Joy in the Cesspools of Life" was reviewed by Barbara Pratt. Main speaker Claudine Jones of Sonora led the group in round table discussions on the subject "Source of Joy -- Through Others".

After singing, prayers, snacks and visitation, 30 ladies retired to their "bed-rolls" for a short night of rest, to awaken for an early morning walk, breakfast and more visitiation. At 8 a.m. the ladies were joined by those who were unable to "rough-it" overnight.

Orheana Greeson of Rule gave a refreshing devotional talk on "The Joy of Being the Child of a King". She encouraged each one to look toward the beautiful things that await a Christian in eternity, which will be so great that the toils and trials of this earthly life will be soon forgotten.

Dora Brown read another poem she wrote "Broken Bread and Poured-Out Wine".

Myrtle Phemister gave a devotional talk about the "Magic Ingredient of Joy". She encouraged the ladies to be "enthusiastic " in everything, because the word enthuse is a Greek word meaning "God within", and enthusiasm is contagious. We are seldom aware of the influence we have on oth-

A funny style show "All Dressed Up and Somewhere to Go" was narrated by Myrtle Phemister with 13 ladies participating.

Guest speaker Claudine Jones had the rapt attention of everyone as she used one of her oil paintings to demonstrate how "Dressing Our Spirit in Joy" is very much akin to dressing our physical body. She used our five senses and how our eyes, ears, mouth and hands can, and must, be used to glorify our Heavenly Father as we live.

At 10:30 a.m. Janie Boykin of Vernon conducted a discussion on the "Role of Women in the Church". She based her talk on the book written by F. S. Smith, which was originally titled "What Most Women Want, and Few Find". She discussed women's priorities and said that man's role is being the "spiritual leader" in the Church, and the woman's role is being helper and protector of that role.

The women were treated to an informative talk and report by Evelyn Boyd of Knox City about her work with orphans in Haiti. She is home for a short rest.

The meeting adjourned after a salad luncheon, and the request was that the Retreat be repeated in 1993.

NURSING CENTER NEWS

By Virginia Williams

nibrugh of Gilliland Baptist Church called bingo. Richard Searcey and Lillie Parker won the Visiting Opal and Edgar Jones black-out gameand each received a wall hanger.

Sponsored by the Goree Baptist Church, Doris and Mutt Chamberlain served cake and punch for the residents of the Nursing Home with birthdays in July. Those with birthdays this month include: Beatrice Campsey, July 14, Eunice Strickland, July 18, and Gary Sanders, July 31.

Mable Jacobs has returned to the Nursing Center from the Knox County Hospital where she had been since July 4.

Frances Strickland is visiting her mother, Opal Brewer.

Edith Runnels spent a day in the Knox County Hospital. She is now doing nicely.

Willie Walsh visited Edith Runnels Friday afternoon.

Flowers were brought for the enjoyment of all the residents from the memorial service of Madge Mace, sister of Mauryse Stone.

Virginia Cary gave a devotional on asking forgiveness of anyone with whom you have bad feelings. The thought for the day was "Religion may not keep you from sinning but it takes the joy out of it". Psalms 23 was repeated in unison.

Attending Bible Study Monday afternoon from First Baptist Church were Nina Elliott, Carolyn Welch, Norene Hawkins, Christine Nelson, Evelyne Elliott and Marshall Benner. Geoff Rich, Trey Morrison and John Elliott were in charge of the program. They are the Recreation and Revival team from Midland who came to Munday to conduct day camps and lead youth bible study

Annie Smajstrla and Theresa Bruggeman of St. Joseph Church called bingo on Thursday. Mary Johnson won the black-out game and received a bottle of shampoo.

Woodie Strickland came to visit his mother, Eunice Strickland, for her 94th birthday on July 18. Also visiting was Woodie's daughter, Cynthis Rutland, her daughter,

granddaughter, Krystal, who has just returned from Israel. Eunice's nephew, Jim and Margaret Mann of Dallas, also helped celebrate her birthday.

