

CRAIG ANDERSON of Sulphur Springs sandblasts AMPI's storage silos to the bare metal. Fifty-five gallons of primer is then applied, to be followed by two coats of 100 gallons of rubberized, elastic white paint. The silos were painted in November 1982 with defective primer, so the paint company is furnishing the paint. Janie Hartman Photo

Williamson named to house committees

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The influential Appropriations Committee has final budgetary jurisdiction over every agency and program of State government. It is interesting to note that Williamson

T

celebration. "Our fans created a great at mosphere," a jubilant Coach Tede Heers said after the game, "and we're thankful that we were able to play so well and experience the feeling that a championship gives you. There are peaks and valleysa and we captured a peak that we can all treasure." Junior Brian Heess scored 17 points and hauled in 14 reboundsto mytich they never trailed. The visiting Hornets opened an 8-0lead

VOLUMELI,NO.12/0

For the first time in Muenster

First-time ever district championship...

and allowed Forestburg to close the

For the first time in Muenster basketball history, the district championship trophy will be in the trophy case at Muenster High second place Forestburg Longhorns at Forestburg Tuesday night, the boys maintained a per-fect 10-0 district ledger and treated their loyal following to a wild celebration.

Hornets clinch title

The Muenster Hornets clinched the District 33-A title at Forestburg rought with a 47-35 will alway and Era getting the home. Will alway and Era getting the home source forestburg. The Hornettes worn district championship honors of works ago. Both Muenster district record A to Humenster basis of their record rather that. The girls' first round of this gets a bye. Lindsay and Forest-ulay play at Era Friday night. The Hornet Era and Prainie alway play at Era Friday night. The Hornets bi-district game mille played feb. 17 and the Hor-pas Feb. 24. District 34 teams and ocations are still unknow.

14 PAGES

Hornets win!

ts, but more importantly got 11 rebounds, including 5 in the pivotal fourth quarter. Senior Ryan Klement was a perfect 4 for 4 from the free throw line during the låst two minutes, and finished with 8 points, including a perfect 3 for 3 from long-range in the first quar-ter, and along with Klement con-trolled the tempo of the game with their ballhandling. Stuart Hess, Mike Pagel and Joe Pagel each ad-ded 2 points to the win. The Hornets will meet the district runner-up from District 34 on Feb. 24. Slidell, Ponder and Gunter are all in the hunt with 2 games remaining.

games remaining

"There's already talk around the area from some folks that we should let the air out and hit the track," said Heers, "and then some of the officials have said that some of the officials have said that we can play with those guys. Whatever, we're going to savor this for a day or so and then get to work. We feel we're capable of playing with anyone, besides, it's a crazy game and on any given night ... you know how it goes.'' Muenster ends the regular season 18-5. They may have a warm-up game between now and the 24th with another playoff team. Watch The Enterprise for details and CONGRATULATIONS, DISTRICT CHAMPIONS 1987!

35¢

FEBRUARY 20,1987

Special Section In This Issue:

of Texas Agriculture

Competitiveness

Improving the

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MUENSTER

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At Monday's City Council meeting...

Tower back to first base

A large crowd was present at the fity Council meeting Monday ight. The majority seemed mainly terested in the anticipated ecision by the zoning board con-ceision. There was, however, no vibichearing on Feb 23. A large crowd was present at the City Council meeting Monday night. The majority seemed mainly interested in the anticipated decision by the zoning board con-cerning the new Muenster Cable TV tower. There was, however, no decision. There will be another public hearing on Feb. 23. According to zoning board

Hamric's staff

attends fall market

mit was valid and was not frequesting a new permit. Bayer stated, "My only interest is preser-ving the integrity of the ordinar-tion of the ordinary of the ordinary of the second public hearing is actual. While very little about the tower stated at the meeting, much was stated the word the ordinary of the state of the word of the tower stated the word of North Elso the state is a 30-foot wide street in beschilling development in norbig schilling family felt that ever schi decision. There will be another public hearing on Feb. 23. According to zoning board chairman Charles Bayer, the per-mit issued to Muenster Telephone Corp. "was for the small com-unalified for a tower." Bayer in-dicated that Muenster Cable TV now agrees with this point and has applied for a special use permit. The procedure must start all over again as allowed by the zoning or-dinance. The previously been made. Cable TV Manager Alvin Fuhrman made it clear at the Jan. 27 meeting that he felt the old per-

the development had to remain in the hands of the Schilling family, their surveyor and contractor. Spokesman Tom Herr admitted that the mistake was due to poor understanding on their part. But he added that 30 foot streets should not be allowed in the future so there would be no misunderstanding. During examination of monthly bills, the Council saw evidence that costs of trying to obtain a new lan-dfill permit continue to mount. \$1,696.32 was paid to the Austin law firm, Davis and Davis. Soil tests cost \$750.00, dozer work \$375.00, and two landfill use fees to the state \$222.50. Soil tests and mixture analysis in the near future are estimated at \$4,550.00. These tests must be completed and submitted to the state before permit action can progress any further.

progress any further. In other action the Council: — Held the first hearing on a National Flood Insurance or-

reform

bage trucks.

- Approved an order for one year's supply of garbage bags at a cost of \$24,123.90. entitled "Discovery" where the latest designs were displayed for buyers'inspection. They also attended a luncheon and slide presentation by Marie Griffin of New York associated with "Promostyl Trend Forecaster" of Paris, London and New York, where they were shown how to interpret for their — Approved use of the city park for Germanfest. Inclusive dates are April 21-30.

Denied request to drop gar-bage charge at unoccupied house at 612 N. Cedar because the owner

wanted to keep water service on.

- Discussed sewer work done to

 Discussed solution with and correct problems on city and residential property and the disposition of bills for the work.
 Approved payment for six days dumping at the Bayer landfill. - Reminded potential can-didates for the City Council that filing deadline is Feb. 18 for in-clusion on the ballot.

The Council then closed the public meeting to discuss pending litigation in closed session.

Deadline is May 1...

Taking orders for fish now

"We are now taking orders for fish," states Clyde Hale, Chairman of the Board of Upper Elm-Red Soil and Water Conservation District The District has again made it possible for anyone in the District to purchase fish for stocking ponds and lakes.

stocking ponds and lakes. Arrangements have been made to deliver the fish to Nocona and Bowie on May 13, 1987 and to Gainesville and Sherman on May 14, 1987. Deadline for placing or-ders is May 1, 1987. "The District is offering a variety of fish," Hale said. "We will have Channel Catfish in two sizes, Black Bass (Florida or Native), Blue Gill in two sizes, Red Ear, Hybrid Sunfish, as well as

Ear, Hybrid Sunfish, as well as Fathead Minnows for a food sour-

Prices are Channel Catfish, 3'5'', 35 cents; 6-8'', 55 cents; and Black Bass, 55 cents each.

MEMBERS OF THE HORNET CHAMPIONSHIP TEAM ARE, first row, ltor, Keith Klement, Damie Hellman, Coach Ted Heers, Jr., James Hennigan, Mike Pagel. Back row, Ryan Klement, Kevin Anderle, Brian Hess, Stuart Hess, Joe Pagel, J. Shane Wimmer. Drue Bynumis guarding the acad and new tronk. the goal and new trophy Janie Hartman Photo

Tigerettes capture district championship

team's third leading scorer, Lisa

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Please See TIGERETTES, Pg. 11

Good News!

The heavens proclaim your wonders, O Lord, and your faithfulness, in the assembly of the holy ones For who in the skies can rank with the Lord? Who is like the Lord among the sons of God?

PSALMS 89:6-7

Laura Rohmer, Michelle Mon-day and Jane Monday of Hamrie's in Muenster attended market in Dallas on Sunday, Feb. 1, at the new Menswear Mart. They viewed a special exhibit in the main lobby entilled "Discovery" where the latest designs were displayed for markets in ready-to-wear, shoes dinance - Voted to support the Texas Civil Justice Service and tort Approved repairs to the gar-

PAGE 2 - FEBRUARY 20, 1987 - THE MUENSTER ENTERPRISE

Letters to the Editor.

To the Editor:

The volumes and intensity of sales efforts for "Medigap" in-surance through direct-mail and TV campaigns is reaching a new The increasing use of celebrities

who have gained a position of trust with the elderly, in television com-mercials may result in the "over-selling" of duplicative and unnecessary policies

There are now deceptive prac-tices used to gather information

Dear Editor, I do not believe the people who think the Seat Belt Law is a good idea have taken the time to think it through. Wearing a seat belt is a good idea, just like having regular medical check-ups, daily walks, smoke detectors in your home, dead bolt locks on your doors, not smoking and on and on. But is it the governmently reporting the top government's responsibility to place a fine on us if we do not? I say

There is no question the cost of medical care is on the backs of all of us either through insurance premiums or taxes. So if you sup-pport the Seat Belt Law for these reasons, then the rationale follows that you want laws requiring medical check-ups, daily walks, no smoking and all other known prac-tices that might lengthen our years and make us healthier. The cost of and make us nearther. The cost of us not adopting these practices are also passed on to us through in-creased insurance premiums or taxes. But who should make us adopt such practices? The gover-

nment? A law requiring the wearing of seat belts is not different in prin-cipal from a law requiring annual medical check-ups. If we can pass the one law - on the grounds that a particular practice is good for us on what grounds could we spurn the other law? It is presumed by our covernment that we have too little government that we have too little sense to consider our own self in-terest and buckle up. So the gover-nment says let us, accordingly, force them to do what we know is for them. Let us do their

thinking for them. Let me tell you how the Seat Belt Law came about. By no means was Law canne about. By no means was it an outery from our citizens to protect them from hurting them-selves, but instead an outery from the automobile manufacturers' lobby. The reason the auto lobby was concerned is because the federal experiments are few users and was concerned is because the federal government a few years ago said unless two thirds of the 50 states passed laws mandating seat belt use by 1989, it would order Detroit to equip all cars with ex-pensive air bags. Not a single per-son in my district or the state of Texas asked me to pass a bill requiring them to wear a seat belt. Many people are wearing seat belts not just because of the law.

belts not just because of the law, but because of the national publicity pointing out the facts in case of an accident. Just as more people are having medical check-ups, more people are installing

Dear Editor:

The enclosed article is submitted in response to Walter Scott's "Per-sonality Parade" column in **Parade** Magazine.

The issue in question appeared De c. 14, 1986

Mr. Scott made a very misleading statement regarding the second amendment, and I would appreciate it if you would run my response as a letter to the editor or as an Op Ed piece.

Sincerely, Lawrence D. Pratt Gun Owners of America

For the Record For the Record In a recent column in the weekly Sunday paper magazine **Parade**, columnist Walter Scott stated the following: "The Supreme Court in the supreme Court in two cases, **Preser vs. Illinois** (1886) and **United States vs. Miller** (1939), has held that there is no Constitutional right that empowers

citizens to bear arms privately." The facts are, Scott is wrong. In the **Presser** case, the Court found against a defendant who had paraded with arms through the cities and towns of Illinois without a license. The Court said that the dinary milifary equipment or that Congress would have been its use could contribute to the prohibited from so acting, but the common defense." State of Illinois was permitted to do Therefore a statement in the

so. Then the court said citizens capable of bearing arms constitute the reserved military force or reserve militia of the United States as well as of the noment, as well as of its own general powers, the States cannot, even laying the constitutional provision in question out of view, prohibit In question out of view, pronoit of the Bill of Right's great defen-the people from keeping and ders, and one who voted on them bearing arms, so as to deprive the as a Senator in the first Congress United States of their rightful resource for maintaining the public "To preserve liberty, it is essen-security, and disable the people tial that the whole body of the

from senior citizens for developing mailing lists for later "Medigap" insurance solicitations. For exam-ple, a questionnaire unrelated to "Medigap" insurance mailed to senior citizens may provide this in-formation formation.

Please question scare tactics given by insurance companies and celebrities when considering your health exercise and the scale of the second scale health care insurance. Herman W. Carroll

Administrator, Muenster Memorial Hospital

dead bolts on their doors, more are exercising and fewer people are smoking. They are doing it for their own health and safety and not because the government is saying do it or we will impose a fine. For every good cause, there is not necessarily a good law waiting to be

Knowing all this makes you wonder why it will be difficult to repeal the Seat Belt Law. There are many people who feel the gover-nment should tell them what to do to keep them healthy and then make them do it. And then there are others who do not really care whether the law is on the books or not, since they are not going to abide by it anyway. They probably will never be ticketed for not com-plying unless they are stopped for some other reason. But there are many who are adamantly opposed to the law. I have heard from over eight thousand. They fall into two categories. One, those opposing for the reasons discussed above. and two, those who have a fear of and two, those who have a rear of being strapped in should a wreck occur and feel their chances of sur-vival are better without it. Such is the case of the parents of a 31-year-old son in West Texas. They were traveling in the car in front of their son's car and the last thing they saw him do was buckle up. They wit-nessed the accident and his last words were "get me out - get me out." His car was on fire and they out." His car was or could not get him out

Our chances for repeal would be better if the law were strictly enfor-ced or if automobiles were manufactured so they would not start until the seat belt was buckled. Then you would hear an outcry from the people all the way to the State Capitol that would overcome the special interest groups that passed the law.

groups that passed the law. So, in the meantime, obey the law and wear your seat belt. But do not be surprised if this new session of the legislature comes up with more good ideas and passes more how to the average more of our laws to take away some more of our human liberties. As Pogo said long ago: "We have discovered the enemy, and it is us."

Sincerely, Roy Blake Texas State Senator District 3 P.O. Box 713 Nacogdoches, TX 75963 P.O. Box 12068 Austin, TX 78711

from performing their duty to the eneral Government." **Presser** is not the case, then, in hich the Court held that there is

no Constitutional right to keep and bear arms privately. Let's take a look next at **Miller**. Miller was charged with transporting a sawed-off shotgun in interstate commerce without registering the weapon or possessing the required tax stamp as required by the National Firearms Act. The Supreme Court, in the absence of any testimony on behalf of Miller, held that it did not have enough evidence to determine if the weapon were a militia

weapon. "In the absence of any evidence In the absence of any evidence tending to show that possession or use of a "shotgun having a barrel of less than eighteen inches in length" at this time has some responsible relationship to the preservation or efficiency of a well regulated militia, we cannot say that the Second Amendment guarantees the right to keep and bear such an instrument. Certainly it is not within judicial notice that this weapon is any part of the or

te of Illinois was permitted to do Then the court said: 'It is undoubtedly true that all that the Constitution does not em-young, how to use them...(T)he power citizens to keep and bear armsprivately. The intent of the founding fathers is so clear on the subject

States; and in view of this that it is beyond argument. Their prerogative of the General Gover- understanding is what must govern understanding is what must govern in the interpretation of what the Second Amendment means. For example, Richard Henry Lee, one of the Bill of Right's great defen-



"AMERIKA" THE SILLY

By Edwin Feulner

What fools are saying is wrong with the ABC mini-series Amerika says a lot about what's really wrong with America. Amerika is about life in the United States 10 years after it is con-quered—with minimal bloodshed, apparently—by the Soviet Union. De-spite heated opposition from U.S. liberals, Kremlin officials, the United Nations, and even some conservatives. ABC is scheduled to air the four-teen-and-a-half-hour production from February 15 through February 20. A brief history is in order. In 1983 ABC aired a "docudrama," The Day After, about life after nuclear holocaust. It angered conservatives be-cause it oversimplified things the way liberals generally do. Amerika was

cause it oversimplified things the way liberals generally do. Amerika was produced, some say, because ABC felt compelled to produce something to pacify the Right. The Day After implied, for example, that any use of nuclear wear

uld perforce lead to global holocaust, and wholly ignored what is be-and America's nuclear deterrent: Moscow's desire to obtain across-the-

board military superiority to further its expansionist designs. It may be true, as the 'peace' lobby constantly says, that Moscow doesn't want nuclear war any more than we do. But the occupation of Afghanistan is only the latest demonstration that the Kremlin still doesn't shrink from going all the way to genocide, carried out by the most grisly means, in pursuit of its expansionist ends. Soviet history since the 1917 revolution also shows that the Kremlin has no qualms about laying waste to scores of millions of its own citizens

All that is in addition to the cultural genocide Moscow carries out wherever it extends its sway. "Culture" in any reasonable sense presup-poses the freedoms guaranteed in the U.S. Bill of Rights—such things as freedom of speech and religion. The very essence of totalitarianism is not only its destruction of all basic freedoms, but also—and this distin-guishes it from authoritariansm—its attempt to reshape the minds and entities of its victime. spirits of its victims

Spirits of its victims. That's why, back when liberal had something to do with liberty liberals would have been the first to cheer on those trying to expose and ultimately defeat history's most vile form of tyranny. Today, as their rage over *Amerika* shows, they're more interested in opposing tyranny's opponents. One can easily enough understand the Soviet's unsuccessful attempt to be a supported by the source of the source o

One can easily enough understand the Soviet's unsuccessful attempt to intimidate ABC out of airing *Amerika*, but opposition from those who profit from the blessings of liberty is shameful, if no longer surprising. *Amerika's* writer, director, and producer, Donald Wyre, says he was "a little dumb" in not anticipating the firestorm of outrage the show elicited from the Left. "I portaged the Soviets in a much kinder light than historically they have articulated themselves in occupational circumstances," Wyre told *The Washington Post*. "I made a specific effort to portray them more generously than might have been possible." Which is another illustration of the futility of trying to appease the Left. Indications so far are that *Amerika* will generate far more outrage from the Left than *The Day After* did from the Right. The conservative criticism of *Amerika*, based on preliminary showings, is based on what Wyre admits: the Soviets are portrayed as far nicer guys than they are. They're destroyed freedom in the show, but the population seems more bored than bitter and brutalized.

They're destroyed freedom in the show, but the population seems more bored than bitter and brutalized. The real trouble with Amerika is this: With so many real-life examples of Soviet brutality around, it's wasteful and silly to resort to fiction. Why not docudramas portraying what the Soviets are doing right now in Afghanistan, for example? Things like bayonetting pregnant women, rap-ing teenage girls and finging them from helicopters, burning women and children alive, boobytrapping toys—these are only a few of the unspeaka-bly vicious forms of terror the Soviets are using to terrorize and depopulate

As usual, American liberals have things not only wrong, but topsyturv

(Feulner is president of The Heritage Foundation, a Washington-based public policy research institute.)

length about the future of our state and of their opinions as to what should occupy the attention of the 70th Legislature.

Weekly

State Representative and Gregory D. Watson, Administrative Assistant

AUSTIN - This continues the weekly series of articles on the events and issues of tht 70th

weekly series of articles on the events and issues of tht 70th Legislature. The House and Senate convened in joint session on Monday, Jan. 19. The House of Representatives, as per custom and constitutional mandate, canvassed the votes cast for the offices of Governor and Lieutenant Governor from last November's general election. There were no surprises - Speaker Gib Lewis (D-Fort Worth) declared the Honorable William P. Clemen-ts, Jr. to be duly elected as Gover-nor and the Honorable William P. Hobby, Jr. to be deleted as Lieutenant Governor. On Tuesday, Jan. 20, the House and Senate convened again in joint session for the inauguration of Generate Convents and

session for the inauguration of Governor Clements and Governor Governor Clements and Lieutenant Governor Hobby. The two gentlemen were sworn-in by Chief Justice of the Supreme Court, the Honorable John L. Hill ernor and Lie Governor spoke eloquently and a

taught alike, especially when young, how to use them...(The constitution ought to secure a genuine, and guard against a select militia, by providing that the militia shall always be kept well organized, armed and disciplined, and include, according to the past and general usage of the States, all men capable of bearing arms; and that all resultations tending to renthat all regulations tending to der this militia useless and defen seless, by establishing select corp of militia, or distinct bodies of military men not having any per manent interest and attachmen community, to be avoided.

