

Inside today's Hereford Brand

SPORTS Holiday fishing leaves fisherman holding the bass.

STATE NEWS Legislature will take hard look at reforms in insurance industry

INDEX Roundup...2
Life...3
Sports...4
Comics-TV...6
Classifieds...8
Crossword...8

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Thursday Dec. 27, 1990

The Hereford Brand

Hustlin' Hereford, home of **Edward Diaz** Operation Desert Shield 90th Year, No. 126, Deaf Smith County, Hereford, Tx. 10 Pages 25 Cents

Nation grew to 249.6 million in '80s

Texas to gain three seats in Congress

WASHINGTON (AP) - Seventeen million people called themselves Texans in 1990, nearly 3 million more than a decade ago.

Despite a boom and long-lasting bust in the state's economy over the past decade, Texas' population grew twice as fast as the nation as a whole, according to the Census Bureau's 1990 population count.

As a result, the state will gain three seats - and added clout - in Congress.

The Census Bureau said Wednesday that Texas' population grew from 14,229,191 in 1980 to 17,059,805 in 1990. Only two states, California and Florida, had faster growth rates.

Nationally, the population growth rate was about 10 percent, compared with 19.4 percent for Texas. "Texas came out as one of the three big winners of the 1990 census," said Census Bureau Director Barbara Everitt Bryant.

While eight states gained congressional representation, 13 others lost congressional seats.

"I think you should be smiling in Texas," Ms. Bryant said.

The results of the Census Bureau's decennial population count are being challenged in court and may be subject to a statistical adjustment.

The final census figures will be used to allocate federal aid to state and local governments, redraw political boundaries, and allot each state its number of members in the House of Representatives. Texas' 27-member House delegation will grow to 30.

"Obviously, increased representation means increased political clout for the state," said Steve Murdock, chief demographer for the Texas State Data Center and a professor in the Department of Rural Sociology at Texas A&M University.

"What (the growth rate) suggests is that despite economic problems, population growth remained relatively rapid," Murdock said. The census figures are also "indicative of longer-term patterns of population growth in the state."

The state experienced rapid growth early in the decade, a slowdown in the mid to late part of the 1980s, and a resurgence toward the close of the decade, Murdock said.

While the decade's growth in Texas was concentrated in metropolitan areas and the suburbs, rural areas experienced population declines or relatively little population growth, Murdock said.

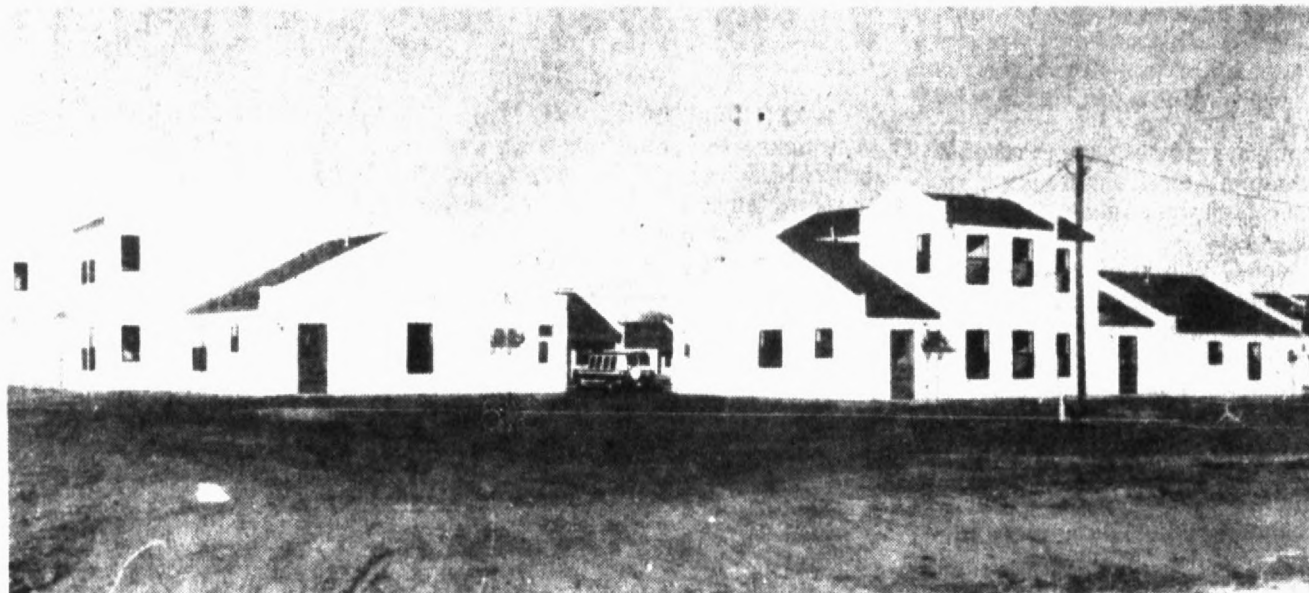
Population declines in the 1980s hit agricultural areas particularly hard, most noticeably in Texas in the Panhandle, Murdock said.