Maurine Williams came to see Virginia Williams Saturday af-

Bunk and Aulsie Lusk of Stamford and Freddie and Frankie Stanford of Merkel visited Vera Mae Carver.

Oleta Lee of Ft. Worth visited her brother-in-law, Harvey Lee. Steve Barrett, new minister of

the Munday and Goree Methodist Churches, visited Mrs. Herby Peek, who had just returned from the Seymour Hospital, and other Methodist residents of the Nursing Center.

Father Gary Geurtz of St. Joseph Church brought the Sunday sermon on hospitality. Alice Reneau camf for the services and to visit in the home.

Paula Miller of Slaton came Thursday to visit her mother, Nina Pendleton.

Clarence and Etta Searcey visited his brother, Richard Searcey. Gypsy Lee McMullin of Big Spring and J. C. Decker of Odessa called their mother, Florance Decker, on Sunday.

Gerry Parker and his grandson, Bobby Willson, of Benjamin and Auta Marion of Knox City came to see their mother, Lillie Parker. Glenn and Carlyn Smith came to see his grandmother, Vera Carver, on Sunday.

Bill Williams came and took his mother, Virginia Williams, to his home for supper and to visit her granddaughter and greatgranddaughter.

Southeastern Asia has tiny hanging parrots which sleep hanging upside down like bats.

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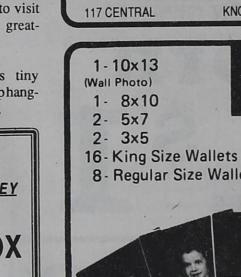
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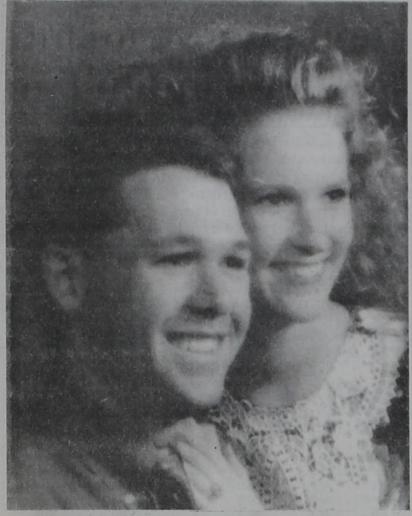
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ENGAGEMENT ANNOUNCEMENT: Doug and Frances Parker are proud to announce the engagement and approaching marriage of their daughter, Ann Renae, to Ty David Thornock of Abilene. Ann is a senior at Abilene Christian University, majoring in biology. Ty is a senior attending Hendrix Medical School in completing his BSN from Abilene Christian University. He is the son of Tony and Joanne Thornock of Austin. The wedding date is set for December 19 at the Munday Church

Extension Homemakers Attend Jayton Meeting

Four Knox County Extension Homemakers traveled to Jayton on July 8 to attend the District 3 Cultural Arts Day.

Programs for the day include Wildflowers of Texas by Zo Kirkpatrick - Post and a style show courtesy of the Image Center in Aspermont.

During the programs, judging of entries in the cultural arts competition was conducted. Placing from Knox County were: Paintings, 1st - Charlotte McNeil, Knox City, 2nd - Bobbie Harrison, Knox City; Photography, 2nd - Ila Mae



NEMIR I

Bullion, Gilliland; Handstitchery, 1st - Ramona Helms, Knox City, 2nd - Janice Rhodes, Knox City; Wearable Arts, 3rd - Vera Reid, Knox City; Decorated Garments, 1st - Bobbie Harrison, Knox City, 2nd - Vera Reid; Fabric Painting, 1st-VeraReid, 2nd-Beth Perkins, Knox City; Folk Art Crafts, 1st -Vera Reid; Holiday Decorations, 1st - Vera Reid, 2nd Ruth Rhodes, Knox City; Miscellaneous Creations, 1st Jeanette Phillips, Mun-

First place entries will advance to the state competition September 22-24 in Galveston.

Jayton Extension Homemakers served the noon meal which was followed by viewing of exhibits and awards. Those attending were given an opportunity to vote on their favorite cultural art entry. The people's choice award went to Jimmie Wienert of Haskell County for her hand pieced and hand quilted quilt.