The significance of courthouse, square

By Robert McDaniel Like many Nineteenth-Century American towns and cities, those established throughout Texas in that era had a town square as part of their city plan. The town square is a rectangular block surrounded by streets along which the leading businesses were built. By tradition, churches were not permitted on the town square in Protestant com-munities, but on adjacent streets. If the town square had no court house, it is often referred to as a

An excellent example of a block square can be found in Saint Jo, in the eastern part of Montague County, Like most block squares, the Saint Jo square is located at the junction of the main roads passing through the county. The Square of-ten recapitulates the history of the county and town with plaques, monuments, statues and other historical mementoes. Most block squares have trees, benches and some type of covered shelter. Again the square in Saint Jo fits Again the square in Samt Jo the these characteristics. Before the days of modern media coverage, the town square served as a meeting place for political rallies, the celebration of national, state and local holidays, picnics or other

events. Saint Jo prospered, and its town square remains the center of its life. But if the town was fortunate enough to be the county seat, the town square took on a more impor-tant role. Gainesville and Mon-tague show the fortunes of two different towns or cities which feature

Counties were created by state lawmakers in Texas most often by splitting off newly settled outlying parts of established counties whose residents sought a more local government. This happened in Cooke County when enough settlers moved into Gainesville and the surrounding area, and the distance to Sherman for the filing of legal documents became too great. The people then petitioned great. The people then petitioned the state legisture to create Cooke County, which was named in honor of William Gordon Cooke. Cooke County was created on March 20. 1848, from a part of Grayson County, which itself had formerly been a part of Fannin County. Cooke County was much larger than it is now, and in the future, Montague, Wise, Jack, and Clay Counties will be carved from it. According to the Texas Con-stitution, the county seat of a coun-ty must be located within a five mile radius of the center of the county. For that reason, Gainesville was For that reason, Gainesville was established where it is, likewise

Montague American Red Cross Be the first on your block to learn how to save a life. Take the Red Cross CPR course.

Most often the county court house was erected on a new site where it served as the nucleus of the county seat. Sometimes the county seat becomes the largest town and trade center in the county (as with Gainesville), or sometimes not (as with Montague). Montague was established near the exact geographical center of Montague County and became the county seat, even though Bowie and Nocona are numerically and commercially more important, because both towns were located on railroads and the county seat was

Land for the townsite and town Land for the townsite and town square of Gainesville was donated by Mrs. Mary E. Clark. She donated forty acres for the future townsite which provided the citizens with a townsite, but also improved the value and location of her remaining property. The cour-thouse was built with a door opening upon each compass point opening upon each compass point to give the appearance of a to give the appearance of a democratic society which welcomes everyone. Often, the courthouse built in the early stages of a county's history turned out to be the most impressive building in the town with a tower, a clock and a gingerbread-style architecture.

gingerbread-style architecture. The residents of Gainesville decided to use what is called the Shelbyville square pattern when they established their town square (likewise Montague). The differen-ce between the Shelbyville square and the Block square described above is that the Shelbyville square features a courthouse. The Shelbyville square pattern resem-bles a tic-tac-toe pattern with the center square being where the cour-thouse was located, and the lines representing the highways. The courthouse was a magnet that at-tracted many people, and merchantracted many people, and merchan-ts obviously gained from having their businesses near the cour-thouse. Therefore, the Shelbyville thouse. Therefore, the Shelbyville pattern is generally surrounded on all sides by different businesses which makes the courthouse take on a commerical importance, as well as a legal function. As long as the roads on each side of the cour-thouse are basically equal in impor-tance, the location of one business site versus another is unimportant. However, when one street dominates the others, then the merchants begin to bargain for the merchants begin to bargain for the more desirable locations along the preferred street. This has hap-pened in Gainesville. California pened in Gainesville. California Street dominates the other three streets surrounding the cour-thouse. (I wonder how many can name the other three streets?) This happened because California Street connects with I-35 and Highway 51 on the west and Grand Street on the east. This same pat-tern is as pronounced in Montague. The majority of the traffic and businesses are located along High-way 59 which runs from Saint Jo to Bowie. Few people use the other Bowie. Few people use the other three streets which pass beside the courthouse.

courthouse. As people become more ur-banized, other developments have caused property around a cour-thouse to be somewhat less desirable. The automobile has caused parking problems, the malls draw prospective customers away from downtown, and railroads and highways have caused shifts in residential and business patterns. For these reasons the courthouse has lost some of its commercial imhas lost some of its commercial im-portance. However, historians feel these old edifices have lost none of their architectural, cultural, or historical value, and will always remain valuable to people in-

The House and Senate then ad- journed until Monday, Jan. 26. During the next week, bills and resolutions introduced in the House will be referred to commit- tees. The next weekly report will discuss legislation referred to	Take the Red Cross CPR course.	residential and business patterns For these reasons the courthous has lost some of its commercial im portance. However, historians fee these old edifices have lost none o their architectural, cultural, o historical value, and will alway remain valuable to people in
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Capitol Report by Richard F. Williamson,

On Wednesday, Jan. 21, the committee appointments of mem-bers of the House were announced by the Speaker. Representative Williamson was appointed to the committees on Appropriations, Local and Consent Calendars, and Transportation, where he will serve as Chairman for Budget and Over-sicht.

Lambert **Beyer dies** at age 63 Jan. 30 in Denton

Mass of Christian Burial was held for Lambert Beyer, 63, of Gainesville, on Sunday, Feb. 1, at 2 p.m. in St. Mary's Catholic Church with Father Nicholas Fuhrmann officiating. Interment was in St. Peter's Parish Cemetery in Lin-dsay, directed by Geo. J. Carroll and Son Funeral Home. Lambert Beyer died Friday at AMI Regional Medical Center in Denton.

Denton. He was a son of the late Adam and Mary (Loerwald) Beyer, born in Lindsay on Jan. 31, 1923 and was a member of St. Mary's Chur-ch. A veteran of WWII, he served in the Pacific Theater for four verts.

in the Pacific Theater for four years. On Nov. 22, 1949 he married the former Bernice Luttmer in Muen-ster. He retired from National Supply Company after 27 years' employment. His wife, Bernice, survives with two daughters, Donna Kinder of Plano and Glenda Estill of Denton, and one son, A.J. Beyer of Gainesville. Also four sisters, Marie Sandmann and Rosalie San-dmann, both of Lindsay, Dorothy Swirczynski and Gertrude Lut-tmer, both of Muenster; two brothers, Frank Beyer of Lindsay and Carl Beyer of Fort Worth, Also four grandchildren and several nicces and nephews. Services on Saturday at the funeral home included praying of the Rosary at 6 p.m.

Pallbearers were John Smith, Steve Moore, Wayne Trubenbach, Wayne Luttmer, Gary Beyer and Donnie Sandmann.

Insurance report submitted surance reforms are passed, un-derwriting predictability will not be restored and the industry will con-tinue to be rocked by unanticipated legal redefinitions of liability and compensability." Jones and Toomey said the 22 proposed insurance reforms may liability cases - increased by 43.9 percent, almost three times the growth in population," they ad-

The Joint Committee on Liability Insurance and Tort Law and Procedure has submitted its report to the 70th Legislature, calling for an extensive balanced program to correct problems in the civil justice system and relieve the general liability insurance crisis. "We are convinced beyond the shadow of a doubt that the crisis is real," the committee co-chairmen, Senator Grant Jones and Representative Mike Toomey, said in a joint statement.

Teal, the committee co-chairmen, Senator Grant Jones and Representative Mike Toomey, said in a joint statement.
 "It is causing tremendous harm to business, health care, governmental, and charitable activities in Texas," they said. "There is no one cause, but a combination of causes. The problem must be attacked on three fronts - tort law reform, insurance reform and stronger medical discipline. That is the only way to restore stability to the liability insurance industry and equity to the civil justice system."
 Eight of the 10 senators and representatives on the committee signed the 245-page report after a yearlong study and 48 hours of testimony from 86 witnesses.
 Jones and Toomey said the study frongande cisions by the Texas Supreme Court, have eroded the ability of insurers to accurately, predict the frequency and magnitude of their losse.
 "We can put to rest the false reform that there has been no significant increase in litgation," they said. "Between 1980 and 1985, the total number of district court civil case filings increased 15.1 percent, almost perfectly matching a 15 percent increase in population.

1985, the total number of district court civil case filings increased 15.1 percent, almost perfectly mat-ching a 15 percent increase in population. However, the records of the ministration reflect that during this same period the nonautomotive personal injury filing - general

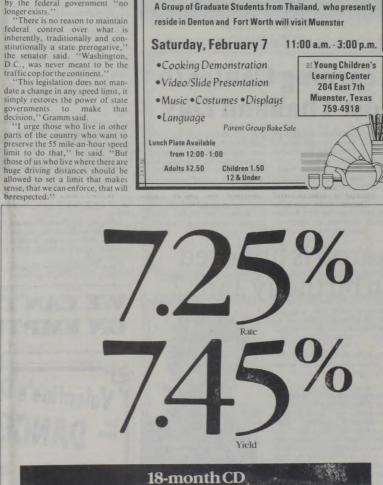


HERMAN CARROLL, administrator of Muenster Memorial Hospital, is presenting a demonstration to Mrs. Boyd Ware, showing hospital equipment purchased with a \$20,000 grant from the North Texas Lung Association. Mrs. Ware is credited with helping Muenster Memorial Hospital receive this money which was donated to the association by the late Mr. William Howard Ferguson. Mr. Ferguson was a poor farmer who was aided by the Lung Association when he needed help during his illness. Later, the land owned by Ferguson was a poor farmer who was aided by the con-struct a mainer freeway.

by Ferguson was bought by the state for a large amount of money to con-struct a major freeway. In his will, he remembered the help received from the North Texas Lung Association and left his estate to help others with lung disease. Mr. Carroll has extended special thanks to Urban Endres for infor-ming him of the grant, also to Mrs. Ware for her extra effort, and to the President of the Board of Directors of the North Texas Lung Association, Mr. Jack Harris. Below, MMH lab technician Gwyn Carroll shows Mrs. Ware some of the equipment set up in the lab. Janie Hartman Photos

WASHINGTON - U.S. Sen. Phil Gramm of Texas has in-troduced legislation which will allow states to increase speed limits to 65 miles per hour on rural stret-ches of interstate highway. Gramm, R-Texas, a longtime opponent of the 55 mph cap, noted that the energy crisis which prom-ted imposition of the lower limit by the federal government "no longer exists."

sense, that we can enforce, that will berespected."



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Now you can get this great rate on an 18-month CD at First Texas Savings. It's the kind of rate you'd expect to get on much longer term investment Especially these days, when sharply declining rates seem to be the rule But for a limited time, it's yours with a minimum deposit of \$1,000. What's more, you can choose from five different ways to collect your interest. And remember at First Texas Savings, you know your money is safe and secure, because it's backed by nearly \$4 billion in assets. Plus your account is insured for up to \$100,000 by the FSLIC. That's the kind of protection you can't get from Wall Street-type investments in stocks or bonds. So hurry and stop by for an 18-month CD, because this short-term rate

won't last long



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Bentsen urges simplified W-4 form...

Chairman writes IRS Comm. Writes IRS Commission

Senator Lloyd Bentsen, Chair-man of the Senate Finance Com-mittee, urged last week that the complex new W-4 Tax Withholding Form be simplified. Bentsen asked Internal Revenue Service Commissioner Lawrence Gibbs to go back to the drawing board and "devise a simpler process."

process. The IRS prepared a new 4-page W-4, replacing the old 1-page form, after enactment of sweeping W-4,

form, after enactment of sweeping tax law revisions last year. "I have heard from a number of concerned individuals and businesses about the complexity of the new W-4 withholding form. Upon reviewing the form, I must echo these concerns," Bentsen said in his letter to Gibbs. "Although I recognize that the

Although I recognize that the

Gramm offers bill to increase speed limit

longer exists.

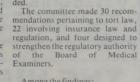


-Wallace Inglish

THE MUENSTER ENTERPRISE - FEBRUARY 20, 1987 - PAGE 3

RS was working under a mandate from Congress to devise a more ac-curate form, our goals will not be decipher the form because of its complexity." — "For example, I note that if bots pouses work and each earns worksheet and all, must be filled out even if that couple does not ess. Also, everyone must fill outth first two pages."





Among the findings: 1. "The crisis is an identifiable, quantifiabale and growing threat to the medial well-being of children, pregnant women and page presens."

2. "The sharp jump in litigious behavior against municipal gover-ments translates into higher premium that are, in turn, pushing

ments translates into higher premiums that are, in turn, pushing up ad valorem taxation in various reascrites."
3. "One of the principal causes of the increased rate of litigation adjust cities and counties is considerably broadened liability exposure...the perception that cities or counties have sizeable financial resources (deep pockets) that could be tapped has contributed to an increased plaintiff willingness to sue local governmental entities."
4. "School boards are being forred to choose between program reductions (or eliminations when articular activities are excluded from coverage) and increases in school ad valorem taxes."
5. "Nonprofit organizations usedly have little choice but to restrict their client services. Frequently, those affected clients are boy, disadvantaged, or abused."

Political contributions provide tax credit

(Third in a series of Tax Tip ar-ticles provided by the Dallas Chap-ter of the Texas Society of Certified

The political contributions credit (plus certain other form 1040 or Form 1040A. The total amount of the political contributions credit (plus certain other reported? A: Contributions to political contributions area not deductible. However, for 1986, individual tax-payers may claim a tax credit for 50 percent of such contributions up to a maximum of \$50. A tax credit directly reduces the amount of income tax due. Taxpayers filing

A. S.F.

jointly may claim a maximum of \$100. The contributions political

proposed insurance reforms may be broadened after the State Board of Insurance completes its closed claims study. **Burial held** for former

resident in Hereford

Gertrude Neill Koettel, the for-mer Gertrude Koelzer and a native of Muenster, died in Tucson, Arizona on Jan. 28, 1987. She was born in Electra on Nov. 15, 1911 and lived in Muenster from 1917 until 1926 when she moved to Hereford with her parents, Mr. and Mrs. Mike Koelzer and family. She was a granddaughter of Muenster pioneers, Mr. and Mrs. John Luke, Sr.

She was married to Lloyd Neill in Hereford for a number of years. After his death, she lived in Tucson and married George Koettel several

Survivors are three sisters, Mrs. Ursula Herr of Muenster, Marcy Koelzer of Denver, Colo. and Sister Regina Koelzer, S.A. of Vancouver, British Columbia, and two brothers, Meinrad Koelzer and Werner Koelzer, both of Hereford. Mass of Christian Burial was held in St. Anthony Catholic Chur-ch in Hereford on Friday, Jan. 30, at 10:30 a.m., offered by Father Cletus McGorry, S.A., pastor. Attending from Muenster were Ursula Herr, a niece Ann Bengfort of Lindsay, a cousin Joe Hoenig of Muenster, Joe Bengfort of Frisco and Julia Bengfort of Arlington. years ago.

Prescription Shop

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FSLIC



Learning Center to host Thailand Day

A group of graduate students from Thailand, who presently reside in Denton and Fort Worth, will visit Muenster on Saturday,

The Young Children's Learning Center in Muenster will have a special event Saturday, Feb. 7, that everyone should attend. During Catholic Schools' Week, the Learning Center will have cultural awareness of Thailand. A group of graduate students

draine to roup Bake Sale going on during this special presentation that day. Come and share in the music, costume, language, video and slide presentation, and displays offered by these students from Thailand.

Ed and Lucy Hess observe fiftieth

Ed Hess of Muenster and the former Lucy Fuhrmann of Lindsay were married in Sacred Heart Church in an 8 a.m. Nuptial Mass offered by Father Frowin Koerdt O.S.B. on Tuesday, Jan. 12, 1937. Wedding music was provided by the Sacred Heart men's choir direc-ted by Leo Henscheid, with ac-companiment by Anthony Luke

ted by Leo Henscheid, with ac-companiment by Anthony Luke, organist. The bride, daughter of Tony and Lucy (Johnson) Fuhrmann of Lin-dsay was attired in a white velvet wedding gown. Her veil was at-tached to a matching halo-effect headpiece. She carried an arm bouquet of white carnations on Queen Anne's lace fern, tied with sheer white bands of wide ribbon. The groom is the son of Mr. and Mrs. Frank Hess, Muenster pioneers.

Mrs. Frank pioneers. Attendants at the wedding were stoom's sister, Clara Hess.

Attendants at the wedding were the groom's sister, Clara Hess, bridesmaid, wearing a green gown, with shoes and turban of a silvery hue. The best man was the bride's brother, William Fuhrmann. The bride's parents hosted breakfast for the wedding party; dinner at noon for immediate relatives and Father Frowin and Eather Francis Zimmerer: and

dinner at noon for immediate relatives and Father Frowin and Father Francis Zimmerer; and open house during the afternoon for friends. A dance that evening in the K of C Hall, with music by Berry Garner's orchestra was at-tended by about 100 couples. It was considered a record attendance in weather made worse by a heavy, low-hanging fog and roads made treacherously slick by ice and snow left over from Cooke County's severe cold spell, ice and sleet that plunged temperatures down to 10 degrees the previous week, "Thur-sday through Saturday... All this was recalled in their fif-tieth anniversary reception that took place following their fiftieth anniversary Mass of Thanksgiving here on Saturday, Jan. 10, 1987 at 5 p.m.

p.m. The anniversary Mass began with an entrance procession that included the honor couple and their

Hospital Notes-

Mon., Jan. 26 - Kenneth Wat-son, Joshua; Ruby Davis, Sanger; Daniel West, Saint Jo; Yolanda Garcia and baby girl Daisy, Gain-

esville. Tues., Jan. 27 - Amilie Fleitman, Kyle Endres, Muenster; Randy Monroe, Valley View; Pauline Rivoire, Gainesville; Alton Doyle,

esville.

attendants of 50 years ago, Clara Hess Evans of Pilot Point and Willie Fuhrmann of Muenster. Also the clergy, Father Nicholas Fuhrmann, cousin of Lucy, and Father Denis Soerries, pastor of Sacred Heart, and all members of the family. Ed and Lucy Hess are parents of Richard Hess of Irving; Joann (Mrs. Lee Roy Berend) of Friona; Carol (Mrs. Ted) Hen-scheid and Evelyn (Mrs. Jerry) Hennigan, both of Muenster; Lee Roy and Terry Hess of South Lake and Keith Hess of Keller. In the en-trance also were their 19 grantrance also were their 19 gran-dchildren and one great-grandchild. Emily Klement narrated the entrance procession. Father Nicholas directed the renewal of marriage vows and gave the homity

Grandchildren Roddy Berend, Curtis Henscheid, Amy Henscheid and Kelley Hennigan gave the readings and Offertory petitions of the special liturg

the homily

and Keney rieningan gave the readings and Offertory petitions of the special liturgy. Dia Swirczynski narrated the Of-fertory procession, when special mementos were presented to the honor couple. Eric Hess carried a rod and reel and Brad Henscheid carried a gun depicting the couple's sports and hunting hobbies; Dana Berend carried a family Bible, symbol of their faith; Momie Chaplain carried a bouquet of seven yellow roses, one for each living child and a white rose for the deceased daughter, Marilyn. Eddie Hess carried one pink and two blue roses in memory of two deceased grandchildren and a daughter-in-law. Datrell Swirczynski and Brooke

law. Darrell Swirczynski and Brooke Hess presented Offertory gifts at the altar. The four youngest gran-dchildren, Holly, Cody, Travis and Tara Hess presented rosaries and religious medals to their gran-dparents after Mass. Scott Hennigan, a grandson, and Jason Frost were Mass servers.