"Growth was most rapid, more prevalent in larger areas than smaller areas ... it was much more concentrated in metropolitan areas in the 1980s than it was in the 1970s."

The population figures indicate the so-called "rural renaissance" of the 1970s ended with the 1980s, when population trends reverted back to a more traditional pattern of growth being concentrated in the cities, Murdock said.

The decline in rural populations will mean an increased need for economic development in those regions, Murdock said, while it will become increasingly difficult for those communities to pay for and make accessible services such as medical care, transportation and education.

"The loss of population for many rural areas is going to make financing and provision of public services much more difficult," Murdock said.



New Amistad Housing units

The Amistad Housing Corporation recently held a formal opening to celebrate completion of the 30-unit project for low income ag workers. Local board members took part in the opening ceremony. Applications are being taken for the 2, 3 and 4 bedroom units in the \$1.2 million project.

South and West gain numbers

WASHINGTON (AP) - The nation grew to 249.6 million people in the 1980s as more Americans left the industrial and agricultural heartlands for the South and West.

The Census Bureau's first "final" figures from the 1990 census, released Wednesday, showed the pull of the Sun Belt remained strong, despite efforts by the industrial North to promote growth and the collapse during the 1980s of the oil and savings and loan industries - two mainstays of the Southern and Western states.

The census figures are used to adjust the number of representatives each state sends to Congress so that political clout is in line with population. The figures also determine the division of federal money among states and localities.

The numbers could change next summer when the Commerce Department decides whether to adjust the count. Some states and cities are likely to challenge the tallies, whichever way the adjustment decision goes.

More than 6,000 local governments challenged the accuracy of a preliminary count based mainly on the April 1 census taken by mail. The Census Bureau responded with a series of recounts and an ad campaign urging people who thought they had been missed to come forward.

In New York, Mayor David Dinkins criticized the count released Wednesday, saying it underestimated the city's population and as a result will cost the city millions of dollars in federal funds each year.

"Since at least 1940, the Commerce Department and the Census Bureau have systematically undercounted Americans of color and Americans who live in cities," Dinkins said at a City Hall news conference.

The Census Bureau's final national population total was nearly 4 million people more than the preliminary number it released earlier this year.

Five states, all in the South or West, grew by more than a fourth in the decade: Nevada, up 50.7 percent; Alaska, 37.4 percent; Arizona, 35.3 percent; Florida, 33.4 percent; and California, 26.1 percent.

Five states lost population. The biggest percentage loser was West Virginia, whose population dropped by 7.6 percent to 1,801,625. Other states losing population were Iowa, down 4.3 percent; Wyoming, down 2.9 percent; and North Dakota, down 1.7 percent. The District of Columbia also lost population, 4.5 percent.

America's population grew at a slower pace in the 1980s than in decades past: 10.2 percent, compared with 11.4 percent in the 1970s and 13.4 percent in the 1960s.

Ominous signs of war readiness seen in Gulf

By CHRISTOPHER BURNS
Associated Press Writer

In ominous new signs of war readiness, the Pentagon has begun regular news briefings in Saudi Arabia, Iraq has test-fired another missile and Americans have been urged to leave countries where pro-Iraqi sentiment is high.

Twenty days before the U.N.-mandated deadline for Iraq to quit Kuwait or face possible attack, the U.S. Central Command in the Persian Gulf region held its first regular weekly news briefing in the Saudi capital Riyadh.

The prognosis did not point toward peace.

"We see absolutely no indication that Saddam Hussein intends to withdraw from Kuwait," Air Force Lt. Col. Tom Coury, a member of the command's intelligence staff, told the Wednesday briefing.

Coury said it is "very realistic" that, if Saddam feels war is inevitable, he may attack Israel to try to sunder the international coalition arrayed against him. Besides the Saudis, key Arab coalition members include Egypt and Syria.

The suggestion of a possible Iraqi pre-emptive strike follows Saddam's pronouncement in a weekend interview that he will attack Israel if war breaks out. Israel has promised massive retaliation.

Coury also said that Iraq, with the most extensive chemical arsenal in the Third World, would likely use such weapons "against attacking coalition forces."

Saddam, who invaded oil-rich Kuwait on Aug. 2, has more than a half-million troops, 4,000 tanks, 2,500 armored personnel carriers and 2,700 artillery pieces in Kuwait and southern Iraq, Coury said.

The Central Command deliberately chose 6 p.m. for the briefing to avoid any comparison with the daily 5 p.m. briefing during the Vietnam War, dubbed "5 O'clock Follies" by reporters.

If war breaks out, the briefings will occur daily.

Across the Arabian desert, Iraq test-fired another surface-to-surface missile Wednesday within its own borders, aiming it away from multinational forces, U.S. officials said. No further details were disclosed.