Enjoying the day of activities were Frances Cook, Knox County TEHA Chairman, Gilliland; Janice Rhodes, Ramona Helms and Mary Groves, Knox City; and Jane Rowan.

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Goree Native Dies In California

Services for Wayne Lambeth, 72, of Hemet, retired superintendent of operations for Southern California Edison Co., were at 2 p.m. Friday, July 3 at McWane Family Funeral Home, 350 San Jacinto St., Hemet.

The Rev. R.E. Anderson of Faith Tabernacle in San Jacinto officiated. Private burial was held at Riverside National Cemetery.

A native of Goree, Texas, Mr. Lambeth died Tuesday, June 30, at Hemet Valley Medical Center. He had lived in California and Hemet for 55 years. He worked as an airplane inspector for Hemet Ryan School of Aeronautics and for a Safeway store until he entered the Navy. A veteran of World Was II he was a survivor of the U.S.S. Reid and received medals as follows: Asiatic Pacific Campaign, Liberty, Medal of

World War II and American Cam-

When he returned to Hemet following the war he worked for what was the Southern California Gas and Electric in the San Jacinto Valley and Perris-Sun City areas. He retired after 35 years with the company. He was a member of Hemet Elks Lodge 1740; Veteran of Foreign Wars, Harbour-Record Post 2266, and of Toastmasters in Sun City. He was a member of Faith Tabernacle Church.

Mr. Lambeth is survived by his wife, Donnie of Hemet; three daughters, Sharron Lambeth, Renee Orr and Margo Hamilton, all of Hemet; eight grandchildren; two sisters, Evelyn Van Horn of Huntsville, Texas, and Imogene Land of Post, Texas, and three brothers, John of Munday, Texas, Lyndel of Goree, Texas and C.A. Hicks of Springfield, Mo.



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Lala Morgan Visits **Children And Friends**

Visiting in the home of Lala Morgan during the 4th of July weekend were Irene Carmichiel and daughter, Juana Ethridge, of Jackson, California, and an ephew, Arthur, Loretta and Karla Thorp of Oklahoma City, Oklahoma.

The following Monday evening, Lala's daughter, Neva Biggs of Austin, came up, and they visited Gayle Morgan at work. Gerald visited Tuesday morning before Lala and Neva left for Austin.

On the way to Austin, they stopped at Ursel and Nolan Phillips to visit them and Irene, Juana and Lenora, and Stan Hammet of Pionere, California.

While visiting Neva and her family, Lala also saw her two sons, Nolan, Martha and Anna Morgan, and Dennis, Judy and Kent Morgan, and Judy's mother and step-father, Mozelle and Al Lee.

Lala's nephew, Millerd Thorp, also visited Lala while at Neva's. She returned home Thursday. On Friday morning, Gayle Morgan and daughter, Elaina Reece of El Paso, visited Lala and Neva. Neva also visited Ursel and Nolan Phillips a little while and returned home Friday evening.

Nursing Skills In Care Of Disabled Is Workshop Focus

Simple nursing techniques for families with a bedfast or disabled person at home will be the focus of a workshop on Monday, July 27, from 6:30 to 9:30 p.m. at the West Texas Rehabilition Center.

Caregivers will learn skills that will make life easier for both patient and caregiver, such as how to change linens when someone is in bed, how to re-position that person without strain and how to move someone from a bed to a chair. Hands-on practice will be available to participants, using hospital beds and wheelchairs.

Other topics include universal precautions for infection, psychosocial issues of caregivers and anticipatory grief.

This seminar, which is free of charge and open to the public, is sponsored by Hospice of Abilene, Inc., the Big Country AIDS Support Group and the West Texas Rehabilitation Center.

Senior Citizens Group **Holds Regular Meeting**

The Munday Senior Citizens group met in the Perry Patton Community Center July 2. There were six members present.