Saint Jo; Thomas Hodges, Alvord

Thurs., Jan. 29 - Sydney Nowel and baby girl Elizabeth Dawn, Nocona; James Wm. Foster,

Nocona; James Wm. Foster, Gainesville. Fri., Jan. 30 - Mary Blevins, Saint Jo.

Nowell

Nephews Doyle Hess, Alfred Hess, Edgar Mages and Sonny Walter-scheid were ushers. Ruth Felderhoff, organist, and Emily Klement and Charles Bayer, vocalists, presented "You Are the Wind Beneath My Wings," "Edelweiss," "Wherever You Go," "One Day at a Time" and

"Amazing Grace." A reception and dinner were held in the Community Center. Toasts were offered by the couple's sons, and Carol Henscheid related the foreithetig

And Carol History. Nieces Norma Clifton and Pam Hoberer registered guests, and Gina Walterscheid, J.J. Dowd, Lydia Walterscheid and Patty Hess served the decorated, tiered golden anniversureabe

anniversary cake. The original white wedding dress

Selling

i T

For Your



Aaron is honored on birthday Jan. 2 Aaron Klement son of Claude and Deb Klement, celebrated his sixth birthday on his birthdate, Jan. 2. Happy Meals and cake were ser-ved, gifts were opened and games were played.

Guests were Amy Walterscheid, Chad Felderhoff, Mindy Gieb, Jonna and Jenny Lynn Schneider, Jeff Klement, Aaron's sister Ashley, Dianne, Casey and Tyler Walterscheid, all of Muenster. Darren Jones of Fort Worth, Pam and Trey McDonald of Farmers Branch and Wanda and Katie Cloud of Denton.

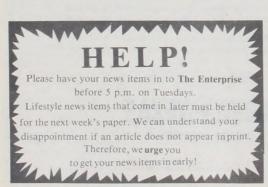


AARON KLEMENT

Attention! Scouts and parents... Practice to be held Feb. 7

Practice will be held on Satur-day, Feb.7, at 1 p.m. in Sacred Heart Church for scouts par-ticipating in the Scout Mass the next day. This includes readers, gift bearers, and flag bearers. Leaders will meet at 2 p.m. Saturday in the VFW Hall to decorate. Cubs and Boy Scouts are

urged to attend the 11 a.m. Scout Mass on Sunday and take their places in marked pews in the front of Church, wearing full uniforms. The Cub Scout Blue and Gold Banquet will follow immediately after, in the VFW Hall, Call den leaders for more information.





An Electric Clothes Dryer Means More To Your Family - Less Work For You n on ironing while When you buy an electric clothes dryer to cut dow

*SIZE. Be sure it is large enough for your needs. *SETTINGS. Does it offer a choice of temperatures to take care of

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the dryer do this ethciently? *COMPARE warranties and service availability. Who is responsible for servicing the warranty? And is it clear? Be sure to get complete operating instructions in writing. Contact the Member Services Department of Cooke County Electric

Cooperative for information on other electric appliances The electric way is clean, quiet, safe and odorless.

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MRS. MICHAEL LYN NEWELL ... nee Judy Lynn Fisher ...

Celebrates with 2 parties

Ashley Klement, daughter of Claude and Deb Klement, celebrated her Dec. 25 birthday with two memorable parties. The first was on Dec. 24 when family joined together to sing "Happy Birthday" and open her gifts at home. Guests were the Schneider

"Happy Birthday" and open her gifts at home. Guests were the Schneider family, Ed and Ginny Schneider; John, Joy, Jenny Lynn and Jonna Schneider; Pam, Jimmy and Trey McDonald; Ashley's parents Deb, Claude and brother Aaron; Sandy. David, Jessica and J'Lynn Reut-sch; Wanda, Ricky and Katie Cloud; Tim Schneider; Catherine Walterscheid; Brian Herr and Leslie Hess. Another party was celebrated on

Another party was celebrated on Dec. 25 at the home of Walt Klement, when Ashley opened gif-

Attending were grandparents, Walt and Eleonore Klement; Jeanette, Susan, Brenda and Darren Jones of Fort Worth; Billy and Sharon Wolf and Donna; Kevin and Gloria Wolf and Amber;



ASHLEY KLEMENT

Wayne, Tudor, Chris, Misty, Jeff and Kami Klement; parents Claude and Deb and Aaron; Doyle and Carla Klement; Mark Klement and Haverkamp; and Maura Wilkins

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lace-trimmed heart-shaped

pillow. The pillow contains your

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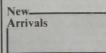
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Double ring ceremony unites couple

Mr. and Mrs. Michael Lyn Newell are on a wedding trip to In-nsbruck, Austria and will be at home in Garland upon their return. They were married in a can-dlelight ceremony in Sacred Heart Church of Muenster on Saturday, Jan. 31, in a 5 p.m. Nuptial Mass celebrated by Father Victor Gillespie O.S.B. who also presided for their wedding vows in a doublering ceremony



Henscheid

Henscheid Tommy and Mary Henscheid are parents of a daughter, Katherine Meredith, born in Arlington Memorial Hospital on Wednesday, Jan. 28, 1987 at 2:55 p.m., weighing 8 lb. 6½ oz. and measuring 21¼ inches in length. She is a sister for Matthew, age 4½ and Daniel, age 2½, and a gran-ddaughter for Mrs. Louise Morisak of Gainesville and Arnold and Pat Henscheid of Muenster. The great-grandmother is Mrs. Rose Neu of Lindsay.

Grewing

Grewing Glenn and Connie Grewing an-nounce the birth of a daughter, Carrie Ann, on Monday, Feb. 2, 1987 at 8:42 a.m. in Flow Memorial Hospital. She weighed 8 lb. 7 oz. and measured 20½ inches long. Carrie Ann joins a Brother, Christopher, age 4, and a sister, Megan, age 2½. Their grandparen-ts are Mr. and Mrs. Steve Grewing and Mrs. Flo Walterscheid, all of Muenster, and the great-grandmother is Mrs. Rosie Walter-scheid of St. Richard's Villa.

Hess

Hess Randy and Shannon Hess of Lindsay are parents of their first child, a daughter, born at Flow Monday, Jan. 26, 1987 at 8:06 a.m. weighing 6 lb. 7 oz. and measuring 1944 inches in length. They have paranddaughter for Jan Fox and the Jate Ray Fox of Gainesville 'and John Louis and Marcella Hess of Lindsay. The great-grandparents are Mr. and Mrs. John J. Hess of Lindsay. Mr. and Mrs. Hesvard sheridan of Rossville, Georgia, and Mrs. Ruby Fox of Oklahoma City.

The bride is the former Judy Lynn Fisher of Garland, daughter of Mr. and Mrs. Earl Fisher of Muenster. The groom is the son of Mr. and Mrs. Hal G. Newell of Lancaster.

Lancaster. Presented at the altar by her father, the bride was wearing a Pic-cione original wedding gown of candlelight taffeta, designed with drop shoulders and bishop sleeves. Leon lace and pearls trimmed the sleeves, full skirt and chapel-length train. Folds of white taffeta crossed the neckline beneath the sheer voke. forming the bodice. sheer yoke, forming the bodice. The shoulders were accented with silk roses; and several roses, each holding a looped strand of pearls on satin ribbons adorned the skirt. A cluster of pleats draped elgantly

A cluster of pleats draped elgantly to slipper-length. The bride wore an ivory hat, handmade by her sister Janice Kin-cy, trimmed with lace and flowers and edged with pearls; with a brief attached veil. She carried a bridal bouquet of ivory gardenias with stephanotis and English ivy.

presented traditional wedding marches and accompanied Christy Felderhoff, who sang "The Rose" and "You Needed Me;" also "You Are the Wind Beneath My Wings" as mothers of the couple entered. At Offertory, she sang "Panis Angelicus" and "One Hand, One Heart" at lighting of the Unity

candle Julie Bright played "Ave Maria" as a flute solo, accom-panied by Juanita Bright, organist, as the couple approached the Blessed Virgin's altar to place a rose. Altar

Altar decorations included arrangements of fresh coral gladioli and two spiral candelabra and ferns.

A reception, dinner and dance followed in the Sacred Heart Community Center. Janice Kincy and Marlene Fisher registered 200 water guest The bride's table was decorated

from work. The bride is a graduate of Muenster High School and Cooke County College. She is also a 1981 graduate of the University of Texas at Arlington. She is a registered nurse at Parkland Memorial Hospital. The groom is a 1981 graduate of Lancaster High School and is a self-employed paint contractor.

from work

self-employed paint contractor

wedding cake with coral accents and teal ribbons, and topped with the ceramic bridal figurine used on the bride's parents' wedding cake almost 44 years ago. Serving the wedding cake were Monica Fisher of Dallas, Vickie Bryce of Saint Jo, Amy Fisher of Arlington and Tina Weinzapfel of Muenster. A wall decoration made by Mrs. Knabe of ivory netting and teal rib-

A wall decoration made by Mrs. Knabe of ivory netting and teal rib-bons and bows framed two satin hearts centered with ivory and coral floral arrangements and names of the bride and groom. The rehearsal dinner was hosted by the groom's parents at Roh-mer's Restaurant for 25 guests. A bridal shower on Jan. 13 was held in Irving and hosted by friends from work.



A donation to the Sacred Heart School Trust Fund is an investment in Catholic Education.

> Sacred Heart Parish Route 2 Box 214 Muenster, Texas 76252



TWO CAMPFIRE GROUPS, first grade Rainbow Bluebirds and Retha Sparkman, leader, and second grade Bluebonnet Bluebir-ds with Peggy Grewing, Marla Fet-te and Lynda Yosten, leaders, toured Muenster Memorial Hospital on Monday, Feb. 2. Con-ducting the tour of the emergency room, recovery room and X-Ray Department were Lynda Yosten, R.N. and Jerry Bynum, Radiation Technician.

R.N. and Jerry Bynum, Kadiation Technician. Later, the children visited the Muenster Ambulance Station where Mark Weaver and Jeannie Sherrill, paramedics, gave a tour of the ambulance and talked about some emergency techniques and simple first aid. Their leaders said, "The Campfire members were spellbound!" Janie Hartman Photo

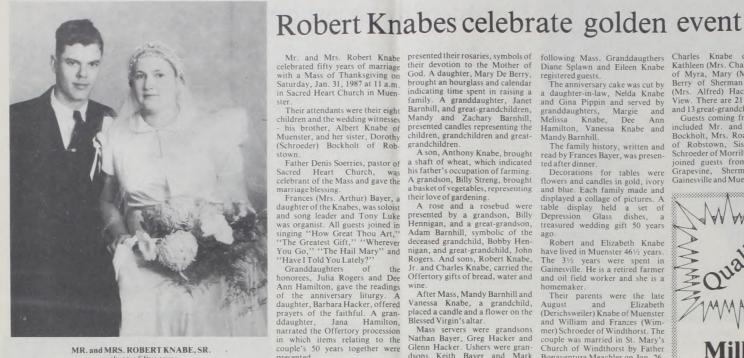
TWO CAMPFIRE GROUPS, fir.

The Cooke County Chapter of the American Red Cross is offering a CPR re-certification class to be held on Thursday, Feb. 12, at 7 p.m. The instructor will by Jody Knight. Please call the Red Cross office at 665-4365 to register and hearcienced a meeting Place be assigned a meeting place

> WANT RESULTS! TRY THE CLASSIFIEDS

THE

PAGE 6 - FEBRUARY 20, 1987 - THE MUENSTER ENTERPRISE



MR. and MRS. ROBERT KNABE, SR. observe fifty years

Moster is UTA grad

Lindsay Honor Roll

Jamie Moster of Arlington graduated from the University of Texas at Arlington on Dec. 20 with a Bachelor of Science degree in Mechanical Engineering. While attending UTA, Moster worked at Texas Instruments, Inc. in the cooperative education program and maintained a 3.2 grade point average on a possible 4.0scale.

A loscale. He was secretary of the National Mechanical Engineering Honor Society and a member of the National Engineering Honor Society and the American Society of Mechanical Engineering. Attending the Arlington ceremonies were his parents, Joe and Emma Moster of Muenster; his sister, Dr. Susan Moster of Tulsa, Okla. and friends, Laura Nidiffer and Donald Wages.

JAMIE MOSTER

the 8th grade is as follows

9 pm - 1 am

Muenster

VFW Hall

50

000

Lunch Menus

MUENSTER PUBLIC SCHOOL Donuts, juice, mill

presented. A daughter, Ethel Hennigan, brought the marriage certificate, representing 50 years of commit-ment. A granddaughter, Darlene Willot, brought their family Bible, symbol of faith and love of God. A daughter, Kathleen Hamilton,

Father Denis Soerries, pastor of

Sacred

presented.

pkin bread, milk

Tues. - Fried Chicken, potatoes ad gravy, English peas, rolls, and milk. Wed. - Ham & Cheese Sandwich,

ERA ISD LUNCH MENU

Feb. 9-13 Mon. - Fish Nuggets, cole slaw, fried okra, pear half w/cheese, combread, mik. cornbread, milk. Tues. - Submarine Sandwich, trimmings, pork and beans, tater tots, jellow/fruit, milk. Wed. - Baked Turkey, mashed potatoes, English peas, hot rolls, butter, chocolate treat, milk. Thurs. - Chalupas, trimmings, peachhalf, Texas toast, milk. Fri. - Corn Dog, buttered corn, French fries, pudding, milk. SACRED HEART SCHOOL S.N.A.P. MENUS

S.N.A.P. MENUS Feb. 9-13 . - Sloppy Joes, tater tots,

fruit, milk. Tues.

milk Tues. - LUNCH: Pinto Beans,

Feb. 9-13 Wed. - LUNCH: Lasagna, Mon. - Taco w/lettuce and blackeye peas, corn, lettuce cheese, baked beans, fruit, pum-pkin bread, milk. milk

a basket of vegetables, representing

Legs, creamed potatoes, gravy, English peas, fruit cocktail, bread, milk. BREAKFAST: Cinnamon

sausage, juice, milk

Muenster ISD

Two

librarian attends seminar

к. - Fish Nuggets, whole , lettuce salad, fruit,

Feb. 9-13 Mon. - LUNCH: Pizza, tomato and lettuce salad, peach cobbler, milk. BREAKFAST: Cereal, juice,

tomatoes, spinach, raisins, cor-nbread, cookies. BREAKFAST:

Women's Sizes 36-52

Queen Shop

14-26

dannes

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Shopping Center

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Thurs. - LUNCH: Fried Chicken

mik. BREAKFAST: Cinnanion toast, juice, mik. Fri. - LUNCH: Hot Dogs, Fren-ch crises, lettuce, applesauce, chocolate pudding, mik. BREAKFAST: Biscuit and gravy

hundred

presented their rosaries, symbols of their devotion to the Mother of God. A daughter, Mary De Berry, brought an hourglass and calendar indicating time spent in raising a family. A granddaughter, Janet Barnhill, and great-grandchildren, Mandy and Zachary Barnhill, presented candles representing the children, grandchildren and great-grandchildren. A son, Anthony Knabe, brought a shaft of wheat, which indicated his father's occupation of farming. A grandson, Billy Streng, brought a basket of vegatables, representing following Mass. Granddaugthers Diane Splawn and Eileen Knabe registered guests.

The anniversary cake was cut by a daughter-in-law, Nelda Knabe and Gina Pippin and served by granddaughters, Margie and Melissa Knabe, Dee Ann Hamilton, Vanessa Knabe and Mandy Barnhill.

The family history, written and read by Frances Bayer, was presen-

ted after dinner. Decorations for tables were Decorations for tables were flowers and candles in gold, ivory and blue. Each family made and displayed a collage of pictures. A table display held a set of Depression Glass dishes, a treasured wedding gift 50 years ago.

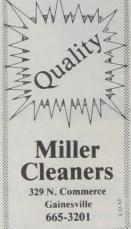
a basket of vegetables, representing their love of gardening. A rose and a rosebud were presented by a grandson, Billy Hennigan, and a great-grandson, Adam Barnhill, symbolic of the deceased grandchild, Bobby Hen-nigan, and great-grandchild, John Rogers. And sons, Robert Knabe, Jr. and Charles Knabe, carried the Offertory gifts of bread, water and wine. Robert and Elizabeth Knabe have lived in Muenster 46^{1/2} years.

have lived in Muenster 46/2 years. The 3/2 years were spent in Gainesville. He is a retired farmer and oil field worker and she is a homemaker. Their parents were the late August and Elizabeth (Derichsweiler) Knabe of Muenster and William and Frances (Wim-mer) Schroeder of Windthorst. The couple was married in St. Mary's Church of Windthorst by Father Bonaventure Meachler on Jan. 26, After Mass, Mandy Barnhill and Vanessa Knabe, a grandchild, placed a candle and a flower on the placed a candle and a flower on the Blessed Virgin's altar. Mass servers were grandsons Nathan Bayer, Greg Hacker and Glenn Hacker. Ushers were gran-dsons Keith Bayer and Mark Knabe. Eucharistic ministers were Arthur and Frances Bayer and the honorees' nephew, Adam Wolf. Flora Mae Knabe, a daughter-in-law, pinned flowers for the golden weds and family members. A noon dinner and reception were held in the VFW Hall, Bonaventure Meachler on Jan. 26. 1937

They are parents of eight children and all attended the celebration: Frances (Mrs. Arthur) Bayer of Muenster, Ethel (Mrs. Fred Jr.) Hennigan of Saint Jo, Robert Knabe, Jr. of Gainesville, Anthony (Tony) Knabe of Myra,

Charles Knabe of Muenster, Kathleen (Mrs. Charles) Hamilton of Myra, Mary (Mrs. Jack) De Berry of Sherman and Barbara (Mrs. Alfred) Hacker of Valley View. There are 21 grandchildren and 13 great-grandchildren. Guests coming from a distance included Mr. and Mrs. Robert Bockholt, Mrs. Roamia Bockholt of Robstown, Sister Anacletus

Bockholt, Mrs. Roamia Bockholt of Robstown, Sister Anacletus Schroeder of Morrilton, Ark. They joined guests from Windthorst, Grapevine, Sherman and the Gainesville and Muenster area.





Gretchen Hoenig, 94.85; Stacey Miller, 93.57; Kristy Krebs, 93.57; Richard Barnes, 93.14; Matt Zim-merer, 89.57; Marty Neu, 88.42; John Krebs, 88.14; Chris Sanders, 88; Corey Sandmann, 86.42; Janis Schmitz, 85.83; David Carsons, 85.54.