Previous such firings put some of the 300,000 American forces deployed in Operation Desert Shield on a heightened state of alert. The U.S. Command would not comment on the current alert status.

U.S. troops were already on heightened alert, wary of a terrorist attack over the Christmas and New Year holidays.

British and U.S. military officials reported that Iraq test-fired Soviet-made Scud missiles from east to west on Dec. 2, prompting some units to don gas masks against a possible chemical attack.

Iraq protested the seizure of one of its merchant ships in the Arabian Sea early Wednesday by U.S. and other forces. Members of the ship's crew and peace activists traveling with them tried to resist the action.

U.S. Navy sailors said they fired warning shots in the air and tossed smoke grenades to control the crowd on the freighter, which was reported carrying sugar and bound for Iraq in violation of the U.N.-ordered trade embargo.

No injuries reported during the pre-dawn fracas aboard the 11,333-ton freighter Ibn Khaldoun.

Gorby's VP choice is finally approved

MOSCOW (AP) - The Congress of People's Deputies confirmed President Mikhail S. Gorbachev's nominee for vice president today on a second ballot after Gorbachev implored the lawmakers to approve someone he trusted.

Earlier today, the legislators rejected the nominee, Gennadi I. Yanayev, by 31 votes, prompting Gorbachev to request a second vote.

The state news agency Tass, citing "provisional results," said Yanayev won the second round. The independent news agency Interfax also reported the victory, saying Yanayev won "about 1,240" votes in the secret ballot.

The confirmation by the 2,239-member Congress means Yanayev, a relatively obscure 53-year-old Communist bureaucrat, will assume the newly created office of vice president in a reorganized federal government hierarchy.

Yanayev was the only candidate for the vice presidency. Neither the new plan - adopted by legislators Wednesday - nor Soviet officials defined the vice president's powers, apparently leaving them for Gorbachev to decide.

A constitutional amendment says the vice president "replaces the president of the U.S.S.R. in case of his absence and inability to carry out his duties."

The first vote today by the country's highest legislative body

was 1,089 for Yanayev and 583 against, the elections commission announced. Yanayev needed at least 1,120 votes, a simple majority of the 2,239 registered deputies.

Gorbachev had said it was important the vice president be someone in whom he had complete confidence and urged further debate on Yanayev's candidacy. "The fact that only 583 deputies or 25 percent of the Congress voted against Comrade Yanayev persuades me to ask the Congress to vote again," he said.

West gets brief respite from cold, but new chill on way

By The Associated Press

The frostbitten West got a brief respite today from cold that ravaged citrus fruit, snapped water pipes and threatened lives, but it still was unusually brisk for the rest of the United States.

A mass of warm air spread across parts of Washington, Wyoming, Idaho, California, Oregon, Arizona and Nevada, raising temperatures in some areas by as much as 40 degrees.

But the National Weather Service cautioned people not to get used to it. Forecasters say a new cold front, as chilly as the last one, will hit Washington full force by this evening

and move south, reaching Southern California by the weekend.

Snow fell in Spokane, Wash., early today.

"It will be just as cold and the roads will get just as sloppy and iced over," said Carl Cerniglia a weather service meteorologist in Washington. "People should be prepared with snow tires and chains."

Before the last cold front dissipated, most of Washington was paralyzed by heavy snowfall, broken water pipes and gas lines, traffic gridlock and other weather woes.

California was socked with hundreds of millions of dollars in

agricultural losses and workers preparing for the Tournament of Roses Parade in Pasadena on New Year's Day had to scramble to find replacements for wilted flowers.

Frozen water pipes burst all over the West, even in normally non-freezing areas, like California's seaside Santa Cruz area. The state capital of Sacramento recorded seven consecutive days of record low temperatures, including a 23 on Wednesday.

Other record lows set around the nation Wednesday were: Aberdeen, S.D., 29 degrees below zero; Albuquerque, N.M., 5 degrees; and Amarillo, Texas, 5 degrees.

Hereford Bull

By Speedy Nieman



That feller on Tierra Blanca Creek says it's sad, but yesterday's nest egg is today's chicken feed.

Give a man a fish, and you feed him for a day; teach a man to fish and you get rid of him on weekends.

One of the great things about Christmas is having the children and grandchildren home. Makes us think of what hotel mogul Conrad Hilton wrote many years ago, and it bears repeating:

All over this land people are going home for Christmas. It may be a room, an apartment, or a house. It may not be a place at all. It may be an attitude.

Home is where love is--the people who care about you--the ones who place faith in you. Home is where you find the courage "to put it all together" again.

Home is where your gifts are and where they have always been. They are not pretty ribbon-tied packages; they are principles--the principles that built America and gave it a backbone of freedom.

Among them are: Freedom of religion, freedom of speech, the right to assemble, the right to vote, the right to redress against wrong...the opportunity to work, to compete in business, to cooperate in the community, to raise children, to own property, to be your own person.