The next meeting will be August 7. All senior citizens are urged to attend. Visitors are always wel-

504 W. Eden



REGION II FHA OFFICERS are attending the regional leadership camp and executive council meeting of Future Homemakers of America this week. The students will be planning the regional and state meetings for 1993. Pictured are the Region II Delegates attending the National Leadership Meeting in Chicago. In the back row are Pattie Walters, Danette Owens, Lauren Barns, Holly Burgess, and Jamie Ming; front row, Amanda McCown, Angie Rye, Denise Petty, Angie Hohensee, Crista Abernathie, Amy Eubanks, Kenda Sheppard, and Angela Taylor.

property owner's water rights

would be in question," he told the

Hall and Peggy Garner were in

Wichita Falls Tuesday where

Senator Carriker had arranged

visits with municipal and county

officials from North Texas inter-

ested in various areas of Com-

mission regulation such as solid

waste, hazardous waste, and sur-

face and underground water.

Water Commissioners John

Carriker Proposes Water Rights Bill

Calling private property owner's rights essential to the economy and security of Texas, Senator Steve Carriker today announced that he is preparing a bill for the next session of the Legislature that will repeal the authority of the Texas Water Commission to limit the right of capture and called for a Legislative solution to the Edwards Aquifer dispute.

Carriker's bill would repeal section 28.011 of the Texas Water Code which gives the Water Commission broad authority over the pumping of all types of underground water anywhere in the state. "This provision of the code has never been applied by the Water Commission and the current commissioners assure me that they do not desire this kind of sweeping authority," Senator Carriker told a gathering of news media with commissioners John Hall and Peggy Garner present.

"While I applaud the efforts of the Commission to address a critical problem of potential overuse in the Edwards Aquifer, we must reach a long term legislative solution in the Edwards which sets no damaging preedents for the state's other aquifers," the Senator went on to say. He said that the repeal of section 28.011 was the first

step in that process. Seantor Carriker went on to praise the Water Commission for taking the initiative to address the Edwards Aquifer problem and avoid Federal intervention, and for their refusal to invoke section 28.011. "If the Commission had used 28.011, then every Texas

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tional games and fun activities. Limited enrollment.

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Makes Dean's List

Nichole Booe, daughter of Mr. and Mrs. Larry Albert of Albuquerque, New Mexico, made the Dean's List upon completion of her freshman year at the University of New Mexico. She is pursuing a bachelor of science degree in psychology and plans to attend the UNM School of Medicine.

Local's Granddaughter

Nichole graduated with honors from Cibola High School in 1991. She is the granddaughter of Winters Matthews and the late Hank Matthews.

By Mrs. Thelma Coulston

Mr. and Mrs. Harold Beck returned home Saturday from a vacation trip which took them to points of interest in Wyoming, Colorado and Utah. They toured Yellowstone National Park in Wyoming and visited with Mr. and Mrs. Joe Alford in Colorado Springs, Co.

Mrs. Robbye Hill of Seymour visited Saturday evening in the home of Mr. and Mrs. R.J. Trainham.

Mrs. James Campbell of Hart was a visitor in the home of her sister, Mr. and Mrs. Randal Kinnibrugh and Family. She accompanied Beverly, Kyle and Sarah to Arlington, Sunday where they enjoyed Six-Flags Over Texas.

Mrs. Aleitha Beck returned home recently from a visit with her son, the Russell Beck family in Wichita, Ka. She was accompanied by Daniel Beck who had spent three weeks with his grandmother.

Mrs. Maurine Parris visited Wednesday with Mrs. Madge Boyd and Mrs. Alma Shawver in the Texoma Christian Care Center in Wichita Falls. She also visited with Mrs. Bobbie Gore who was a patient in General hospital in Wichita Falls. Bobbie had suffered a broken hip at the Texoma Christian Care Center but has improved enough to be moved from the hospital back to the Care Center.

Weekend visitors in the Billy Kinnibrugh home were Mr. and Mrs. Tom Crawford of Lubbock, Mr. and Mrs. Tom Smith of Odessa, and Mr. and Mrs. Gordon Thomas and little daughter of Woodson.

Mr. and Mrs. Gaylon Scott spent the weekend in Abilene where they attended the 4-H Horse Show.