The Lindsay Independent School District has announced the honor roll for the third six weeks of the 1986-87 school year. The honor roll includes as follows: Lucy Fuhrmann, 98; Jolanda Wimmer, 97; Monica Johnson, 96.2; Angela Fuhrmann, 96.1667; Ted Fuhrmann, 94.8; Robbie Fleitman, 94; Sonya Eberhart, 93.6; Cheryl Dennison, 93.1666; Ashley Fuhrmann, 92.8333; Jacque Sandmann, 92.83; Tammy Huchton, 92.8; Julie Dankesreiter, 91.4; Bobby Fleitman, 91. and Feb. 20, 27 are dates set for Huchton, 92.8; Julie Dankesreiter, 91.4; Bobby Fleitman, 91; and Steven Zwinggi, 90. The honor roll for the first semester is as follows: Lucy Fuhrmann, 98.4; Jolanda Wimmer, 96.8; Angela Fuhrmann, 96.1667; Monica Johnson, 96; Ashley Fuhrmann, 94.3333; Ted Fuhrmann, 94.2; Robbie Fleitman, 92; Jacque Sandmann, 91.67; Sonya Eberhart, 91.8; Tammy Huchton, 91.4; Cheryl Dennison, 91.3333; Julie Dankesreiter, 90.4; and Bobby Fleitman, 90.4. The 1st semester honor roll for the 8th grade is as follows: defensive

Persons who wish to attend a Defensive Driving course in Muen-ster must be prepared to provide in-formation from their drivers licen-se and must notify Mrs. Alice formation from their drivers licen-se and must notify Mrs. Alice Hellman at 759-4699 that they plan to attend. Fred Mosher will teach the class at Cooke County Electric Co-Op on two Fridays, Feb. 20 and Feb. 27, 12:30 p.m. to 4:30 p.m. Both classes must be attended.

\$500 perperson

No Coolers, Please

Set-ups Available

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DANCE

Saturday, Feb. 14

Music By: "HOSS"

Country Band

Ver all and

Tues. - Fish Nuggets, whole potatoes, lettuce salad, fruit, bread, milk. Wed. - Oven Fried Chicken, potato salad, peas, cranberry sauce, bread, milk. Thurs. - Meat Loaf, potatoes, green beans, escalloped apples, bread, milk. Fri. - Hamburgers w/trimmings, French fries, oranges, milk. FORESTBURG LUNCH MENU Feb, 9-13 driving course



MR. and MRS. JAMES ECKART

Eckart retires from MPS after 26 years

James Eckart has spent 40 hours a week for the past 26 years pushing a broom, waxing, painting, doing yardwork, and numerous other jobs at Muenster Public School. Replacing Bill Stelzer, who quit in October 1960, Mr. Eckart began his career as MPS custodian February 1961. Around November 1962, he his career as MPS custodian Around November 1962, he his career as MPS custodian Around November 1962, he his career as MPS custodian in 1962, he his career as MPS custodian in 1962, he his completion of the grade school

10 free flowering trees offered during February

Ten free flowering trees will be fixational Arbor Day Foundation. Two White Flowering Dogwood, two American Redbud, washington Hawthorn and two flowering Crab trees will be give as part of the Foundation's efforts to improve the quality of life America by encouraging tree plan. "These trees were selected bosoms throughout the spring," John Rosenow, the Foundations.

These trees were selected tribution because they will give a colorful TREES, flowering of pink, white and red blossoms throughout the spring," Nebrask, John Rosenow, the Foundation's 28, 1987.

Heliman. When the campus enlarged with the completion of the grade school in 1966-67, Charley Heliman was hired to help. For approximately the last 12 years, Mr. Eckart has been the grade school custodian. Meinard Yosten presently takes care of the bigh school and Jerry Sicking the junior high building. Mr. Eckart also took care of the school i' vending machines. His son, Jerry, began work at the school in July 1980 in Maintenan-ce.

ce. James Eckart was born and raised in Subiaco, Arkansas. He came to Muenster in 1938 for three months to work the harvest. He married Angeline Walterscheid on Oct. 22, 1940 and they have lived at their present address since 1956. their present address since 1956. The Eckarts have 11 children:

> VICTORIAN LACE METERS ANTIQUES · GIFTS) **Crystal Heart Boxes**

> > Lace Sachet

Floris Perfume

Mary Ann Koesler, Betty Simmel, Agnes Hesse, Jim Jr., Donald, Rose Black, Delores Hofbauer, Jerry, Michael, John and Steve. There are also 25 grandchildren and three great-grandchildren. On Friday, Jan. 30, 1987, James Eckart retired as custodian of Muenster Schools. His co-workers, cooks and teachers surprised him with a party in the Elementary Library. Mrs. Prue Selby made a few remarks such as how Mr. Eckart was "the guardian angel of our school." Mr. Eckart was given a money tree, decorated with red apples. Cake and drinks were ser-ved to all present. Special guest was ved to all present. Special guest was Angeline Eckart.

Phone 759-4311 to report news items to the Muenster Enterprise or send to P.O. Box 190, Muen-ster, Texas 76252.

Attention! MHS and SHHS graduates of 1977 to hold class reunion

Your help is needed in planning our 10-year class reunion. Anyone willing to help is invited to join at a meetng Tuesday night, Feb. 10, at 756 or Mrs. Mary Hess at 759-meetng Tuesday night, Feb. 10, at 7 p.m. at The Center Tavern.

Free day care for Feb. 10

The Muenster Public School FHA is having a Child Care Day on Tuesday, Feb. 10, from 9 a.m. to 2 p.m. in the Muenster High School Homemaking Room. Pre-school children may stay all day but the sponsors prefer that in-

Era Honor roll listed

Sixth Grade - Laury Allison Seventh Grade - Clint Alphin, Jeremiah Bentley, Joey Morris. Eighth Grade - Dillon Enderby, Angela Hansard. Ninth Grade - Marian O'Con-

Karen Pope, Carlos

Sacred Heart seniors conduct benefit raffle for senior trip

The senior class of Sacred Heart sometime in May. They are con-High School is anticipating ducting a benefit raffle of Graduation, ordering caps and gowns this week and planning for their senior trip scheduled for



CAROL HENSCHEID picks up her food tray on Parents' Day, part of Sacred Heart's Catholic Schools' Week observance, as daughter Shirley, Vicki Bayer and Jennifer Walter wait for their trays. More on Catholic School Week in next week's Enterprise. Janie Hartman Photo





THE MUENSTER GARDEN CLUB and the Girl Scouts joined to celebrate Arbor Day by planting a live oak tree at the Young Children's Learning Center. The Garden Club donated the tree and is here represen-ted by Marie Endres, Marie Mosman, Daryl Ferber and Alice Roark. The Girl Scouts are Alison Klement, Missy Knabe, Julie Felderhoff and Toni Reiter. Also present was Bronte Gonsalves, director of the Learning Cen-ter. Brownie Troop #60 also participated in the presentation.

Telephone association donates

Project, St. Jude Children's Research Hospital. ITPA is a ser-vice organization consisting of telephone industry people who have served a minimum of 15 years in the telecommunications industry and is intended to preserve the ideals and traditions of indepen-dent telephony. The money was raised by the ITPA Texas and raised by the ITPA Texas and Sooner chapters at their fundraiser at the annual Texas-Oklahoma Telephone Convention. The Texas and Oklahoma Telephone Associations are the trade associations representing the local telephone companies providing services throughout their respec-tive states. tive states.

Borys stated that ITPA's 1986-87 goal is to raise \$110,300 for the hospital. "We are halfway," he

AUSTIN - R.F. Levo, Texas and Oklahoma Regional Vice President of the Independence Telephone Pioneer Association, has presented Henry M. Borys. The money will be donated to the National ITPA Project, St. Jude Children's Research Henrikal.

said, "we are specifically interested in buying medical instruments. We would like to buy a Coulter Blood Counter, an Ultracentrifuge, a Film Display and a Mobile Shelving Unit." St. Jude's has been the recipient of ITPA's charitable donations since 1985. To date, ITPA has collected more than 300,000 in-dividual pledges of support for St. Jude's. St. Jude Children's Resear-ch Hospital, Memphis, Tennessee, is the first and only institution specifically established for basic clinical research to find the causes and cures of childhood cancer and other catastrophic diseases. other catastrophic diseases

WANTED: New Subscribers to the Muenster Enterprise.



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Talcum Powder Toilet Water Drawer Liners Give Soaps Your Valentine Valentine's Day is Something Feb 14th Special up to 13 yrs. Children's Day Feb. 17, 18, 19 & 24, 25 Open until 7:00 on Feb. 19 Package 1) 1-5 x 7 4-Wallets \$1500 2) 2-5 x 7 2-3 x 5 4-Wallets \$2300 3) 2-8 × 10 2-5 × 7 8-Wallets \$2900 Extra Specials. Originals \$750 Wallets 8-\$1500 16-\$2100 - Call for Appointment 665-2431 Mathews Photographers **300 Lindsav** Gainesville **Closed Mondays Come See a Great Opportunity to Remove it** and Improve it. The Atrium Door You can replace your old sliding door with The Ultimate Atrium Door. The exterior is prefinished with PPG's Polycron coating backed by a 10-year warranty, and includes AFG's Comfort E glass for greater energy efficiency. Askabout prices and styles the ONG The Atrium Door **JOE WALTER**

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money to St. Jude Hospital

PAGE 8 - FEBRUARY 20, 1987 - THE MUENSTER ENTERPRISE



IN THESE TWO "OLDEN DAYS" thrashing vorks on the Bezner farm in Lin dsay and below, during a dinner break, take time to pose with the cooks in front of the cook shack. Thanks to Mrs. H.J. Fuhrman for sharing her photos with our readers





and Lon Penton of Issaquah, Washington. Visits daughter Mrs. Joyce Hanson drove to Gainesville Wednesday for some shopping. Saturday she visited her daughter, Mrs. Carol Jakse, and family in Montague. Datises of fars 37 years

Retires after 37 years

Retires after 37 years Winston Roach retired from the United States Army Corps of Engineers on Jan. 30, after being with them 37 years. He was given a retirement party in the Federal Building in Fort Worth. Several speakers were on hand to recall various stories of Winston's work

through the years. Some were comical. Refreshments were served to about 50-60 people. VCR movies were made. Winston's wife, Nell, and all their children attended the

Grandchildren visit Mr. and Mrs. Roach had as their guests for the weekend their gran-dchildren, Cody and Jared, of Fort

Worth. Their parents are Randy and Sheila Roach.

and Sheila Roach. Guests Mrs. Estelle Kelley had as her guests during the weekend Monda Kelley and J.T. of Sanger. Lanny Kelley of Era, Jerry Kelley and Mr. and Mrs. Tom Rosson of Era visited Tuesday evening.

party

A DAY OF "HORSE POWER" hay baling is shown stationary baler and the sulky rake. The Past with the hay mower

Rosston News by Ruth Smith

Services held for W.D. "Dub" Johnston

Funeral services for W.D. "Dub" Johnston, 52, of 2008 Redbud were held at 11 a.m. Tuesday, Jan. 27, at the First Bap-tist Church in Gainesville with Rev. Mart Hardin officiating. Burial was under the direction of Geo. J. Carroll & Son Funeral Home with burial in Fairview Cemetery, with Masonic Rites.

Carlon & Son Punctan Punctan Punctan Neural In Farview Cemetery, with Masonic Rites.
Mr. Johnston passed away Sunday, Jan. 25, in Baylor Medical Center in Dallas.
He was born Aug. 23, 1934 in O'Brien to the late O.S. and Ova Laredo Barnett Johnston. He was educated in O'Brien Public Schools and at the Baptist College in Decatur. He graduated from Corpus Christi State University and received a Master's degree from North Texas State University.
He taught school in Fort Worth and was assistant principal at the Gainesville State School for eight years. At the time of his death, he was a teacher and coach in thontague.

He was treasurer of the Texas In-stitute of Children and Youth. He was a member of the Baptist Chur-ch, and a member of Gainesville Masonic Lodge 210, AF and AM, and the Moslah Shrine Temple.

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chi, and a minor of Okarisvine Construction of Analysis and the Moslah Shrine Temple.
He is survived by his wife Joye, two daughters, J'Lynne Johnston of Alpine and Julie Greene of Gainesville; a brother, Mickey Johnston of Anaheim; and one grandchild. He is also the son-in-law of Mr. and Mrs. E.B. Fortenberry of Slidell.
"Dub Johnston's mother, Mrs. Laredo Johnston, passed away on Jan. 2, 1987, after becoming ill while visiting her son in Baylor Medical Center. She was hospitalized with chest pains and died during the night. She was buried at O'Brien, Texas on Jan. 5. On Christmas Day, she had been a guest in the Fortenberry home.
Mrs. Joye Johnston, and daughter, J'Lynne Johnston, and little granddaughter visited Mr. and Mrs. E.B. Fortenberry Friday evening.

evening.

<text><text><text>

Decatur on business Tuesday and to Gainesville Thursday. Comings and goings Mrs. Odessa Berry and Mr. and Mrs. Johnnie Cook went to Stephenville Sunday afternoon where they visited their cousin, Mr. and Mrs. Jim Sheffield. Mr. and Mrs. W.E. Ewing went to Krum Saturday afternoon where they visited Mr. and Mrs. John Carter. J.Y. Brandon and Beverly Fleitman visited the Ewings Sun-day afternoon. Sunday evening the Ewings drove over to Gainesville and had dinner out. C.H. Christian is on the sick list, having had pneumonia then developing a case of shingles. Tipis having severe pain with the shingles. The Christians' guests were their son, Bill Christian, of Stephenville on Wednesday and niece, Nora Jo Hudspeth of Pilot Point Sunday afternoon. Mrs. Brown attends missionary meeting Mrs. Evelvn Brown attended

Mis. Divid area of the solution of the solutio Alvord to spend the day. Then they attended church at Prairie Point in attended church at Prairie Point in the evening. The church had their regular missionary meeting. Evelyn visited Mrs. Irene Harry and her guest, Mrs. Rosa Rice, of Alvord Saturday afternoon.

Alvord Saturday afternoon. Mrs. Settle entertains guests Mrs. Vena Settle had as her guests during the weekend, Ear-nestine and Bill Largent of Abilene, who also visited Jean and Helen Hanes, Jim Christian, Nora Jo Hudspeth of Pilot Point, Lola Webb of Dallas and Opal Berry. Little Miss Ashley Ford 31%.

Webb of Dallas and Opal Berry. Little Miss Ashley Ford, 3¹/₂-year-old daughter of Mr. and Mrs. Troy Ford and granddaughter of Mr. and Mrs. Bud Ford and Mr. and Mrs. Cotton Gresham, entered the AMI Medical Center in Denton Wednesday, Jan. 28, after having pneumonia. Ashley was discharged Friday, Jan. 30, and is doing satisfactorily at home.

Elderly may be lonely or just alone

Family and friends sometimes

Family and friends sometimes confuse an elderly person's desire to be alone with loneliness. "If grandma has always enjoyed solitary pursuits, there's no reason to expect her to be more social now that grandpa has died," says gerontologist Dr. Judith Warren. "The fact that she spends her time alone doing needlework or gar-dening may not necessarily mean she is lonely." Family members should be

can also be linked to loneliness

PUZZLED?

"When elders experience loneliness, it may be a chronic or a situational problem," the geron-tologist says. Warren explains that loneliness in often experient long term

Warren explains that loneliness is often rooted in long-term problems with social relations that existed before the person became elderly, and may require professional counseling. "Stuational loneliness is more usually results from one of the risk factors," she adds. To help elders through periods of situational loneliness and adap-tions to life changes, there are a number of options including grief counseling and support groups such as the American Association of Retired Persons (AARP) Widow-to-Widow program. In-created social opportunities can be found through a senior center, eating lunch at a nutrition site, or a fasturace program. Other services, such as low-cost ahomemaker/home health aide for help with activities of daily living, nursing care or an emergency alert

nursing care or an emergency alert

system may also help deal with problems that keep the elder isolated and lonely, says Warren.

ARE YOU PUTTING ON? MAKE THE

CONNECTION FOR SAFETY! A MESSAGE FROM THIS NEWS AND THE DPS TROOPERS



Congratulations!



Muenster State Bank congratulates

Drue Bynum and Andy Burnette

Muenster Public School Seniors selected to Fina's Academic All-State Football Team. Thank you for the reputation you bring to our community and the fine example you give to our young people.



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Hornets wrap up perfect **10-0 district ledger**

The Muenster Hornettes ended The Müenster Hornettes ended the regular season with a convin-cing 54-38 win over the host Forestburg Longhorns Tuesday night. Playing in front of a vocal Muenster following, the girls ran their season record to 18-5 and their district record to 10-0. their district record to 10-0.

Forestburg stayed close in the first quarter as Muenster could manage only a 12-10 edge. But the second quarter saw Muenster clearly establish a rebounding edge and forge ahead to a 34-18 halftime lead. Staci Walterscheid scored 14 points in the second quarter and finished with 24 points, 11 reboun-ds and 5 assists. Meredith Mc-Daniel pulled down 11 rebounds and scored 6 points, and Dana

Wimmer shot 7 of 10 from the field for 14 points. Wimmer and Melody Klement each added 7 rebounds and sophomore Jennifer Carroll tallied 9boards. "We were excellent at the boards tonight," said Coach Heers, "and we had to be to counter the 30 tur-novers we committed. We'll iron out some ballhandling weaknesses hopefully before the 17th and give Slidell or Ponder, something to worry about." The Hornettes will play Feb. 17 in Bi-District action against either Slidel or Ponder, both perennial playoff contenders.

playoff contenders. Rounding out the scoring for Muenster Tuesday were Klement with 8 points and Shonna Reiter with 2.



DANA WIMMER (30) adds another 2 points to her 20 game points. Also pictured are Meredith McDaniel (32), Melody Klement (33) and Laura Luc (44) Hess (34).

THE MUENSTER ENTERPRISE - FEBRUARY 20, 1987 - PAGE 9

Hornets and Hornettes topple Saint Jo Friday

Friday night the Muenster teams hosted the Saint Jo Panthers and came away with three wins. The Hornets racked up their 9th con-secutive win with a 90-50 margin. The Hornettes opened a 20-4 first quarter lead and cruised to a 54-28 win. The Junior Varsity Hornettes evened their record at 4-4 with a 27. 19 win. The Hornets were met by a hot-shooting Panther team in the first quarter and led by 1 point 19-18. Second quarter action saw Muen-ster score 30 points and open up 49-30 halftime advantage. The leam win The Junior Varsity Horiettes evened their record at 4-4 with a 27-19 win. The Hornets were met by a hot-shooting Panther team in the first quarter and led by 1 point 19-18. Second quarter action saw Mun-ster score 30 points and open up 49-30 halftime advantage. The lead increased as the Hornets racked up 22 third quarter points and cruised to a 71-39 lead. Brian Hess was high scorer with 24 points, 22 of which came in the first half. Ryan Klement added 16 points on 6 of 9 shooting. J. Shaw Win Over the Panhar team and 10 rebounds. Staci Walterscheid ad-ded 14 points, followed by Klement with 4, and Michelle Monday and Jennifer Carroll 2 each. In JV action, the Hornettes' 8-201 kine duarter points and der 16 miner, Gaylia Brunson, Denise Anderle, Kim Hess, Carrie Russell and reddi Oakley and Jan Fleit-man, who all contributed.