At Christmas we can join Thomas Jefferson, architect of our Constitution, in a prayer he wrote:

"Almighty God, who has given us

this good land for our heritage; we humbly beseech Thee that we may always prove ourselves a people mindful of Thy favor and glad to do Thy will. Bless our land with honorable industry, sound learning, and pure manners. Amen."

If you got a holiday fruitcake this Christmas, you might try eating it. Otherwise, we ran across a list of uses for the fruitcake which might interest you:

1. Use it as a doorstep
2. Cut it in half and use as bookends
3. Replace tire on go-kart with it
4. Throw in ocean to soak up oil spills
5. Give to neighborhood kids for a game of stickball
6. Give it as an anonymous gift
7. Use as a yard ornament
8. Put in trunk of car for extra traction
9. Spray paint gold and use as a wall-hanging
10. Leave in fly-infested room to use as fly-paper
11. Use as a tire "chock" at truck stop
12. Wrap it in colorful paper and leave in a public place
13. Cut it in slices and leave it in the coffee room for unsuspecting co-workers
14. Use as a shim for short leg on table
15. Use it to replace broken bricks in patio
16. Use as a boat anchor

DEC 27 1990

Page Two

Local Roundup

Police investigate reports

Hereford Police investigated several reports including harassment in the 800 block of Brevard; civil stand-by in the 100 block of Ave. H; possible burglary in the 800 block of Brevard; welfare concern in the 100 block of Ave. D; theft in 200 block of Western, tool taken from the back of a pickup, value \$4,200 and treats made in the 400 block of Ave. H.

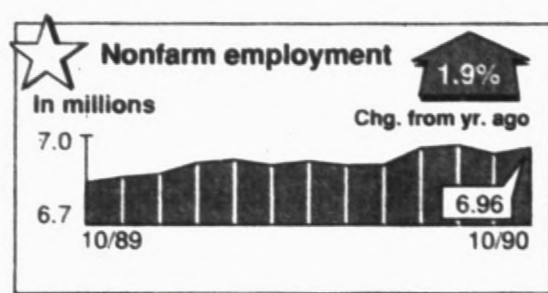
Also, dumpster fire in the 400 block of Ave. B alley; burglary of a residence in the 900 block of Grand, food and clothes taken; theft in the 600 block of Irving, battery taken from a pickup; burglary of a residence in the 600 block of N. Lee, unknown if anything was missing at the time and criminal trespass reported in the 600 block of Irving.

Fair weather expected

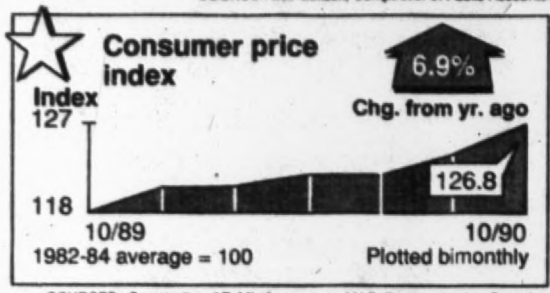
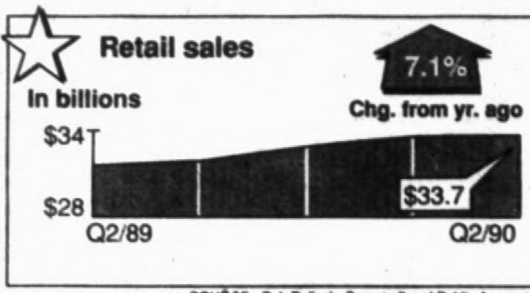
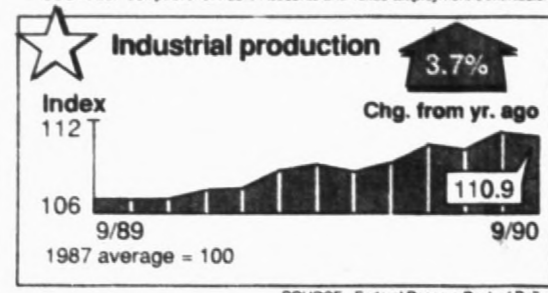
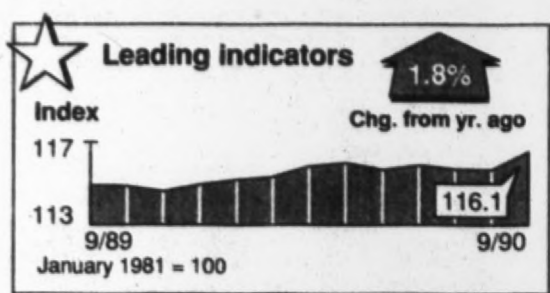
Tonight will be fair, low in the mid 20s with a southwest wind 10 to 20 mph. Friday, partly cloudy, windy and warmer with a high in the mid 50s, southwest wind increasing to 20 to 30 mph and gusty by late morning. A lake wind advisory will be required.

KPAN reported a low of 13 and Wednesday's high of 38.