Visitors in the Keith Beck home during the week were Mrs. Carol Brook, Ward and Wade of Floydada and Dr. and Mrs. Walker Brook and Destiny of Eastland. Sunday the Beck family and Carol and boys and Mrs. Walker Brook and destiny attended the Allen family reunion at the community center in Munday.

Mrs. Maurine Parris was in Abilene Satruday and Sunday where she visited in the home of Mrs. Helen Randolph and enjoyed avisit with Helen's son, Dr. Collier Randolph of Bloomington, Ind. Collier spent his early childhood in the Vera community and is now a professor at the University of Bloomington.

Mrs. Judy Beck and children visited Saturday with her parents, Mr. and Mrs. Billy Daniel in Crowell. Monday, Keith and Judy were in Crowell where they attended the funeral of her uncle, J.C. Daniel.

LOCALS

Mr. and Mrs. Douglas Myers enjoyed watching their grandson, Todd Parchman, play in the Little League All-Star games in Lubbock. His team won city and district and will participate in the Regional playoff this weekend in Dumas.

It may be easier to get a child to take unpleasant-tasting medicine if you tip the medicine into the child's mouth as far back as you can, since most taste buds lie at the front of the tongue.

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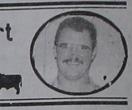
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Farm and Ranch Report

By Donnie Peters

Knox County Extension Agent - Ag. Texas Agricultural Extension Service



TOP WHEAT VARIETIES NAMED

Wheat harvest is finally complete and producers are beginning to make decisions on what variety to plant for the 1993 wheat season.

Two wheat variety result demonstrations were conducted in Knox County this year. One test was planted on the B.M. Brown farm on October 1 at a rate of 90 pounds of seed per acre. Prior to planting, anhydrous ammonia was applied at one-hundred pounds per acre. On March 19 and May 5, forage yields were taken on one square meter. On May 28, plots of four feet by four feet were hand harvested.

Results are shown below.

DRYLAND WHEAT VARIETY YIELD RESULTS

		(Brown I	Farm 1992	2)	
Variety	Wheat Yield Bu/Acre	Test Wt. Lbs/Bu.	Forage Ranking	Total Forage Yield Lbs/Ac.	March 19 Forage Yield Lbs/Ac.
2180	78.4	61.6	12	3257	2726
Karl	64.8	60.8	16	3413	2380
812	62.3	58.7	2	3844	3290
Wintex B	59.1	58.2	7	3387	2675
Weather-					
Master 135B	56.6	60.8	11	3287	2135
Quantum 589A	50.1	60.9	13	3225	2700
Quantum 554A	AB 43.3	59.1	14	3267	2625
TAM 201	42.9	60.0	5	3648	3388
TAM 109B	42.3	59.2	9	3355	2820
TAM 200	41.7	₹60.9	8	3369	3077
Lancota	37.1	57.2	4	3684	2600
Mesa	34.8	61.3	10	3319	3110
TAM 101	30.4	60.5	3	3777	3242
TAM 202	N/A		1	4018	3691
Quantum Exp. A-Hybrid Vari		ess Variety	15	2921	2368

The other demonstration was conducted on Zeissel Farms and was planted on October 4 at a rate of 85 pounds of seed per acre. 100 pounds of anhydrous ammonia was applied pre-plant and 45 pounds of 18-46 was applied at planting. Cattle were allowed to graze one plot from November 15 to February 12 where a fence was set up for a simulated pull off. The cattle were removed from the field on February 29.

Plots of 16 square feet were harvested on June 11. Results are as follows:

DRYLAND WHEAT VARIETY YIELD RESULTS

	(Zeissel Farm	s 1992)	
	Feb. 12 Pull Off		Feb. 28 Pull Off
Variety	Yield		Yield
	Bu/Ac.		Bu/Ac.
Weathermaster 135 B	43.1		46.4
Wintex B	46.7		46.3
2180	56.3		41.5
812	36.8		36.2
Longhorn B	38.3		35.0
TAM 101	37.7		34.4
Quantum 589 A	34.3		33.9
2158	45.7		33.7
TAM 201	53.7		33.6
Quantum 554	33.5	1 1 Tu	32.1
TAM 109 B	35.9	5478875	32.0
Karl	39.9		32.0
Mesa	37.7		27.6
TAM 200	37.1		26.1
TAM 202	29.2		22.7
A-Hybrid Variety, B-Bea	ardless Variety		

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- Many times the puncture resistance of conventional "paper" or fiberglass roofs!