Insurance

Union

150

Expires 2-15-87



IN MUENSTER'S DISTRICT VICTORY over Saint Jo are Hornets Mike Pagel (23), Brian Hess (33), J. Shane Wimmer (20), Kevin Anderle (22) and Ryan Klement (10). Janie Hartman Photo



IN THE HORNETS' BIG DISTRICT WIN over Forestburg, Brian Hess (33) shoots over Longhorns Jamie Capuchina (14), Troy Jones (10) and Tommy Souther (24). Also pictured is Joe Pagel (31) of Muenster and Bart Sirman of Forestburg. At the right, Forestburg's Krista Shults (21) puts pressure on Staci Walterscheid while Lady Longhorn Paige Sirman (15) guards the goal. Dave Fette Photo



Prices Good Thru Feb. 14, 1987

519

s200

⁵6⁹⁹

56º

547

5800

5-100

\$369 \$395

590

3/100

3/100

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59

2/100

3/20

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4/100

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S100 Adjustable Hack Saw....

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Porcelain Lampholder.

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Energy Saver Electric (R-factor 12)... \$159

⁵27⁹⁵ 40-Gal. Water Heater Natural Gas \$144⁹⁵ 1/8'' x 2' x 4' Hardboard....

50'-16/3 Extension Cord.

48" Fluorescent Shop Lite

4" Octagon Box. .

Quiet Switch...

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22" Slide

Single Cylinder Deadlock Brass Frank Satin Chrome Single Cylinder Deadlock Brass Finish Double Cylinder Deadlock

Satin Chrome Double Cylinder Deadlock^s10^s

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\$950 she

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ws. 10% off re

. 25°

5 Gal. \$995 ea

\$199S

\$14°

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\$299

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\$7995

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16-oz, Hammer Steel Handle, Rip or Claw \$549 40-Gal. Water Heater Stream Discuss

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7"-71/4" Blade Plywood/Particle Board. .. \$749 Clamp Light. .

We can help.

22-oz. Wood Framing Hammer. . \$995

14.1-oz. Propane Fuel Cylinder. . \$239

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1/2" x 4' x 8' Black Sheathing^S4²⁵ sheet

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10" Power Miter Saw.

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Roofing Felt.

4' x 8' Paneling

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ud Grade 2" x 4" Studs.

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14.1-oz. Torch Kit....

6-Outlet Center.

-15° sq.

HANDYMAN

Smokeless tobacco is

At a time when more Americans than ever before are breaking the cigarette habit, an alarming num-ber of young people are turning to "smokeless tobacco," according to the Texas Department of Health (TDH). The long-term effects of this trend, health officials say, is evented to be a demotio income

Oak Medicine Cabinet Recessed.

White Tank & Bowl Combo.

Recessed Bathroom Fan....

Tempo White Tub Wall Kit..... \$3995

Press-In Place Tub & Sink Caulk. \$300

Landscape Timbers y is is Pressure Treated. \$299 ea

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28-oz. Steel Framing Hammer. ^S19⁹⁵

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4" Perforated 10' Drain Pipe... 32°

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\$700 5/8" & 3/4" - 4' x 8' Particleboard.

Tub Wall Kits.....

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24"-44" Shorty Adjusta Post.

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\$1297 2" x 60 Yd. Duct Tape.

\$300 Flood Lamp YOUR CHOICE.

Wheelbarrow contractors 5 cu It Poly Tray.

25" Vanity Top.

Oak Toilet Seat.

A recent national survey of smokeless tobacco users at the junior high level showed that six out of ten believed that there was little or no health risk associated with snuff and chewing tobacco. Among high school users, four out of 10 thought they were taking only a slight health risk. About 81 per-cent of the users said they thought smokeless tobacco was a safer alternative to cigarettes. Todd said the health risks

associated with snuff and chewing associated with snuff and chewing tobacco were until recently over-shadowed by "macho" adver-tising, primarily on television. "Since August, TV ads such as those featuring ex-athletes in western costumes in the great out-doors, have been banned from the airwaves as part of the Federal Comprehensive Smokeless Tobac-co and Health Education Act," he said. said

said. Congress passed the act in 1985, to become effective Aug. 28, 1986. Besides banning electronic media advertisements for smokeless tobacco, the act further requires warning labels on the products and in print advertisements, effective Feb. 28, 1987.



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\$39º

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\$379

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. \$5995

\$50

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\$32º

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s30

\$59

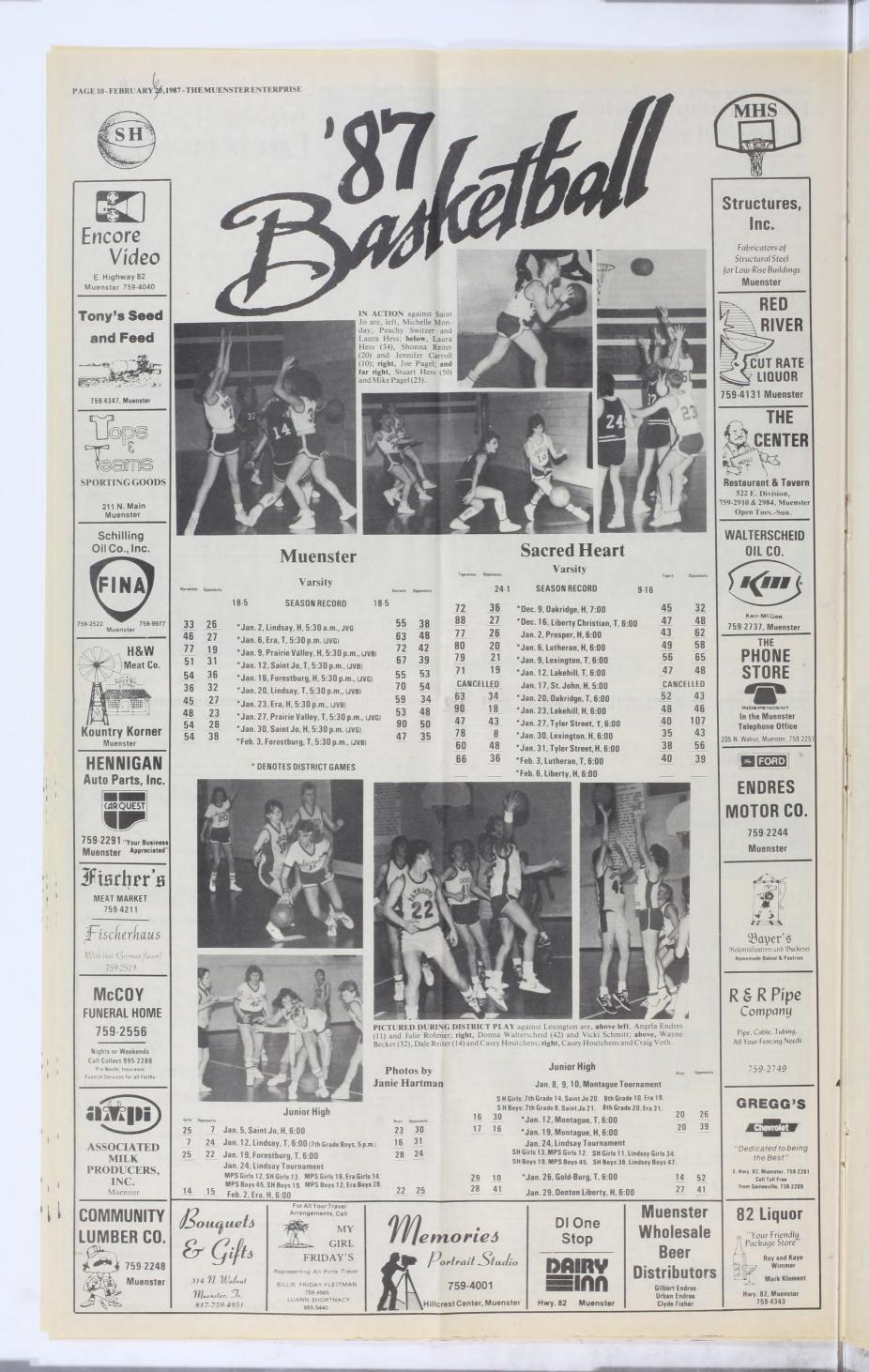
. \$595

expected to be a dramatic increase in the incidence of oral cancer, den-tal problems and other serious health conditions.

18" x 24" 2-Door Oak Vanity... S4999 Oak Medicine Cabinet Surface Moun \$3495

T. ADD

* *



Sacred Heart squads split with Lexington

The Sacred Heart Tigerettes in-ched towards the playoffs with an impressive 78-8 win over Lexington Friday evening while the Tigers saw their playoff hopes diminish with a 43-35 defeat at the hands of Lexington.

43-35 defeat at the hands of Lexington. The Tigerettes crushed Lexington early as they took a 46-2 halftime lead and then coasted to the win. "Now that's defense," said Coach LeBrasseur. Scorers for the Tigerettes were Danna Hamric 18, Vicki Walterscheid 11, Lisa Hamric, Noelle Hesse and Vicki Schmitt 10 each, Michelle Walter 8,



VICKI WALTERSCHEID stretes for the flying ball in the gerettes' 78-8 district victory ver Lexington. Janie Hartman Photo Tigerettes' Continued from Page 1

TIGERETTES

<text><text><text><text><text>

Julie Rohmer 6, Juline Bartel 4, Molly Koelzer 2, and Donna Walterscheid 1.

Walterscheid 1. In the Tiger game, the visitors from Lexington jumped all over the Tigers as they took a 22-11 lead at the intermission. The Tigers with the never-die attitude fought back and tied the game in the four-th before turnovers and missed free-shots ended the Tigers' playoff hopes. Scoring for the Tigers were Darrell Dangelmayr 11, Wayne Becker 8, Todd Thor-son 6, Casey Houtchens 6, Craig Voth 2 and Steve Knabe 2.

Cubs end season on sour note

Sour note The Sacred Heart Cubs ended the 1986-87 basketball campaign here Thursday evening against the Cubs of Liberty Christian. The Cubs and Cubettes both ended their seasons on the down side of the scoreboard as the Liberty girls stopped the Cubettes 41-28 as Mc Pherson of Liberty scored 37 poin-ts. The Cubs dropped their contest to the Colts by a 41-27 count. Scorers for the Cubettes were Vickie Bayer 12, Sharon Fuhrmann 10, Kim Cler 2, Kristen Klement 2, Angie Endres 2. Scorers for the Cubs were Steve Fisher 6, Stevan Nasche 5, Ryan Hess 5, Ryan Gehrig 5, Shawn Dangelmayr 4, Josh McCoy 2. The Cubs and Cubettes will now move into track.



Tigers stop Lutheran

The Sacred Heart Tigers put a roadblock in Lutheran High School's playoff hopes by taking a 40-39 win from the Lions in Dallas Tuesday evening. "We are not going to make the playoffs, but we can make it hard for some other

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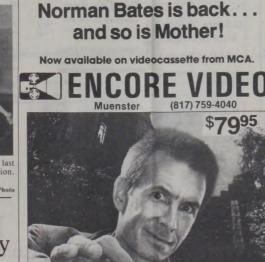
MICHELLE WALTER struggles for the rebound, sandwiched bet-ween two Lexington players. Janie Hartman Photo

Tigers control Tyler St.

After taking a 107-40 beating Tuesday night in Dallas, the Tigers had something to prove against the Crusaders from Tyler Street. Though the Tigers didn't win, they achieved a moral victory as they gave the Crusaders all they could ask for in a 38-56 loss. "These kids showed alot of heart tonight," said Coach LeBraseur. "We gave Tyler Street all they wanted." The Crusaders of Tyler Street have been averaging 100 points a game since the Christmas holidays and the Tigers held the Crusaders to only 56.

The Crusaders took a 12-6 first period lead and a 28-14 halftime

Leading the way for the Tigers were Casey Houtchens 21 points and 11 rebounds; Todd Thorson 6, Darrell Dangelmayr and Craig Voth with 4 each, and Wayne Becker with 3.



THE MUENSTER ENTERPRISE - FEBRUARY 20, 1987 - PAGE 11 **Tigerettes bury** Lions 66-36

Traveling to Dallas Tuesday evening for the Tigerettes proved to be the same old story as the Tigerettes es crushed the Lions of Lutheran 66-36. The victory ups the Tigerettes district mark to 11-0. "Each gam is still important for us," said Coach LeBrasseur. "We need to number one seed for the upcomin state tournament." "The TAPS State Tournament is similar to the NCAA's format so the seeding is very important."

very important." The Tigerettes will each. The Tigerettes will end the regular season with a home ap-Vicki Walterscheid and Danna pearance Friday evening at 7:15 Hamric led the Tigerettes to a 24-4 against Liberty Christian.



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HALF-TIME ENTERTAINMENT at the Tiger-Hornet games last Friday night was supplied by 5th and 6th graders in low-scoring action. Above is Sacred Heart and below is Muenster Public School. nie Hart

Landowners asked to cooperate in deer survey

AUSTIN - Texas landowners who received antierless deer hun-ting permits or tags during the past bunting season are being asked to assist the Parks and Wildlife Department with an ongoing har-vest survey. "All landowners who received an texa ter being asked to return the postage-paid card even if no harvest or courted during the season.

permits also received a question-naire card," said Mike Reagan, assistant white-tailed deer program leader. "The card asks for harvest

HOME VIDEO







Page 12 • AGRICULTURAL ECONOMICS '87 - February, 1987

Commodity options help in pricing decisions

sions that will improve income. That means tak-ing action at the "right" time to protect against naior price downturns and to benefit from market

ing tools, for managing risk and maximizing in-come, say economists with the TAES. By using options, producers can establish an approximate price floor, yet benefit from a price increase. And, commodity buyers may establish an approximate

price ceiling for incoming purchases. "An option is a contract that gives buyers the right but not the obligation to buy or sell a particular commodity fatures contract at a specific price for a specific time period," explains Dr. Carl

Because options can be purchased for different price levels surrounding the daily futures price and for different future delivery months, they offer a flexible price insurance plan with a limit to financial risk," Dr. Ed Smith adds. "A big ad-

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or about \$140 per bale. This happened when enjoy additional income if the price moves favorably. The option buyer pays a premium plus market prices were thought to be depressed. By contrast, December 1987 futures rallied from late brokerage tees and is not subject to margin

movements of the cash and futures markets.

Producers relying on government programs

futures started at 59.25 cents per pound on June 14, 1985, and declined to 30.15 cents on July 21,

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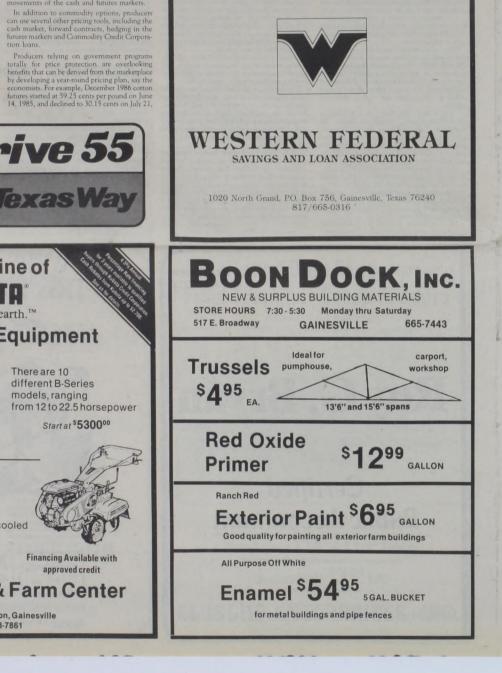
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approved credit

A drawback to options is that the premium for 'Farmers with sharp marketing skills can take a desired price objective may be too high. Also, because commodity options are tied to futures hedging risks resulting from variations in price

tions and computers are helpful tools in making pricing decisions. Plotting each day's price changes are essential for effectively timing the uly to mid-September 1986 by about 15 cents

Anderson and Smith recommend that pro ducers develop a pricing plan well in advance of the marketing year. County Extension agents can advantage of such price changes," notes Anderson. "Daily price charts, supply-demand informa-



Improving Competitiveness of L exas griculture supplement to the Muenster Enterprise and the Cooke County Leader, February 6.7, 1987 12 pages

'Practical research' aids county farmers

What is a result demonstration "I like to call it practical research. We take practices that are of economic interest to the producers in this county that have not become widey used for one reason or another - we implement those with producers in the county, collect data and make that information available to our

That, in a nutshell, is what result demonstrations are all about. And result demonstrations are an integral part of the Agricultural Extension Ser-vice, in Cooke County and throughout the state. County agent Craig Rosenbaum continues: "These demonstrations are practical, and I emphasize that over and over, "he says. "We're not talking in hectares and kilograms — we're talk-ing in words we can all understand. It's visible — we can see it every day — and it's local. What

works in our county may not work in the next county." Result demonstrations, or test plots, are set up with volunteer participation from farmers all over

which works through the Extension office. By this means, farmers test varieties, seeding rates, and

"It helps a little. That's

about all you can ask. These days a farmer can use all the help he can get." William Hermes

Cooke County farmer chemical means of controlling weeds, diseases and

Results are published as they become available, and are compiled each year in an annual hand-book. In addition, tours are held periodically to the participating farms, so that interested pro-ducers can see for themselves what is going on. This year, there are five variety demonstrations going on in the county. The most done in any previous year was two. "I used to think varieties were a waste of time,

but we need too kvarettes were a waste of rime, but we need too do varieties every ear, 'R osen-baum says. ''A variety that's hot this year may be completely out in left field next year. We're having problems develop that we've never had before — the Hessian fly, the Russian wheat aphid - some of these things could be as bad as anything we've ever had. New varieties are critical if we're going to fight these things. In a demonstration, the farmer donates the land and goes along with the Extension Service's ex-

belongs to the farmer - but sometimes a successful experiment yields a less-than-successful

crop. "If I'm testing a herbicide and it wipes out a guy's plot, I've had a good experiment. I've eliminated that herbicide from consideration. But about all I can do is pat that guy on the back and tell him 'thanks.' These farmers who work with us are doing it out of the goodness of their hearts, and a desire to help people." William Hermes, a farmer at Hood, is just one of many Cooke County farmers who volunteers year after year to work with the Extension Se vice in setting up result demonstrations on his

"I don't sell herbicide. so if a herbicide destroys a crop, I don't have any problem telling someone that.' Craig Rosenbaum

"It helps a little," he says. "That's about all you can ask. These days a farmer can use all the help he can get." To Rosenbaum, result demonstrations are the

County extension agent

To Kosenbaum, result demonstrations are the essence of being a county agent — providing prac-tical information to everyone who wants it, especially to those farmers who can benefit economically and thereby help everyone.

"Everything is agriculture," he says. "We're more concerned with the economic end of it, but we're a resource for everyone. We've done the football field at Lindsay and the courthouse lawn in addition to work in wheat and small grains out on the farms."

"You have the resources of every land-grant university in the United States at your disposal through the Extension office," he adds. "We have the job of disseminating the research from those institutions in a non-biased form to the peo-ple. I don't sell herbicide, so if a herbicide destroys a crop, I don't have any problem telling someone that." And when he can help someone solve a pro-

blem, get rid of a pest, increase production make a worn-out, wasted pasture productive again, that makes it all worthwhile. "It's like a football game when you're the

underdog," he says. "It's fun." "Not everything is a success story. I notice in the magazines, everything is always wildly suc-cessful. It's not that way in real life. I guess failures don't sell magazines. But if something works and periment. After the data is collected, the crop helps our producers, it's worth the effort.