December roundup of Texas economic data



Lone Star 5 ★★★★★
Charted here are five top statistical indicators that reveal Texas' economic status for the past year. The data, compiled by the Texas Comptroller of Public Accounts, are seasonally adjusted except for the Consumer Price Index.



News Digest

World, National

UNDATED - In ominous new signs of war readiness, the Pentagon begins regular news briefings in Saudi Arabia, Americans are urged to leave countries where pro-Iraqi sentiment is high and Baghdad test-fires another missile.

WASHINGTON - Nearly every day, Joseph C. Wilson IV, the American diplomat in charge of the skeleton U.S. Embassy in Baghdad, telephones or visits the Iraqi foreign ministry with standing instructions from Washington.

WASHINGTON - The nation grew to 249.6 million people in the 1980s as more Americans left the industrial and agricultural heartlands for the South and West.

WASHINGTON - In the politics of the future, California will exercise more clout than any smoke-filled room of politicians ever did. California emerges from the 1990 census as a political behemoth, with 52 House seats, a population bigger than Canada's and 20 percent of the electoral votes needed to become president.

WASHINGTON - Most Americans have not planned for critical medical decisions they some day may have no control over, but Nancy Cruzan's "right-to-die" struggle made them more aware of their options, experts say.

LYON, France - For Garry Kasparov, it was the world chess title and something more. It was the ultimate vindication of him and his flamboyant style over the surgical precision of his introspective rival, Anatoly Karpov.

TEXAS

WASHINGTON - Seventeen million people called themselves Texans in 1990, nearly 3 million more than a decade ago.

SAN ANTONIO - Just like a good jalapeno pepper, the letters are enough to bring tears to your eyes. American soldiers serving in Operation Desert Shield are pleading with a Texas company to send bottles of its famous Mexican-style hot sauce to troops in the Middle East.

UNDATED - Cut-rate ornaments, Christmas cards and other Yule paraphernalia attracted the affections of shoppers, but retail analysts were skeptical that an after-Christmas buying spree would rescue the season.

WASHINGTON - The Federal Election Commission says a political action committee founded by conservative Texas Rep. Dick Armey has settled charges that it violated federal election law by agreeing to pay a \$3,000 fine.

HOUSTON - A Houston City councilman is missing his sister's strawberry pecan cheesecake, and vows to continue his solid-food fast for two more weeks to keep his voter registration campaign alive.

AUSTIN - The owner of a restaurant that hosted a Christmas party for the homeless said it was only right to provide free beer along with the food and entertainment.

BASTROP - Federal inmates producing helmets for soldiers have solid proof of their work's importance: One helmet tracked to the prison protected a soldier in the 1989 Panama invasion.

Christmas calamity shocked retailers

By JOHN A. BOLT

AP Business Writer

Cut-rate ornaments, Christmas cards and other Yule paraphernalia attracted the affections of shoppers, but retail analysts were skeptical that an after-Christmas buying spree would rescue the season. "Cards half price, wrapping half price; the bargains are good. It's all for next Christmas," shopper Sandy Runte said as she pushed her young son and a half-dozen bags in a stroller around the Grand Avenue Mall in Milwaukee. The day after Christmas historically is one of the busiest shopping days of the year and retailers are hoping a late surge that began just before the holiday will continue, boosting retail sales undercut by a slumping economy and worries over the Persian Gulf situation. A spot check of stores by AP staff around the country showed one of the biggest draws for shoppers on the first day after Christmas was in marked-down decorations. "It's incredible. It's a shopping frenzy," said Liz Gillespie, marketing director at Park Plaza Mall in Little Rock, Ark. "I mean, the stores are just jammed, especially the ones with seasonal products."

Karen Moody, of New York, visiting family for the holidays, headed to Marshall Fields and Co. in downtown Chicago to buy cards and wrap for next year. "I've never paid full price for my Christmas cards yet," Moody said. "It's pandemonium up on the 6th floor (where seasonal items are sold). I was so glad to get out of there."

"We're bargain hunting for crystal," said Stacia Van Heuklon, of Rochester, Minn., visiting family in Indiana. She, her two brothers, two sisters and mother came to Chicago

for an annual tradition. "It's early Christmas shopping for next year. We do this every year. Everything is 50 percent off."

Even for those stores that show gains of a few percentage points in sales over a year ago, those gains translate into declines when the effect of inflation is taken into account. For the first 11 months of the year, inflation at the retail level averaged 6.4 percent, government figures show. "The cake was baked for this season in August and September. The ingredients for failure were there early on. This season was like a soufflé that never rose," said Alan Millstein, publisher of Fashion Network Report, in New York.

"It's been worse than disappointing. For major department stores, it's been a calamity. It's the worst year for major department stores since the Great Depression. They not only didn't meet last year's figures, they fell behind the rate of inflation," he said. "Retailers used every trick in their bag and nothing seemed to work. The trick now will be, how big will the clearance sales in January be?"