- Considerable saving in cost over conventional re-roofing!

+ PLUSES +

+ Lighter weight energy efficient surfaces!

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+ All the benefits of modern mechanization!

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All Around The Neighborhood

Grady and Susie Williams have returned home after visiting her sister, Mr. and Mrs. Charles York, for a few days. Another sister, Juanita Wardlaw of Houston visited as well. Other visitors included long time friends, Dorothy and Joe Sinclair of Whittier, California. Visiting in the Williams home last weekend was their grandson, Glynn Williams of Lewisville, TX.

Sunday visitors in Gladys Lambeth's home were Doris Ann Smith of Medina; Vanessa Floyd and daughters, Amanda and Jennifer, of Arlington and Helen and Charles Taylor Hutchinson of Munday.

Kristopher Reeves returned to Lubbock after spending several weeks visiting his grandparents, Don and Jo Coffman and other relatives in the area.

Mary Kathryn Bingham of Rockwall visited Ruth Coffman on Thursday.

Weekend visitors in the home of Elizabeth Watson included her children and grandchildren. Visiting from Abilene were Marsha and Gary Hale and their daugh-

No Gifts Please

ters, Donna and Leslie Hale, and Marcie Hale Harward and children, Robert, Jeremy and Whitney. Also visiting were Mr. and Mrs. Dennis Watson and Johnny of Seymour.

Blanche Morse enjoyed a visit with her son, Elwin Morse of Waxahachie, on Saturday.

Visiting Ethel Birkenfeld on Sunday were Thomas and Teresa Koetter of Dallas. Teresa is the sister of the late Joe Birkenfeld.

Dixie Elliot's daughter, Judy Barnes of Mesquite spent all last week with her. On Friday night, Dixie, Judy, and Berneice Steward, attended a Ladies Retreat at the school building in Weinert. The retreat was hosted by the Weinert Church of Christ.

Local Musicians Invited To Old Glory Musical

The Old Glory Musical will be held Saturday, July 25 at the Community Center. The concession stand will open at 5:30 and the music will start at 6:30.

To insure a spot on the program call; 817-989-2760 or 989-2925.

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John Earl & Juanita Nelson

hosted by their children

Sunday, July 26, 1992

2:00 to 4:30 p.m.

First Baptist Church

Fellowship Hall

Munday, Texas



JUANITA and JOHN EARL NELSON - 1942

John Earl and Juanita United At 2 A.M. Wedding Ceremony

John Earl Nelson and Juanita Hunter made plans to meet in Yuma, Arizona and get hitched. Juanita left Munday by bus to go to Abilene and catch the train west to Yuma, where John Earl would be waiting to pick her up. Due to an unexpected layover and a takeover of the train by military troop movement, the bride was forced to wait for another train, thus missing the connection with the groom.

Upon her arrival in Yuma and eventually finding each other, they went on to the Justice of the Peace to be married, even though it was 2:00 in the morning. The JP's wife and a neighbor lady were awakened to be witnesses, and the marriage finally took place on July 26, 1942.

Following the cermony, they journeyed to San Diego, California, where the groom lived, and made their home. John Earl was in the service, and was later transferred to Richmond, Virginia, where they lived till the fall of 1946. They then moved to Mun-

day, Texas, to raise their family.

Their children wish to invite everyone to a celebration to honor John Earl and Juanita on their 50th wedding anniversary. It will be held from 2 to 4:30 p.m. on Sunday, July 26, at the First Baptist Church Fellowship Hall.

Hosting this special occasion are Bobbie and Bill Wright, Rosann and Harold Owens, John Lee and Pam Nelson, Joe and Emily Nelson, and their families.