LOOKING OVER a herd of cattle, farmer William Hermes and county agent Craig Rosenbaum have worked together on many result demonstrations.

Emergency loan aps due by September 9

aquaculture operators are available through counsyoffice of the Farmers Home Administration FmHA), according to James B. Murdock, FmHA

Murdock asked that those who need farm credit as a result of tornado, flooding, high winds and hail make their needs known at the Farmers Home Administration office at Gainesville.

Applications for assistance in the disaster stricken counties will be accepted by Farmers Home until September 9, 1987 for physical and

FmHA loans covering actual physical and proplicant must have suffered losses from the disaste

tions, equipment or building (including homes) lost through this disaster. Funds may be used to buy feed, seed, fertilizer, livestock or to meet interest and depreciation payments on current real estate and chattel debts.

"Funds can be used for essential operating and living costs," James B. Murdock said. Applicants that certify that other credit is not

ailable may receive loans covering actual losses at an interest rate of 4.5 percent and are schedulwith the applicant's ability to pay. To be eligible for an emergency loan, an ap-

Dollar decline fails to increase ag exports

Despite a 32 percent decline in the value of the dollar since February of '85, U.S. agricultural exports continue to decline.

exports continue to decline. After peaking at \$43.8 billion in 1980-81, ex-ports are expected to total only \$26.5 billion in 1985-86. Over the same period, U.S. agricultural imports have risen from \$17.2 billion to more than \$20 billion. Why hasn't the falling dollar spurred exports?

The dollar's value is gauged, economists point out, by a number of indices based on its weighted average compared to European and Japanese cur-rencies. To U.S. producers trying to sell to the Far East, Africa, the Middle East and Latin America, a falling dollar measured by those stardards may send false signals — and lead to unrealistic expectations concerning the recovery in U.S. exports. The dollar's value simply has not declined in

many major agricultural market areas. The fall in U.S. agricultural exports was, without a doubt, partially due to an un-precedented rise in the dollar's value from 1981 to 1985. But other factors were perhaps more im-

A general price collapse in basic commodities such as oil, copper and sugar greatly restricted the spendable income of many growth markets for U.S. agricultural exports in the 70's. At the same time, loans made in good times to finance rapid growth in less-developed and newly-industrialized ountries have resulted in unmanageable debt

has continued to increase, resulting in hug



competition among exporters. At the same time, a rigid U.S. farm program has made many of the country's farm products uncompetitive in world

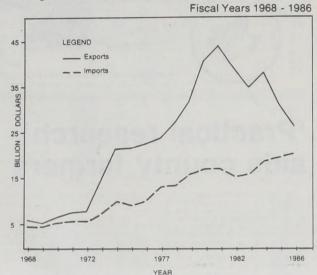
markers Despite these gloomy conditions, Texas farmers and ranchers can expect to see some im-provements in the export picture over the next few years if new farm program provisions are maintained and other trends continue. Falling loan rates, marketing loans, credit pro-grams and export bonus incentive programs should combine to bring export volumes up. If newly industrialized nations are able to recover from their economic problems, additional exports should follow.

While a return to the agricultural export boom years of the 1970's is unlikely, economists foresee a modest recovery in exports by 1988.

Improving the Competitiveness of Texas Agriculture

Published jointly by the Muenster Enter-prise and the Cooke County Leader, February 6 and 7, 1987, in cooperation with the Cooke County office of the Texas Agricultural Extension Service

U.S. Agricultural Exports and Imports



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Economic rules govern farm competitiveness

As long as a farm or ranch has access to unlimited resources, producers can follow three economic rules to assure maximum profit and innue to add units of an input as long as the value of the resulting change in output is greater than the unit's cost, all other inputs re-

maining constant. maining constant. — substitute one input for another as long as the cost of the added input is less than the cost of the replaced input, and output is held constant. — replace one enterprise or product for another as long as the value of the added product is greater than the value of the replaced product, and the ost is held constant.

When resources are limited, however, the first rule should be modified, says Dr. Lawrence Lip-pke with TAES. The rule would then specify that as long as the output value generated from the use of a unit of limited resource exceeds the cost of that input, that unit of inpout should be used where it will generate the greatest additional

'The basis for the first rule is the law of diminishing returns," points out Lippke, an economist. "This law states that 'if increasing amounts of one input are added while all other inputs are held constant, the amount of the output resulting from each added unit of variable in-put will eventually decrease'." Most producers have observed this relationship. noting the large increase in production as initial As increasing amounts of these inputs are used,

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cost-returns relationship," Lippke emphasizes. "Therefore, as the price of either the input or

of input use must change. For example, assuming that the producer is using the optimum level fertilizer, a reduction in output price must lead to a reduction in fertilizer use. Often agricultural producers tend to offset

production, thereby maintaining the same level of gross receipts. If one attempts to offset the reduced price with increased production, and uses fertilizer to do it, he will experience lower net returns than if he had held fertilizer use constant or, preferably, reduced its use.

"Another point to remember about this rule is that, except where an input is costless, the economic optimum level of input use will never produce maximum yield,'' says Lippke. This first rule, as modified, can be demonstrated in the situation where funds are not available to purchase economic optimum levels of fertilizer. In this case, one should distribute that fertilizer

among enterprises such that returns from the last unit of fertilizer applied to one enterprise are the same as returns from the last unit applied to each other enterprise. Lippke offers this example: Suppose a producer

is limited in how much he can spend on fertilized to produce corn and hay. If he can apply the first dollar's worth of fertilizer to corn and receive \$2 in increased production, or apply it to hay and receive \$3 increased production, then he should apply it to hay. However, because of the law of diminishing returns stated above, the next dollar' worth of fertilizer might return only \$1.50 if ap lied to hay. In this case, that next dollar's worth of fertilizer should be applied to com

can produce 70 bushels of corn per acre by either can produce 70 business of one per acte of ende applying two herbicide applications or conduc-ting one tillage practice. Obviously, the produc-tion method chosen would depend on the relative cost of the two herbicide applications versus the cost of the tillage practice. Whichever is less expensive should be used.

The third rule applies where one can produce two or more different commodities, such as corn and hay. If the farmer can convert one corn acro to hay production and increase gross returns while keeping costs the same, then he should make the change. As long as this relationship exists, he should continue to convert production of one commodity to another until nothing is gained or

'One must be wary, though, of trying to apply this last rule without considering the risk involv ed," cautions Lippke. "Often this rule, or alter

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natively a partial budgeting process, would lead o producing only one commodity, a decision which normally carried the highest degree of risk An agricultural producer trying to survive cannot afford that risk and must realize that there is a trade-off between maximizing profit and minimizing risk." While this third economic rule would lead to maximizing profit in a riskless environment, there

are limits imposed on the degree to which it can be implemented.

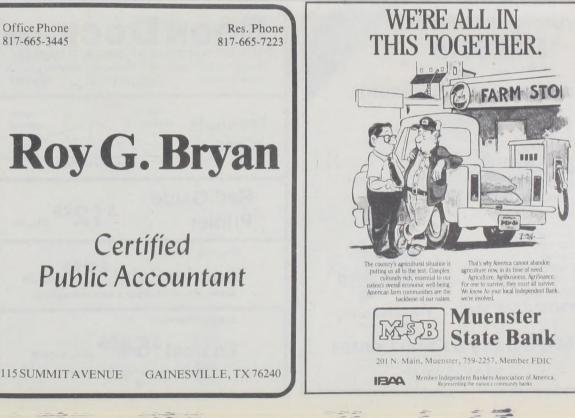
Challenges, opportunities

Continued from previous page modities and products to best fit those

Product development and education hold the keys to analyzing consumer needs and develop-ing the type of product that will meet those needs. We need to be more product oriented rather than ommodity oriented in the marketing arena. The primary role of the Texas Agricultural Exion of new technology. Of course, the critical

question is not only how to implement the technology but also to determine its economic feasibility in various situations. Economics is a common denominator in evaluating the applica tion of new technology to improve com petitiveness. All change is not bad. The impor tant aspect is that we must be willing to addres change and be a part of it rather than being total ly reactive to the change that is coming. The Texas Agricultural Extension Service stands ready to assist producers in taking a proactive ap

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Addressing global issues on the family farm

Texas agriculture is in the midst of a difficult economic change. This change is the result of many forces — national and international — with lower average per unit costs of produ-with lower average per unit costs of produwhich are negatively affecting our rural economy. And, since agriculture is second only to oil and gas in Texas, this economic downtum is sending nancial shockwaves throughout the state.

Continued steps need to be taken to return profitability and improve competitiveness of Texas agriculture in the years ahead. Because we are in a global economy, macro issues must be addressed at the national and international level to vorably impact the farm and ranch sector. But there also are important initiatives that can be taken at state and regional levels to make a

The Texas Agricultural Extension Service and the Texas Agricultural Experiment Station have major efforts underway to address the com-petitiveness issue in Texas. These two state agencies, which also are a part of the landgrant univerdevelopment and adoption of new technology in the past. There have been many success stories, too numerous to mention. The discovery and rapid dissemination and adoption of new information is one of the major reasons Texas farmers have increased their productivity over the years. However, with the current problems faced by Texas agriculture, the need is even greater for technological advancement and adoption to preserve and strengthen the economic viability of our farmers and ranchers. When there is an oversupply of commodities, like there is now, national market clearing prices typically fall below the cost of production in the relatively higher cost producing areas. This is particularly the case in regions where irrigation is required at a significant expense or where severe weather problems increase yield variability. Many parts of Texas fit these adverse scenarios. Therefore, relevant ques-

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world agricultural environment. Those regions with lower average per unit costs of production and/or higher output prices are much more like-Competitiveness is multi-faceted in scope. Some of its more important dimensions agriculture are: 1) reducing per unit costs of pro-duction through lower cost outlays while maintaining yields, 2) reducing per unit costs of pro-duction by increasing yields at no added costs, reducing marketing costs; 4) increasing average prices received through improved marketing practices, 5) improving product quality, and 6) de-mand expansions through product and market development. Certainly, other dimensions could be listed, but these are the more salient and are

Biotechnology and information technology have significant potential in improving com-petitiveness through all these dimensions. Biotechnology refers to the ability to engineer ducing new varieties, new inputs, and new pro-ducts. Information technology refers to the use of electronic means for the purpose of improv-ing management decisions related to production, marketing, finance, and policy. A combination of research and education efforts are being focused on these areas for the long term benefit to Texas producers, agribusiness, and consumers.

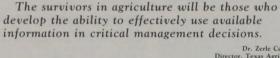
ions are being raised regarding the competitive necessary part of these management and

Standing together.

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appropriate for both domestic and export market

Considerably greater emphasis on management and marketing will be a key to a more competitive Texas agriculture and in meeting the forces of change. Production management of new technologies, risk management, financial management, and market development will be strategic to improving our competitiveness. Microcomputers and electronic communication technology will often accompany and be a



Two apparent long term trends offer both challenges and opportunities to the current finan-cial stress in agriculture. The first trend is the

endency for agricultural production to exceed effective demand for the next several years. This implies that inflation adjusted farm price trends will be stable to declining. There is not much optimism for prices returning to the levels of the id-70s in the near future.

However, the second expected trend is sharply higher gains in technological advancements in the coming years. If successfully developed, adapted, and adopted, these advancements have the potential to offset much of the negative spects of lower prices and provide a springboard Information processing needs will increase sharply with the faster rate of change pushing the limits of producers to evaluate technology. Com-plexity of management decisions has been and will continue to increase. Extension specialists and research scientist are working now on computer models and expert systems to assist pro-ducers in these important decision processes. The

urviviors in agriculture will be those who develop the ability to effectively use available information in critical management decisions. Factors that must be considered are bio-system compatibility, economic evaluation, and risk, It is a characteristic feature that there are big

Dr. Zerle Carpenter Director, Texas Agricultural Extension Service variations in the production technology and financial position between individual farms. In fact, it is evident from the top 25 percent of pro-

ducers that a lot of currently available manag-ment expertise and production technology are not being applied by all producers. commodities in Texas. For years, the U.S. farmers outpaced other countries in producing food at the lowest cost. The capital intensive, technologically advanced agriculture allowed the U.S. to achieve this with commodities left over to export Agricultural trade became an important contribu tion to our balance of payments. However, over the past few years, other countries are catching up. The new focus on lower costs of production in other countries has long-term primary implica-tions to the decline of U.S. competitiveness. If the U.S. cannot effectively compete with other countries in the export market, reduced ex-ports will magnify the structural change and adjustments that Texas farmers, ranchers, and rural communities will face. Therefore, much is at stake in reclaiming the competitive edge in today's changing economic scene.

There is a need to improve competitiveness by being more market-oriented. Tracking and understanding changing trends in consumer preferences could impact the kinds of com-

Please see CHALLENGES, next page

Forecast calls for slight income rise in '87

Agricultural income may increase slightly in 1987 from the depressed level of recent years, says a Texas Agricultural Extension Service

"Higher livestock prices, reduced production

"Higher livestock prices, reduced production expenses and large government payments are ex-pected to support a moderate rise in farm and ranch incomes," points out Dr. Carl Anderson. "Export levels during the new year will be a key factor in determining the final outcome." Farm exports should increase considerably due to the sharp drop in the dollar, much lower crop prices and the Export Enhancement Program, says Anderson. Adding to prospects for more trade are improved global economic conditions, slow rates of inflation and increased economic artivity in developing countries. Softening the activity in developing countries. Softening the demand, however, are debt problems in several ountries, insulation of many importers from changes in world prices, and increased produc-tive capacity in key markets.

"Abundant crop supplies continue to dampen the likelihood for any sustained rally in prices," notes Anderson. "Feed grain and soybean harvests will probably increase world crop sup-plies even though wheat, rice and cottom stocks may decline slightly. In the U.S., the crop harvest is expected to be almost a teach smaller than the is expected to be almost a tenth smaller than the

'Livestock producers are expected to fare a little better in 1987," says the economist. "The outlook is for sharply lower beef output and slight-"The ly more pork. Total meat production in the U.S., however, may remain large as poultry output Livestock producers should experience increas-

ed returns in the first half of 1987 as supplies tighten, demand strengthens and feed costs decline. The U.S. cattle inventory and breeding hog numbers in 1986 are at the lowest level in te than 20 years For 1987, cattle and hog prices should average

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poultry product output. Crop prices likely will re-main at reduced levels during the first half of 1987, with prices in the second half depending on crop production and trade activity. However,

"Managing the farm and ranch business to reduce financial exposure while realizing maximum income remains central to maintain an economically viable business," says Anderson of capital by spending money where retu

evaluating farm program options for maximum benefits, and taking a close look at highest returns from alternative enterprises are critical to pro-tecting the financial position of agricultural

County Extension agents can provide further information on managing for profitability.

Carryovers, PIK impact prices

highest and using marketing skills to benefit from

price rallies. Stretching operating expenses.

Feed grain prices expected to drop further below loan rates

Texas farmers are producing less grain, and still below Gramm-Rudman adjusted net loan rates below Oranin Administration and the four have by as much as 30 to 50 cents per bushel. Wheat producers could also experience further market price pressure as the 1987 crop develops and pro-ducers become more familiar with the potential market prices keep tumbling. Why? Carryover stocks for the 1986-87 marketing year are up 81 percent for wheat, 77 percent for corn and 69 percent for songhum. Simply put, the market has all the commodities it needs for the advantages of using generic PIK certificates. Texas farmers are expected to produce 115 million bushels of wheat, 134 million bushels of current year, plus about 80 percent of the needs for '87-'88, if demand remains relatively constant. While this explains low market prices, it corn and 211 bushels of sorghum during 1986 doesn't explain why the loan rate isn't suppor-ting the price. Dr. Ed Smith of TAES tackles that These figures represent declines of 38 percent for wheat, 15 percent for corn and 13 percent for sorghum from the 1985 crop levels. U.S. production projections reflect a decline "Historically, when most producers had access to commodity credit loan protection, the loan level effectively supported commodity prices," he says. "In effect, the government would compete

"The negotiable generic PIK certificate. which allows the market to ignore traditional price support levels, is aborting the price support mechanism."

Dr. Ed Smith Extension economist



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Big Brother:

1986 Farm Bill increases government's involvement in agriculture

"We're in deeper than

we've ever been. I don't

know if we'll ever get

out of it to the extent

backwards."

marketing loan.

that things will level off.

It looks like we're going

to world levels. Exports in cotton are equally en-

couraging, and some wheat and small grain pro-

ducers are seeking similar programs in their com-modities. So far, administration reaction has not

been favorable. While the administration likes

the expanded exports, it does not like the in-

creased government costs associated with the

HIRE ON A TO

Tim Gilbert

About 25,000 acres of Cooke County land was said. "I don't know if we'll ever get out of it to the extent that things will level off. It looks like taken out of production last year through the government's Acreage Reduction program, as more than half the county's farmers took part to some extent

Cooke County ASCS manager Tim Gilbert expects that number to increase this year. "We'll probably see an additional several thou-sand acres laid out this year," he said. "We're having the heaviest workload we've ever had in this office.

Farmers have until March 30 to sign up for the "It's a pretty good guarantee," Gilbert said. "We're paying them nearly as much as they're getting for the crop. It's to their advantage to go

The purpose of the program, of course, is to cut production and boost the prices of agricultural commodities. The result, so far, has been about a \$30 million expenditure on the part of the federal government, with no improvement in prices, especially of wheat and small grains.

"It's a real costly program, designed to reduce production and pay out a little," Gilbert said. "Instead, it has increased production and paid out a lot. It actually encourages production, because farmers have to plant the maximum amount to get the maximum money." Gilbert stressed that the \$30 million doesn't

all go to farmers, noting that the food stamp pro-gram is also funded through the USDA. But he noted the irony that this program, it was hoped, would begin to get government out of agriculture. "We're in deeper than we've ever been," he

ped to world levels. Exports increased abruptly in the rice market this year when U.S. prices were allowed to drop we're going backwards Supply-demand out of kilter

At the heart of the problem is a massive supply demand balance switch from the 70's to the 80's resulting from a combination of technological ad vances in farming, protectionist agricultural policies, world economic recession, developing country debt and self-sufficiency policies, accor-

ding to TAES economists. Excess supplies have reduced commodity prices in the 80's. The 1985 Farm Bill, with its lower support prices and higher target prices, was designed to make U.S. commodities more competitive in world markets. All it has done, so far.

increase government costs. If U.S. producers are to be competitive in the export market, domestic prices cannot be above the world market. As a result, wheat price supports were lowered from \$3.30 a bushel in '85 to \$2.40 a bushel in '86. This year, the support level will be \$2.28 per bushel.