"Consumers were very tight with their dollars," said David A. Williamson, a retail analyst for the Advest Group Inc. "Retailers had to be very promotional just to get customers into the stores, let alone buy stuff."

On Wednesday, however, some retailers were encouraged by what they saw. "The parking lot's packed and there are people in the store. It's generally one of the busier days of the year," said Julie Sertner, special events manager at the Macy's store in the Dallas Galleria.

"The parking lot's packed and there are people in the store. It's generally one of the busier days of the year," said Julie Sertner, special events manager at the Macy's store in the Dallas Galleria.

WASHINGTON (AP) - Most Americans have not planned for critical medical decisions they some day may have no control over, but Nancy Cruzan's "right-to-die" struggle made them more aware of their options, experts say.

The publicity surrounding Ms. Cruzan's case, said Doron Weber, a spokesman for the Society for the Right to Die, "generated a 500 percent increase in the requests we receive."

Shareholder's meet in Hereford via satellite

Ike Stevens, the Edward D. Jones & Co. representative in Hereford, will host a shareholder's meeting via satellite on American Fund's SMALLCAP mutual fund 8.

Originating from St. Louis, shareholders will hear from and be able to ask questions of the fund's analysts and managers during the broadcast.

"We believe this will be the first

Weber said his New York-based organization has filled 800,000 requests for sample living wills and similar documents since the Supreme Court's decision in the Cruzan case last June.

"The volume from all over the country, which we tracked directly from the Cruzan case, was incredible. We had to start a night shift," he said.

John Pickering, a Washington lawyer who heads the American Bar

Association's Commission on Legal Problems of the Elderly, said Ms. Cruzan's case "increased tremendously the public's knowledge of the existence of such documents as a living will and a durable power of attorney for health care."

"I think this increased awareness will help prevent the tragic kind of situation Nancy Cruzan and her parents found themselves in," he said.

Ms. Cruzan, 33, died Wednesday, 12 days after a feeding tube that had kept her alive in a vegetative state for eight years was removed at her parents' request. The decision was controversial.

David O'Steen of the anti-abortion National Right to Life Committee said her death "diminishes hope for thousands of medically dependent people nationwide."

Ed Grant of Americans United for Life expressed sympathy for what Ms. Cruzan's family "has suffered through the past eight years."

He said, however, that his organization is troubled by "a move toward passive euthanasia."

Insurance under legislative attack

AUSTIN (AP) - Lawmakers returning to work Jan. 8 will find insurance regulation in Texas under attack. Sound familiar?

In 1989, the Legislature passed sweeping insurance reforms to clean up a battered State Board of Insurance and also produced an overhaul of the workers' compensation insurance system.

Since then, a special Travis County grand jury and the state auditor's office have found that major problems continue in the insurance board's oversight of the nearly \$30 billion per year industry.

The grand jury warned that a "savings-and-loan type disaster" in insurance could be around the corner.

The future of the new workers' compensation law, the product of a vicious political battle, was in doubt before its Jan. 1 effective date. A state district court judge has issued a temporary court order to stop major portions of the law from taking effect. The state has appealed the order.

Throw into this mixture Gov.-elect Ann Richards, who promised pro-consumer insurance reforms in her campaign, and the stage is set for another fight with one of the most powerful special interest groups in the state.

"If we're going to reform insurance, it's got to be done this session or it's not going to be done," said Rep. Eddie Cavazos, D-Corpus Christi.

Kay Doughty, public counsel in the Texas Office of Consumer Protection, said insurance is one of the most important pocketbook issues for Texans.

"It's expensive, and then it seems invariably that when people have a claim, their insurance company hassles them over it," Ms. Doughty said.

However, insurance industry spokesman Rick Gentry said many of the problems are because the public expects more.

"They seem to be saying they want more coverage for less dollars, and they don't want anybody to become insolvent," he said.

A special legislative panel has set the table for lawmakers with about 40 proposed changes to insurance laws.

"These are significant recommendations towards rather major reforms," said state Sen. John Montford, D-Lubbock, who served as co-chairman of the Joint Committee on Insurance Regulation.

The committee endorses expanding state regulation of property and

casualty insurance, plus measures to crack down on fraudulent insurers.

These are some of the major insurance issues that will be contested before the 72nd regular legislative session:

No-fault auto insurance

The insurance industry has promoted no-fault policies, in which the driver collects compensation in an auto accident from his or her insurer. In return, the policyholder cannot be sued and gives up the right to sue the other driver, except in severe cases such as death or the loss of a limb.

Insurance companies say this will shorten and simplify the claims process, hold down litigation costs and lower premiums.

Personal injury lawyers and some consumers oppose no-fault, saying it would prevent those who have been hurt from collecting full compensation.

An advisory committee to the insurance board recommended legislation that would give drivers the choice of purchasing conventional coverage or no-fault.

Enforcement

State officials criticize the insurance board for failing to police fraudulent insurers and moving too

Abilene bank buys Cleburne

The purchase of all the outstanding capital stock of First National Bank of Cleburne by First Abilene Bankshares, Inc., was announced last week. Plans for the sale were announced in September.