The Lord's Corner by Dr. Pete Bradfield, pastor First Baptist Church

How would you respond if God appeared to you as He did to Solomon and extended a blank check invitation: "Ask what I shall give thee". Be honest. Could you resist the urge to ask for riches, power, or fame? Perhaps you can

identify with the father who joke "We have something at our hot money can't buy: poverty! there really something in the world more lasting and import: than financial success? Do v place wisdom over wealth in yo priorities?

See you next week, and remei ber: money won't buy happine but it will pay the salaries of large research staff to study t problem.



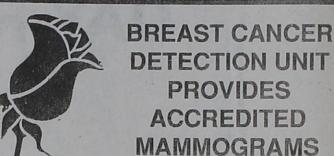
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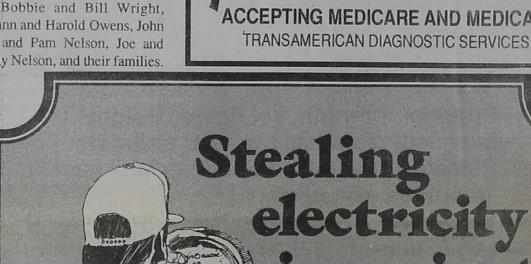
WALK-INS WELCOME



The unit will be parked at: City Hall 121 East Main Munday, Texas Wednesday, August 5 Price: \$70.00

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Stealing electricity is a felony.

the law!

Some people tamper with their electric meters to avoid paying for the energy they use. Stealing electricity is a felony offense in the state of Texas and violators will be prosecuted. West Texas Utilities' Current Diversion Department is working hard to help combat the growing problem of energy theft.

Energy theft is dangerous.

Not only is service theft a crime, but it is also very dangerous. Serious injuries can result from meter tampering.

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WTU will prosecute.

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PUBLIC NOTICE

The Texas Department of Transportan will conduct a public meeting at 7 n. on July 28 at the Women's Departnt Club in Childress for the purpose of cussing the Project Development Plan DP) and Transportation Improvement in (TIP) preparation process. All intered citizens are invited to attend this eting to express their views. 44-1tc

NOTICE OF PUBLIC HEARING A public hearing will be held by the th District Court to set the amount of mpensation to be paid the 50th District urt Reporter for fiscal year 1992-93. I parties in interest and citizens will be en opportunity to be heard. The hearwill be held in the Knox County strict Courtroom in Benjamin, Texas, Friday, August 7, 1992, at 10:30 a.m. David W. Hajek, District Judge

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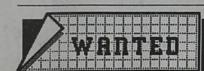
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Words are so inadequate to express my appreciation for the many expressions of love shown to me and my family while I was in the hospital and upon my return home. The flowers, cards, gifts, and notes were lovely and so appreciated. Thank you for every thought and prayer said in my behalf, and for the delicious food you have brought to sustain us since the accident. You have truly made me thankful for being able to call Munday my home town. In humble gratitude, Mauryse S. Stone & family



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GARAGE SALE: Saturday, 8-5 p.m. Buster Echols in Goree. 8 qt. pressure cooker, typewriter, curtains, coffee pots, misc. clothing. Priced to sell. 44-1tp

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6 FAMILY GARAGE SALE: 610 W. Eden. Thursday 5 p.m.-9 p.m., Friday 9 a.m.-6 p.m., Saturday till noon. Clothing infant-larger adult sizes, formals, bedspreads, curtains, bedruffle, toys, kitchen ware, lots of misc.

CARD OF THANKS Thanks to everyone who helped me while I was sick. Your cards, flowers, calls and prayers were appreciated. Larry Browning

New Guinea's pigmy parrots creep up tree trunks, using their stiff tails for support.

Senator Lloyd Bentsen

Watching Washington



Even though the heavy rains of this past spring have stopped falling, plenty of Texas counties are still reeling from the destruction and damage caused by the floods.