With target prices held essentially constant, potential government payments to producers could double the 1985 level. And despite the reduced support prices, wheat, corn and sorghum have failed to be competitive in export markets with Canada, Australia, Argentina and Europe. For rice and cotton, a new policy tool referred to as a "marketing loan" has been used to make the U.S. more competitive. Under the marketing loan, the price support floor either does not exist or is low enough that it is ineffective. As a result, U.S. market prices have effectively dr

New program expected

Most observers expect a strong push for a new farm program this year. Some of the changes unt to little more than mid-term adustments, while others would constitute major hanges in policy direction. Economists Dr. Ron Knutson and Dr. Ed Smith

point out some of the major proposals possible in a 1987 farm bill: argeting benefits to farmers having the greatest financial need. This has never been a feature of farm programs, which have always calculated benefits based on production. Attempts to limit payments have not been su cessful, but experts look for new efforts to develop eligibility guidelines for farmers. efforts to reduce commodity stocks with

mandatory farm production controls based on farmers' past production. In a recent Texas poll, 75 percent of the wheat farmers favored man-ASCS director datory controls. Most feel such control would raise domestic prices and hurt exports, causing farm program costs to fall and consumers to pay more for food and fiber.

- efforts to reduce commodity stocks by making prices more competitive in export markets, through means such as the marketing loan now in use with rice and cotton. Look for efforts to extend the marketing loan to wheat and feed grains

a reduction in target prices. Lower government expenditures, however, would result in reduced farm income.

And some farmers, the economists say, are disturbed by the low market prices resulting from the marketing loan, prefering higher support prices even if it means lower exports.

And that is, of course, the major issue at hand.

Dairy buyout has little affect on production

Despite government efforts to reduce dairy out-put through the herd buyout program, dairymen are continuing to suffer financially from U.S. milk production for 1986 will be up about

1.4 percent from 1985 levels, despite a 2 percent reduction in cow numbers, points out Dr. Bud Schwart, dairy marketing economist with TAES. However, U.S. milk production for 1987 is ex-pected to be down about 1.2 percent from 1986. Texas milk production is expected to be about 4 billion pounds, up slightly from 1986 levels. In Texas, many milk producers felt the dairy buyout program would be followed by a supply

management program featuring a production base, so the attitude of dairymen was to build base, Schwart points out. The same attitude probably was prevalent in other states. Other reasons for the surge in milk production were that cows in the buyout program were milked part of the year, non-program participants added cows, average production per cow increased, and lower than average producing cows were

slaughtered. Figures indicate that dairymen who did not par-Figures indicate that dairymen who did not par-ticipate in the buyout program increased produc-tion an average of about 13 psercent from the first half of 1985 to the first half of 1986. Even participants increased production about 4 percent during that period. Had the buyout program been completely effective, 1986 U.S. milk production could have follow about 6 partners form 1985. could have fallen almost 6 percent from 1985 levels, says Schwart.

Overproduction will continue to put pressure on milk price levels, which have been declining since 1981. The All Milk Wholesale price for 1985 was \$12.75 per hundred pounds, dow percent from the previous year's level of \$13.46 per hundred. Since the milk support price will fall from \$11.60 per hundred to \$11.35 per hundred next Jan. 1, the All Milk Wholesale price likely will fall about 2 percent for 1987. However,

the dairy program assessment will fall at least 15 cents on Jan. 1, 1987. The full impact of these price declines on milk production will likely not begin to surface until \$1988, contends the economist.

Schwart estimates that domestic use of dairy products for 1986 will be up 3.2 percent from year earlier leves. While this is not as large an increase as from 1984 to 1985, the surge follows the new trend level set after 1984, he notes. Much of this new trend is due to dairy promotion programs.

Current legislation provides for a possible con-tinued lowering of the milk support price level, The impact of new technologies on future total production is an issue that is confronting dairy but that level depends on how provisions are in-terpreted and how the dairy industry performs policy makers. Supply control implies that prices will be higher. At the same time, the scale economies associated with new technology sug-

Some legislators as well dairymen favor mangest that costs will be lower as operations become datory supply controls in agriculture. Where Con-gress finally comes down on this issue depends larger, and this implies fewer production units. So government policy must address the means on its assessment of the impact of the current dairy buyout progam and the mangitude of future for adjusting production to market needs, con

Computers managing on the farm get information quickly for more informed deci-

The Texas Agricultural Extension Service pro-

vides microcomputer software that can help ad

farm or ranch income

activities in today's farming and ranching en-vironment, and this is where computers can lend sions," McGrann point out. "Such decisions can help prevent mistakes, reduce risk, and increase a hand.

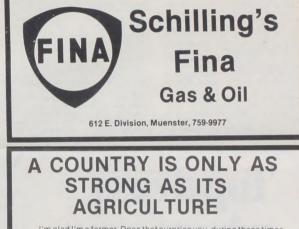
Because microcomputers are becoming less expensive and more agricultural decision-aid soft-ware is available, the microcomputer has become a profitable tool for management, says an Exten-

Service economis "A microcomputer can be profitable for a farming or ranching operation if used only for budgeting, cost and investment analysis, production recordds and financial statement preparation and not for farm or ranch accounting," points out Dr. Jim McGrann. "Accounting is a much more time-consuming activity that requires lear-

ning accounting procedures." Computerized decision aids refer to the use of microcomputers to help address specific question adds the economist. Such questions might in clude: Should I participate in the governmen program? How much can I pay for feeder cattle How much machinery capacity do I need to ge spring planting completed with 15 working days 'Having a computer can enable a producer t

tends the economist.

dress many of the decisions faced by Texas pro ducers. To acquire a software catalog, contact Jeanie Grogan, Special Services Building Room 105, Texas A&M University, College Station, Texas 77843-2468; or call (409) 845-3929.



I'm glad I'm a farmer. Does that surprise you, during these times when I'm fighting for my financial life? It shouldn't, because being a farmer is more than just a job.

Oh, sometimes I'm angry about being a farmer, and sad, and puzzled, and disappointed - and, yes, even scared. But, mostly, I'm just glad to be a farmer.

I love the land, the livestock, my children, my wife and even the buildings that shelter us. I'm proud of my farm, my crops and my machines. They are all part of me and being a farmer - as is sweat, and drought, and disease, and depression, and one hundred and one other heartaches that other men may never know or feel. But, I'm still glad to be a farmer

It's not because being a farmer is easy. It isn't! It's not because farmers are famous. We're not! It's not because a farmer is wealthy. I'm not!

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- ----

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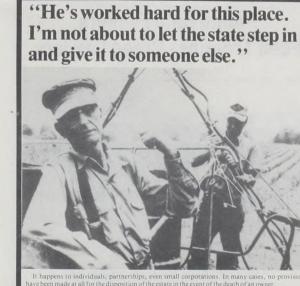




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Tax reform: more questions than answers

Tax reform has been signed into law and the question being asked now is "how did I fare?" The bill affects everyone and in many separate areas, and the answer to "Will I pay more or less?" is not clear for most farmers and ranchers, says Dr. Richard A. Edwards, marketing economist with TAES.

says Dr. Richard A. Euwards, mattering economist with TAES. "While most provisions are well defined, some 350 transition rules are included which allow certain groups either total or partial exemption from the bill's tough provisions. Impact of most of these rules is still unknown, but many that apply to agricultural producers may lessen some of the severe rules in the bill," Edwards says.

the severe rules in the bill," Edwards says. Analysis of the "typical" row crop farmer and cow-calf operator indicate that the crop operator probably will benefit from the new law due to lower tax rates, Edwards explains. Cattle operators who benefit from capital gains likely will see their taxes increase even with the lower brackets.

"The widespread changes are directed at shifting about \$120 billion in tax increases over the next five years from businesses to reductions for individuals. Changes for most middle income farmers and ranchers likely will occur due to individual circumstances rather than any one change in the law," Edwards says. He provides this steadonce surpass of provide

He provides this at-a-glance synopsis of provisions likely to impact agricultural producers. Investment Tax Credit

This no longer exists and while most were not aware of it, equipment bought last spring did not carry any investment tax credit since the repeal goes back to Jan. 1, 1986. The deletion raises prices of all equipment and other applicable capital items by either 6 or 10 percent, depending on its classification. The repeal also will affect leasing activities for many companies using it in computing lease rates.



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"Changes for most middle income farmers and ranchers likely will occur due to individual circumstances rather than any one change in the law." Dr. Richard A. Edwards

Extension economist

Capital Gains Tax This item also was repealed. Beginning Jan. 1, 1987, all gains will be taxed as ordinary income. Particularly hard hit by this change and the investment tax credit repeal are purebred cattle breeders and other operators dealing in breeding stock.

Depreciation Length of time for assets to be depreciated was extended slightly under the new bill. Overall impact likely will be less severe than those already mentioned

Prepayment of Farming Expenses Farmers using the cash account method may prepay only 50 percent of the next year's supplies.

Tax Bates Corporate rates, presently ranging up to 46 percent, will be reduced with the top rate being 34 percent. Individual rates will be reduced from the present 15 income brackets that range to 50 percent to just two, with the top for most taxnavers being 28 percent.

Personal Exemptions The present exemption of \$1,080 for 1986 will go to \$1,900 in 1987, \$1,950 in 1988, and \$2,000 in 1989.

Two-Wage Deduction This deduction is repealed. It did allow for a

Valley View, Texas



Medical deductions will be allowed only if they exceed 7½ percent of the adjusted gross income

up from the present 5 percent. Local and state sales tax deductions are no longer allowed. Con-

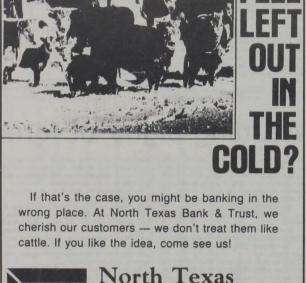
sumer interest charges on credit cards and auto loans will be phased out over the next few years.

Individual retirement account changes should not adversely affect most farmers. The new law eliminates or severely restricts IRA contributions for persons covered by other pension plans but

those not covered will see no change in the law. Miscellaneous deductions for such things as

dues to professional organizations and tax prepara tion fees will be allowed only if they exceed 2

percent of adjusted gross income.



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Generic PIK sheets call for wise use

Many producers in government commodity programs have received certificates from their local ASCS offices that are designated as "CCC-6" but are commonly referred to as Generic PIK. Using them wisely can make a big difference to producers, says a specialist.

Greener Trix. Osing them usery can inact a big difference to producers, says a specialist. "The certificates have three distinct features," points out Dr. Ed Smith. "They are negotiable, denominated in dollars and must be liquidated before a specific expiration date." The negotiability aspect allows the certificate to be valued at more or less than its face dollar amount depending on market conditions that exist and end use of the certificate. In early October the certificates were selling at premiums of

ist and end use of the certificate. In early October the certificates were selling at premiums of 110 to 115 percent of face value. The question a certificate holder must ask is whether this market rate is the msot attractive among his alternatives. A certificate holder has several options, the

A certificate noider has several options, the economist points out. For instance, the certificate can be held until the first transfer date and then exchanged for cash at the local ASCS office. If the holder elects this option, the exchange will be subject to the 4.3 percent Gramm-Rudman reduction.

This process, in effect, would determine the minimum value a producer would be willing to accept for the certificate. The producer would not want to receive less than 95.7 percent of the face value, less the opportunity cost of holding the

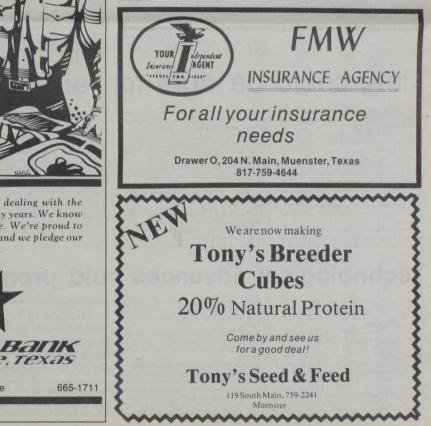
"A second alternative is to sell or transfer the certificate to another party," says Smith. "Interested buyers may include other producers, brokers, grain elevators and merchandisers. "Since the certificate is generic, it doesn't have

to be sold locally for a specific commodity," he adds. "The alert producer will shop around to find the most competitive bid. In most cases the local ASCS office will have a list of potential buyers, both at the national and local level."

A third option available to holders of generic PIK certificates is to use them to redeem eligible commodities that have been placed under the various government loan programs offered. Reasons for choosing this option include freeing up storage, reducing storage costs, freeing grain for livestock feeding, and meeting cash flow needs.

"Careful analysis may reveal that this alternative offers the highest return for PIK certificates," says Smith. "If, in fact, loan redemption is the most attractive alternative, the producer may want to increase income by buying additional certificates in the marketplace to cover total loan availabilities."

Alternatives available to generic PIK certificate holders are many, and the astute producer needs to analyze each to get the best deal, emphasizes of the economist. County Extension agents can provide additional information to help with the decision-making.



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stransferred back to the cattlemen as the retai

margin accounts for a larger proportion of the beef

Several very positive factors for cattlemen are a the horizon for 1987, however, Davis says.

Cattle numbers will be lower this year, and a

beer production comes more into inte with de-mand, cattle prices should improve. At somewhere between 68 to 72 pounds of beef per person – retail weight basis – beef surply and demand should meet, stimulating cattle prices to profitable levels for the first time since 1979.

"This may not occur in 1987, however, as beef production is being estimated at 73.6 pounds per person for the year," Davis noted.

A longer term bright spot in the cattle business

is the Beef Research and Promotion Program. Under this plan, beef and dairy cattlemen will particiapte in a check-off of \$1 per each head sold which will go to the state beef board. The pro-

gram will raise approximately \$60 million per yea

for research and promotion activities, Davi

A second impact of financial risk on a business

"If these cash flow problems become severe and

beef production comes more into line with c

Positive factors seen

Passing it on:

New estate laws make it easier to keep the farm in the family

Two major changes in estate and gift tax legislation passed in 1981 were fully implemented on January 1 of this year. Those changes can mean a lot to those interested in passing on the family

One change increases the amount a person can transfer free of estate and gift taxes to \$600,000. The second change means that any transfers to a spouse are tax-free.

"Because of these two provisions, there doesn't ave to be any estate tax paid on the death of the first spouse of a married couple," says Dr. Wayne Hayenga, Extension economist. "And, because of the exemption increase to \$600,000, a simple will giving all of the property to the spouse is considered as satisfactory by many." However, for married couples with a large

operation or substantial estate, this may be a serious mistake tax-wise. The reason for this is that one spouse's \$600,000 exemption will be lost, and this tax savings could range from \$222,000 to \$300,000.

This amount of money could be saved by using a trust," notes the economist. "The first spouse to die could establish a trust to hold up to the amount he or she could pass tax-free for the benefit of the surviving spouse. Then, upon the survivor's death the property could go to the Keith Russell, trust officer at First State Bank

Gainesville, explains further. 'A husband and wife could have a \$1.2 million

estate and pass it on free of taxes to their children if both died together," he says. "But if one dies and leaves it to the surviving spouse, that gives him or her a \$1.2 million estate - \$600,000 of which is taxable. Then, that spouse has a tax

Russell said taxes on that estate, under current laws, would be about \$225,000 when the surviving spouse dies.

Farming is usually a lifetime occupation with more than one family member involved in the business. As such a family-oriented business. with several generations of people involved, estate planning becomes a problem for many farm and ranch families.

"On the other hand, if the husband, for example, used a bypass trust to leave the estate in trust for his wife, the estate could go to the kids without being taxable. With a trust, it doesn't nto his wife's estat Problems usually underestimated There are several reasons why farm and ranch

ers usually underestimate the problem of estate settlement. First is the tremendous ap preciation in land values which has occurred

often over generations. "A family farm of 400 acres might have been bought for \$10 an acre three generations ago," Russell says. "Now, we may be talking about \$2,000 an acre. The land values have increased without any real benefit for those folks." When assets are valued upon death for estate tax purposes, the fair market value might put the estate at \$1 million — with \$980,000 of that being land. Without proper planning, the heirs

Most farmers, Hayenga notes, are not just far ming for one year at a time. Farming is usually a lifetime occupation with more than one fami-ly member involved in the business. As such a amily-oriented business, with several generation of people involved, estate planning becomes a problem for many farm and ranch families. Many families have a goal of keeping the farm for family members involved in the business. But they want other ways of providing an inheritance for those family members not involved in the far ming or ranching operation. One way to do this Hayenga notes, is to look for other types of assets to give to non-business interested parties. Life insurance and annuities are often suggested. However, both of these solutions take cash away from the business - and in tough times, the business may need all the cash it can find.

Another way is to separate the "land" from the "operating" business. This can be done by transferring the land to one legal entity, such as a partnership, and the operations to another, such as a corporation, and then have the corporation ease the land from the partnership. By doing this, the "farmers" involved in the corporation can make the day-to-day decisions, while members of

the land-owning partnership make annual decias the lease is made. Gifts another option

Additional tax savings can be realized by taking advantage of the annual gift tax exclusion. amount was increased from \$3,000 to \$10,000 this year. Russell notes that, while it may require son faith, it is possible for a husband to leave all his

assets to his wife and then allow her-to gift it away - \$10,000 at a time - to the children. If the total estate is smaller than \$600,000 then there is no tax problem involved.

Injection of bovine

by 10 to 20 percent.

boosters derived from biotechnology

increases are influenced by environmental and

management conditions, so the best managers tend to get the most from milk production

could end up with a huge tax bill due and no choice but to sell the family farm in order to pay. If the estate is larger than \$600,000, leaving it all to one spouse is a gamble that he or she will live long enough to gift it down below the \$600,000 level before death. Otherwise, the amount above \$600,000 will be taxable

> If the estate is larger than \$600,000, leaving it all to one spouse is a gamble that he or she will live long enough to gift it down below the \$600.000 level before death.

"Many farm and ranch families don't have cash to give away, but have substantial other assets. Hayenga notes. "Any property qualifies for the Hayenga notes. "Any property qualifies for the annual \$10,000 exemption as long as it is a 'complete' gift — a gift where the donor doesn't have any strings attached. Use of a partnership with ownership certificates or a corporation can make it easier to take advantage of the annual gift tax exclusion without worrying about losing control of the business or a former in-law getting some

of the operation in a divorce action." Now that profits from farming and ranching are slimmer, estate tax planning becomes mor necessary because the profits are just not ther in many operations to afford tax payments. It's never too early to start planning for retirement - and for the continuation of your family farm for generations yet to come.

Time could be right for farm expansion

With the current state of economic affairs plaguing the farm sector, is the time right for farm

Because farm prices have declined up to 40 percent in some areas, farm expansion might be a good idea depending on your financial status, pro-duction skills and existing operation.

In making the expansion decision, an indepth ook at the existing operation should come first and foremost. Is the operation well-balanced? Is there surplus labor at any time of the year? Does the operation have any machinery and equipment hat is not fully used? Will expansion bring bet-

an expect any economies of size and scale in an market, commodity options and other methods expanded operation. Often producers find that to stretch the marketing year and thereby take

expanding an existing operation can help them make more money on existing acreage by averaging fixed operating costs over more land. smaller quantities are sold. Pecuniary economies in purchasing is another

reason to consider expanding. Whether or not any producer can buy inputs cheaper in larger quantities is an individual question, but recent USDA studies reflect that large farmers pay up to 10 percent less for inputs than smaller farmers. Marketing skills of large farm managers are often thought to be sharper than those of smaller farm managers. No hard evidence is available to support or refute this, but logic does support the claim. For instance, large quantities of cotton can be marketed using a combination of cash sales. Answers to these questions reflect if the farmer forward contracting, hedging on the futures advantage of price upswings. Use of some marketing possibilities is not feasible when But, when farmers don't have the cash, the purchase must be financed either with the seller or a commercial institution. Financing with a com-Profit-making consequences of farm expansion mercial institution is easy, but seller financing are not a farmer's only concerns. Financial conis often more difficult because a seller may need sequences may be more important. Will and extra piece of land be a good buy? Will the annual income from the new land and special provisions.