"We are pleased to have this well-established banking organization become a member of First Abilene Bankshares," said Kenneth T. Murphy, chairman and CEO. FNB Cleburne will retain its name. The bank was chartered in 1927 and currently has total assets of \$82 million.

Cleburne banker Eddie Saylor was named chairman and CEO of the Cleburne bank.

In addition to FNB in Cleburne, First Abilene Bankshares is the parent company of four other banks: First National Bank of Abilene, Eastland National Bank, Hereford State Bank, and First National Bank of Sweetwater.



Shorty and some friends

A.K. (Shorty) Roark was honored with a retirement party last week after 21 years with Farr Better Feeds. Visiting at the party were Richard Ottesen, Roark, Walt Davis and Emory Brownlow. Davis will succeed Roark as manager at Farr and Ottesen is a co-worker of many years. Brownlow served as emcee for special presentations at the party.

Hospital Notes

HOSPITAL NOTES
Morris W. Blankenship, David Swain Burkett, Manuel Flores, Clifford Gandy, Adan M. Garcia, Guadalupe Garcia, Ethel Gunstenson, Rafelita Pacheco, Raymond Smith and Clarence M. Spencer.

THE HEREFORD BRAND
THE HEREFORD BRAND (USPS 263-060) is published daily except Mondays, Saturdays, July 4, Thanksgiving Day, Christmas Day and New Year's Day by the Hereford Brand, Inc., 313 N. Lee, Hereford, TX 76043. Second class postage paid at the post office in Hereford, TX. POSTMASTER: Send address changes to The Hereford Brand, P.O. Box 673, Hereford, TX 76043. SUBSCRIPTION RATES: Home delivery by carrier in Hereford, \$4.25 per month; by mail in Dear Smith or adjoining counties, \$45.75 a year; mail to other areas, \$47.25 a year. THE BRAND is a member of The Associated Press, which is exclusively entitled to use for republication all news and dispatches in this newspaper and also local news published herein. All rights reserved for republication of special dispatches. THE BRAND was established as a weekly in February, 1901, converted to a semi-weekly in 1948, to five times weekly on July 4, 1976. Publisher: O.G. Noman. Managing Editor: John Brooks. Advertising Manager: Michael Montgomery. Circulation Manager: Jackson Brownlow.

Life!

Deadline Friday for nominations

Deadline for nominating a member of the Women's Division for Woman of the Year is 5 p.m. Friday.

Anyone may submit a nomination as the submitter does not have to be a member of the Women's Division. Nominations may be mailed to the Chamber office at P.O. Box 192, Hereford, Texas 79045 or they will be accepted at the office.

The award, presented by the Women's Division, will be given to a division member who has been active during the past. The winner will be announced at the Division's quarterly meeting set at 7:30 p.m. Thursday, Jan. 3, 1991, at the Hereford Community Center.

Nominees will be judged on accomplishments done for and on behalf of the Women's Division and/or the Chamber of Commerce. Other outside activities will then be considered, such as community work, charitable work, church activities, youth work etc.

Past honorees include: Irene McKinstler, 1971; Katherine Kester, 1972; Violet Reinauer, 1973; Wynell Robinson, 1974; Lavon Nieman, 1975; Inez Albright, 1976; Sherry Hoover, 1977; Susie McGee, 1978; Virginia Adams, 1979; Georgia Sparks, 1980; Leatrus Clark, 1981; Carrell Ann Simmons, 1982; Margaret Formby, 1983; Mary Herring, 1984; Lajean Henry, 1985; Helen Langley, 1986; Betty Drake, 1987; Donna West, 1988; and Bettye Owen, 1989.

Former resident graduates

Former Hereford resident, Sally Bayne Hurst, was among 1,411 Southwest Texas State University students in San Marcos who were candidates for degrees awarded in winter commencement ceremonies Dec. 21-22.

Hurst, daughter of Mr. and Mrs. Dudley Bayne of 514 Star, received a master of education degree with a major in health education.

State Sen. Gonzalo Barrientos delivered the keynote address during the undergraduate ceremony Dec. 22 in Strahan Coliseum. The student speaker was graduating law enforcement major James M. Schmidt of San Marcos, a Marine Corps veteran. There were 1,211 bachelor's and three associate degree candidates.

Dr. Nelwyn B. Moore, professor of home economics, delivered the commencement address at the Graduate School ceremony Dec. 21 in Evans Auditorium. There were 197 candidates for master's degrees.

Officers installed at meeting

Officers were installed at a recent covered dish luncheon and meeting of the Wyche Extension Homemakers Club held in the home of Marcie Ginn.

Maudette Smith installed officers using the Busy Bee bonnet in shape of a Santa hat as her subject.