In Wilson County, for example, over half of the 800 miles of county roads have undergone major damage. Several are down to only one lane, others have been completely washed out. These impassable routes have forced school bus drivers and farmers alike to make 20 mile detours in order to get to their destinations.

Wilson County doesn't have the equipment or resources to repair or restore those roads. Local officials estimate it would take \$1 million to do the job, a figure that would empty county coffers unless federal relief is available to defray the costs.

In the wake of the most extensive flooding in our state's history, I wrote to the director of the Federal Emergency Management Agency (FEMA), Wallace Stickney, to aid Texas counties that are in dire need of repairs to their roads, bridges, sewers and other public facilities damaged by the

From December of 1991 to May of 1992, Victoria County received 39.78 inches of rain, compared with the average 14.63 inches during the same period. After the first series of floods this past winter, Texas counties received the federal assistance they needed from FEMA to recover from the damage to public facilities.

After a second round of flooding this spring, however, FEMA denied further relief for additional counties that had exhausted their resources due to the continued rainfall.

These decisions are inconsistent. FEMA maintains that the damage this time is not severe enough to warrant help, but the economic distress in many of the affected counties is more severe, more threatening than the earlier damage, when federal help was provided.

The delay in relief is causing further problems that could have been avoided if FEMA had acted more quickly. For instance, the city of Gregory in San Patricio County suffered damage to the sewer system. The lack of resources to make necessary repairs now has led to contaminated groundwater and raw sewage floating in open ditches.

Not only is flood damage costly, the economic disruption of the heavy rains further strains the resources of our communities. In several cases, whole industries, such as logging in Tyler County, have all but ceased

I hope FEMA will seriously consider my request and send assistance to the distressed counties in Texas. This agency has a responsibility to take action in a consistent and timely manner so that communities can recover, rebuild and get on with their lives.

Married Business Partners Should Both Earn Social Security Coverage

Married couples who are also business partners should make sure they both earn Social Security coverage through the business... or one of them could lose out on potentially valuable benefits, according to Pattyb Brandt, Resident Representative in Ver-

Sometimes, when a husband and wife start a business together, thy decide that the simplest way to report their income for tax purposes is to report all of it on one Social Security number . . . usually the husband's. "And, if the couple remains married and stays healthy until retirement age, they may, indeed, have no regrets,: Mrs. Brandt said.

"But if something such as a divorce or disabling injury happens... and we know that it can ... then that couple may wish that they had shared the income on

their tax returns," she explained. Social Security coverage is based on credits an individual earns while working. During a person's working years, earnings are posted to his or her Social Security record and credits are based on those earnings. These credits are later used to determine eligibility and benefit levels for retirement, and for disability or survivors benefits if the person should become disabled or die.

Disability benefits, for example, are based on recent work under Social Security. An individual who has no income reported to Social Security records in a fiveyear period, or who has less than five-years income reported in a ten-year period, loses his or her eligibility to get Social Security disability benefits.

"Retirement decisions can also be affected," Mrs. Brandt explained. "While spouses can receive retirement benefits based on their husband or wife's earnings . . . and divorced spouses can get benefits if the marriage lasted 10 years . . . having your own Social Security eligibility allows flexibility in making retirement decisions. And it can also affect the amount of retirement benefits a husband or wife might receive."

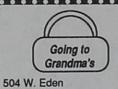
How should business income be reported to assure dual Social Security coverage?

"The procedures are fairly simple," Mrs. Brandt said, "If spouses run a business together and share in the profits and losses, they may be partners . . . even if they don't have a formal partnership agreement. When they are ready to file a tax return for the business, they complete Form 1065 for a partnership tax return and separate Schedules SE to cover each business partner for Social Security."

Total tax liability will usually not be increased.

For tax information about family partnerships, contact the Internal Revenue Service (IRS). For questions about Social Security coverage, call the toll-free number, 1-800-772-1213.

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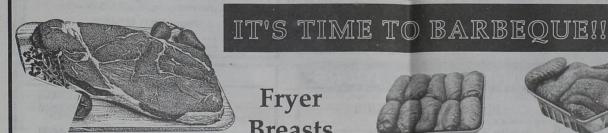
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