For example, the seller may not want to allow prepayment because of his tax situation. Setting the existing operation and any expected price ap-preciation generate as much total wealth as other a fixed interest rate for the next 15 or 20 years may be longer than the seller or the buyer wants. nvestments? This calls for a long-term analysis. With seller financing, the buyer and seller need If more land is bought, what is the best way to negotiate many more purchase terms than to pay for it? Paying cash is a fine idea if one has the cash or other investments that can be used. price alone. Purchase decisions also need to be made on

A recent survey indicated that 50 percent of comhow to take title for the new farmland. Many in mercial farm land transactions were cash sales. come and estate tax considerations must be Cash purchases relieve a lot of concerns that nonstudied thoroughly since they could involve sizeable tax savings.

Technological advances hold promise for dairies

dairy industry are in the early stages of adoption, in the approval process, or are being proven in

Milk output per cow could jump 45 percent or more in the next decade, double the rate of in-crease during the past 10 years. Such tech-nological changes could favor larger-scale dairy operations which characterize the Western and thwestern dairy industry, including Texas, Technologies in early adoption stages include advances in embryo transfer techniques and utilization of computerized management systems. Research suggests that embryo transfer technology will likely be a primary tool of the

A series of major technological changes for the purebred breeder. However, obtaining m spring from a smaller number of superior dairy

Computerized management systems will aid dairy farmers in making improved breeding deci-sions based on milk productivity in a more timely manner. Synthetic laboratory production of hormones

which stimulate milk production in dairy cow is in teh process of receiving approval from the FDA for commercial use. Injection of bovine somatotropin holds the potential for increasing milk production per cow by 10 to 20 percent without affecting milk quality. Precise production

Potentials for dairy industry change are not nited to production enhancing technologies Milk processing technology already exists to package fluid milk with an unrefrigerated shelfsomatotropin holds the potential for increasing

On the drawing boards are methods for extrating cholesterol from butterfat, thereby milk production per cow eliminating a concern of many health-conscio consumers and increasing potentials for dairy product consumption.

Genetic engineering holds the potential for modifying the genetic material of dairy cattle which controls the formation of cholesterol. By this means, the nutritional value of milk and other dairy products could be improved.

Beef herd inventory readiu market share of consumer meat sales include consumer market orientation has been the direc-tion and concern of cattlemen in recent years, says Dr. Ernest Davis, economist in livestock marketing with TAES. marketing with TAES. U.S. cattle numbers peaked in 1975 at 132 million head. By Janaury 1 of 1986, domestic herds had dropped to 105.5 million head and by January 1 of 1987, estimates pegged the number at 100 or 101 million head. "This could repre-

sent the smallest cattle numbers in the U.S. since 1961." Davis says Declining numbers of cattle were accompanied with a declining beef share of the total red meat and poultry market, he notes. In 1976, for ex-

ample, beef's market share was 46 percent. By 1985, it had dropped to 37 percent, and it is expected to drop to 34.5 percent in 1987. Meanwhile, poultry's market share increased from 25 percent in 1976 to 33 percent in 1985, and it is expected to surpass beef this year by making up 37 percent of total red meat and poultry

Many factors caused the readjustment in catmbers, but probably the initial impacts resulted from changing consumer preferences and lifestyles. The cattle industry did not respond immediately with new beef products to meet these new needs, and consequently consumers found ther products that better suited their needs. Another factor impacting on beef's shrinking

have to be found to attract capital necessary for continuing the research for genetic and bio-technology advances that could enhance the efficiency of heef production " he says Retail marketing margins for beef have in

creased from 82 cents per retail pound in 1980 o current margins of \$1.01 per retail pound. A 1-cent per pound move in the retail marketing islates back to a 42 cent per hun

vestors cannot be deducted from personal or other

'This is unfortunate since new alternatives will

her diminishing its demand.

Taxes, retail margins

genetic advances in the poultry industry during the past decade which increased efficiency and Cattle numbers will be lowered production costs. Additionally, the 1985 Farm Bill has maintained large supplies of low-priced feedgrains, further stimulating the efficient lower this year, and as beef production comes grain-converting poultry industry. With stagnant consumer income during the past few years, con-sumers have substituted more poultry for beef, furmore into line with demand, cattle prices should improve. At Cattlemen must deal with other concerns in 1987, including the 1986 tax reform bill and high somewhere between 68 to 72 pounds of beef per retail marketing margins, says Davis. The new tax law eliminates investment credits and capita gains, which will affect both the purebred and ommercial cow-calf operators. Additionally limited partnerships will no longer attract money to the beef industry since losses of passive in

Beef outlook: Economist sees hope in promotion, marketing efforts

person ... beef supply and demand should meet. stimulating cattle prices to profitable levels for the first time since 1979.

'With such resources, the beef industry car redweight adjustment in fed cattle prices. With the leaner beef trend, supermarkets must trim beef cuts to one-quarter inch of fat to obtain consumer can develop beef products to meet these needs The program should enable the beef industry to acceptance. With low feedgrain prices, cattle feeders often continue to overfinish cattle, maknaintain or increase its market share of total red ing more trimming necessary. This retailers' cost

Knowing how to handle risk is vital to businesses

Texas farmers and ranchers take many daily risks that relate to weather, insects and disease. To better understand risk and how to handle it, elements should be separated into business risks and financial risks, according to TAES economists Dr. Wayne Hayenga and Dr. Danny Klinefelte The A&M economists define business risk as

"all aspects of risk associated with the operation of a farm or ranch." This involves the risk associated with production and marketing of Financial risk "is the risk associated with the way a farm business is financed. Financial risk

results from the fixed repayment commitments hat debt financing creates. If one has a relatively large amount of outstanding debt, he faces a greater financial risk than the producer who is debt free.

cial leverage, or the leverage ratio, is a comparison of the amount of debt and equity capital

Lenders are concerned if they have more invested in a business than the owner, and, therefore, more to lose. As one increases financial leverage, he also increases the

a producer's capital stru There is no general "best" leverage ratio for is that of creating liquidity problems. As a pro-ducer increases the amount of debt financing, he any farm business, the economists say. "This depends on the type of operation, economic situaalso increases fixed repayment commitment tion, management capabilities and many other factors. Lenders are concerned if they have more These greater repayment commitments place heavier demands on cash flow, and at some point, nvested in a business than the owner, and, producers may have a hard time meeting debt therefore, more to lose. As one increases finan repayment commitments from current cash flows cial leverage, he also increases the financial risk for his business." Impact of financial risk on a farm or ranch

oor ones worse the economists say

Without a major

business is unable to be refinanced."

While all three factors may not apply to one

business, if any one exists for your business, a

cteditors move against a producer by calling de-mand notes which he cannot satisfy, then he is bankrupt. But as long as he can satisfy creditor business can be realized in two ways. First, increased debt financing can result in greater variability in net farm income. During demands, he is still in business, able to operate and work his way out of this short-term crisis good years, when returns are greater than interest charged, net farm income will be higher. 'To insure survival and long-run success of a However, during bad years, net income will be farm or ranch business, one needs to sharpen financial management skills. In todays economic ess because of fixed debt payments. Debt financing magnifies the financial results of a business climate, it is imperative to improve management operation. It makes the good years better and the and increase abilities to live with greater finar

Borrowers should gather information

Before visiting a lender, borrowers should learn how the lender decides whether the loan will be made and for what amount. Generally, borrowers should be prepared to answer these questions:

- When will the money be needed
- What is it going to be used for? How will the loan affect your financial
- How will the loan be secured
- When will the loan be repaid?
 How will it be repaid?
- How will alternative possible outcomes af-

fect repayment ability? — How will the loan be repaid if the first repay-

If a farmer or rancher can answer these ques tions satisfactorily to a lender, he has gone a long way toward assuring his success as a borrower and

increase in business size, Producers should look at their last three years if short-term loans and accounts payable consistently increase, sooner or later farmers will not be able to keep the loans and accounts current without increasing income, or

more than five years.

second year. This cycle is repeated until the

Your short-term loans and accounts payable

liabilities," Dr. Wayne Hayenga, Extension Ser-vice economist, notes. "This factor is critical

Traditionally, earning rates on agricultural assets are four to six percent. A farmer earning the high rate of six percent on all assets, but paying 12 percent interest on half his assets, has

'Leverage ratio'' is the most frequently used measure of the amount of debt financing. Finan-

during the last few years did not have enough equity capital to finance a "capital-hungry" farm tuation without realizing it.

be candidates for failure: - Your lender owns more than half your

have increased each year for the past three years. Your interest bill is more than 20 percent of your sales

You can easily determine if your lender owns more than half your business by looking at the net worth statement entries of total assets and

Warning signs of farm failure Many farmers who were forced out of business nothing left. If earnings fall below six pe

because of earnings on the assets used in the

asset values decline while interest rates stay at 12 percent, the owner's equity declines to the operation. Other producers may be in the same point he is unable to finance the business Farm operations fitting these descriptions may net worth statements.

Without a major increase in business size, if

financial risk for his

business."

without increasing income, or refinancing land or long-term assets. When this happens, short-

Research indicates that when interest charges are more than 20 percent of sales, there is less

short-term loans and accounts payable consistent-ly increase, sooner or later farmers will not be able to keep the loans and accounts current

refinancing. "When interest rates are that high." Havenga otes, "there is not enough income from th business to pay off expenses, so losses occur. To continue in business, the farmer must finance the previous year's loss and loses even more in the detailed analysis is in order.

term debt will not be renewed and suppliers wil demand cash before delivery.







Stenholm selected to livestock committee

follow

WASHINGTON, D.C. WASHINGTON, D.C. -Congressman Charles W. Stenholm is the newly-selected chairman of the Subcommittee on Livestock, Dairy and Poultry of the U.S. House Committee on Agriculture

Congressman Stenholm, the first Texan ever to serve as its chair-man, will have complete oversight jurisdiction on all issues affecting the livestock, dairy and poultry in-

Angus Assn. to host seminar

Angus breeders are invited to at-tend the "Profit, Performance and the Future" seminar, sponsored by the Oklahoma Angus Association, in Oklahoma City, Feb. 13 and 14 at the Saddleback Inn. The seminar will be held in conjunction with the

Commodity options

seminar Feb. 11, 12

American farm production, the

ag receipts. "It is with great pleasure that I accepted this chairmanship," Stenholm said. "Livestock and dairy are vital industries to the 17th district our menuties to the 17th dustries. These industries account district and many other sections of for more than half of the total U.S. rural America. I look forward to

producing legislation out of this subcommittee that will help, not impede, successful agriculture programs."

programs." Commenting on the current farm policies affecting livestock, dairy and poultry producers, Congressman Stenholm said, "The 1985 Farm Bill is not perfect, but it is the best piece of legislation that could be put together given the diverse interests involved." The fifth-term congressman added, "I believe the 1985 Act will continue to serve as the benchmark for com-parison of other farm policy modifications that undoubtedly will be discussed during the 100th Congress." Wallace, Select Sires, Inc. beef sire coordinator, Plain City, Ohio. A workshop will follow on Angus Herd Improvement Records (AHIR) at 8:45 p.m. Congress

As chairman, Congressman Stenholm will head a 10-man sub-committee. He is one of only eight chairmen on the 40-member Agriculture Committee.

(AHIR) at 8:45 p.m. The seminar will reconvene on Saturday morning, Feb. 14, at 9 a.m. Speakers for the morning program include Dick Spaker, American Angus Association executive vice president, John Crouch and Roy Wallace. A panel moderated by Dr. Charles Mc-Peake of Oklahoma State Univer-sity, Stillwater, along with com-mercial cattlemen Charles Nichols, Arnett, Oklahoma, and Gary Johnson, Dwight, Kansas, will follow. Emergency loans available from Farmers Home Adm.

Mark Gardiner of Gardiner Angus Ranch, Ashland, Kansas, is the scheduled program speaker af-ter lunch. The seminar will con-Emergency loans for farmers. ranchers or aquaculture operators are available through county of-fices of the Farmers Home Ad-ministraton (FmHA), James B. Murdock, FmHA County Super-vices cold betweek clude with a question and answer period, moderated by Dick Spader. Registration fee for the seminar is \$10.00. For more information

Murdock, FmHA County Super-visor, said last week. Murdock asked that those who need farm credit as a result of tor-nado, flooding, high winds and hail make their needs known at the Farmers Home Administration of-fice at Gainesville, Texas. Applications for assistance in the disater stricken counties will be is \$10.00. For more information about the event, contact Joyce Nelson, Oklahoma Angus Association secretary, P.O. Box 19976, Oklahoma City, Oklahoma 73114, phone 405/681-9898 or con-tact Don Laughlin, American Angus Association regional manager, P.O. Box 8847, Wichita Kansas 67208, phone 316/686-7670.

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were visiting with some producers about approximate times of join-ting in small grains. If the warm weather continues, we will probably see our small grains begin to join a little early. Several factors influence the beginning of plants to joint. These include graing or not grazing, temperature, planting dates, and newer temperatures sen-Cooke Co.

The recent warm weather has made wheat and other small grains begin to look better. Recently, we were visiting with some producers

Beef Assoc. Dance Feb. 14

The Annual Cooke County Beef Association Ladies Night Dance is scheduled for Saturday, Feb. 14, 1987 at the K.C. Hall in Gainesville. Activities begin at 7

Tickets can be obtained from the officers and directors of the Beef Association or at the County Extension Office The Cooke County Beef Association is a non-profit organization composed of beef producers and interested persons in Cooke County. During the year the Association sponsors workshops, clinics, result demonstrations, youth activities, and other educational activities involving beef and forage production in the

The public is invited to the dance and other activities.

sitive varieties. Grazing has a tendency to delay jointing in small grain. Grazing is very critical when plants begin to joint in that cattle will bite off the first growing node. Your seed head is above this node and with its removal from grazing you have a decrease in yield on a grazing/grain situation. situation. We used to think that March 1

THE MUENSTER ENTERPRISE - FEBRUARY 20, 1987 - PAGE 13

County Agent's Report

by Craig Rosenbaum

was a good time to remove cattle from small grain pastures that were to be combined. It would seem now that the middle to latter part of February is a more proper date election. Producers can check fields for

producers can check fields for the beginning of stem elongation or jointing by feeling the crown of the plant for the presence of the first growth node. When you detect this node, it is certainly the time to remove cattle if a grain crop is to be made. made

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15000 Applications for assistance in the disaster stricken counties will be accepted by Farmers Home until Sept. 9, 1987 for physical and production losses. FmHA loans covering actual physical and production losses may be used to replace installations, equipment or buildings (including homes) lost through this disaster. Funds may be used to buy feed, seed, fertilizer, livestock or to meet interest and depreciation payments (one coupon per item) New GMC's



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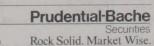
n acres of erodible cropland

of any cropland in a county can be put in the CRP unless a special exemption is obtained, notes the specialist.





Clients, please give name and office of Account Executive.



Phone ()

y of The Prudentual

American farm production, the most advanced in the world, is room the supplying much of the world's agricultural needs on a very small portion of the world's land. The backbone of this phenomenal system is the American agricultural producer. The farmer's expertise in crop rotation, production and har-vesting methods has resulted in agricultural producer. The farmer's expertise in crop rotation, production costs, the comparison of the solution of his products. A Marketing of and his products. A Marketing of

futures contracts provide a new pricing tool for farmers. Options provide what amounts to price "in-surance." Dr. Smith will explain how farmers can obtain protection

how farmers can obtain protection against declining crop prices without giving up the opportunity to profit from rising crop prices. The use of PIK certificates to in-crease net farm income will also be covered. The workshop will be held Thursday, Feb. 12, 9a.m. to 4p.m. at the Gainesville National Bank, Independence Room.

Grain Sorghum Update

To capitalize on this production expertise, farmers need to develop a similar expertise in the marketing of his products. A Marketing Workshop, to be held Feb. 11, will assist farmers in gaining some in-sight into the marketing of agricultural commodities. Drs. Ed Smith, Grain Marketing Economist, and Ken Stokes, Ex-tension Economist-Management, will explain how to use hedging in the futures market to lock in a price for your commodity. The new options on commodity

vation Service. If the bid is accep-ted, landowners will be paid that price annually over the 10-year period provided they follow the

CRP sign-up Feb. 9-27

COLLEGE STATION - Farmers interested in putting cropland in the government's Conservation Reserve Program will get another

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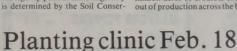
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Reserve Program will get another opportunity to do so during the Feb. 9-27 sign-up period. Three sign-up periods were held during 1986, and almost nine million acres of highly erodible cropland across the nation were committed to the program, points out Dr. Bill Harris, soils specialist with the Texas Agricultural Exten-sion Service, The Texas A&M University System.

University System. "Last year Texas farmers put more than a million acres in the program, which is aimed at curbing soil erosion while at the same time improving water quality and wildlife habitats," Harris explains. Land accepted into the CRP must be kept out of production for 10 years and prescribed conser-vation practices must be followed, he points out. This includes plan-ting the land to grass or trees to pr-event wind and water erosion, with costs shared by the government. Landowners must submit a bid

Landowners must submit a bid on eligible land to their local Agricultural Stabilization and Conservation Service office during the sign-up period. Land eligibility is determined by the Soil Conser-

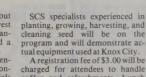


If you want to learn more about

If you want to learn more about how to plant, grow and harvest plants for range and wildlife plan-tings, you may want to attend a clinic on the subject in February. The clinic will be held for poten-tial seed growers at the Soil Con-servation Service Plant Materials Center near Knox City. Since the center can only accomodate about 30 people comfortably, more than one session will be conducted if session will be conducted if needed

Subjects to be discussed include seedbed preparation; planting equipment; fertilizer needs; weed control; irrigation; and harvesting, drying, cleaning, testing and labeling seed. The first 30 people to call for a

reservation can attend a session starting at 9:30 a.m. Feb. 18. The next 30 people to call may attend a second session starting at the same time on Feb. 19. The clinics should end about 3:30 p.m.



A registration fee of \$3.00 will be charged for attendees to handle coffee and refreshments. Lunch will be on your own. If you wish to attend, call the center before Feb. 13. The number is (817) 658-3922.





period provided they follow the prescribed conservation plan. The average acceptable bid in Texas was just under \$30 an acre during the last sign-up period. "Essentially, program provisions are the same as last year although there has been a slight revision in land eligibility classifications," says Harris. "That may allow additional land to qualify for the program, so lan-downers need to check with their local SCS office." Also, a maximum of 25 percent of any cropland in a county can be

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 \$60 to 36.

 Steer Calves.
 \$60 to \$70

 Heifer Calves.
 \$57 to \$68

 Heifer Yearlings.
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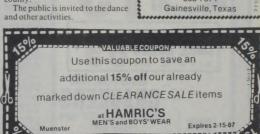
 Heifer,
 2 yrs, \$50 to \$61

\$36 to \$45

The CRP is part of the 1985 farm bill and was initiated last spring as a five-year effort to take some 45 out of production across the U.S.

The Garden Center

Gainesville, Texas



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