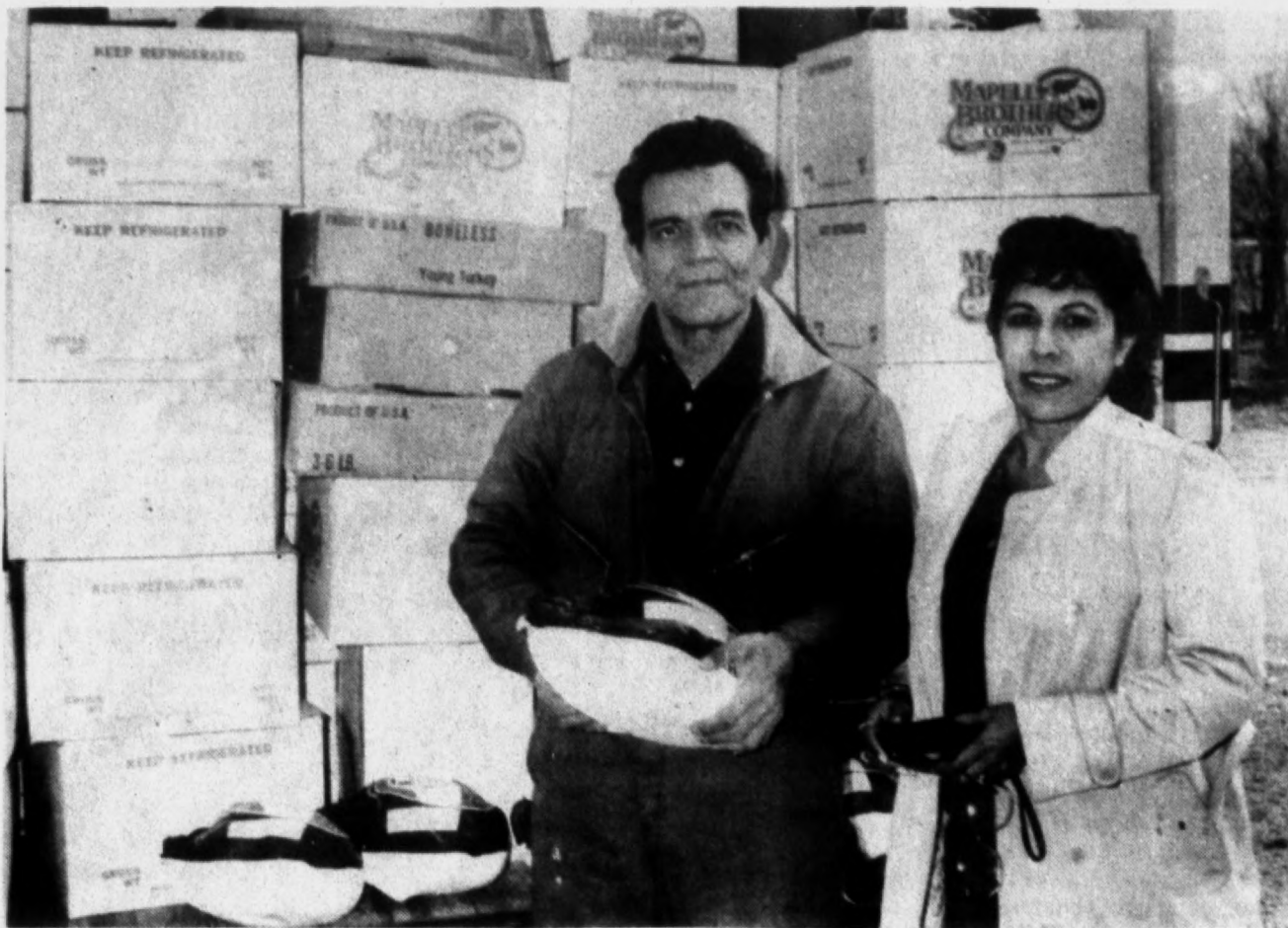
Officers installed were Carol Odom, president; Louise Packard, vice president; Brenda Rusher, secretary; Coreen Odom, treasurer; and Pet Ott, reporter.

Gifts were exchanged and games were played.

Other members present were Louise Axe, Shirley Brown, Argen Draper, Virgie Duncan, Camelia Jones, Ethel Logan, Dorothy Lundry, Mary Stubblefield, Clara Trowbridge, Beverly Brooke and Deaf Smith County Extension Homemakers Agent Beverly Harder.



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People helping people

Richard Lopez, director of Guadalupe economics service of Lubbock, and Romelia Fuentes, volunteer worker for the Hereford area, helped distribute boxes of food, clothing, and blankets to the farm workers of the Jose Community for Christmas.

Abundant Life

BY BOB WEAR

It seems to be generally agreed that everybody has ups and downs and we can live with these fluctuations, unless we permit the "down" times to become prolonged "downdrag." We cannot control others, but we can control ourselves

and "avoiding the downdrag" is very much part of the wholesome self-control or self-rule.

We can control our thinking which means that we have the power to prevent the harmful states of mind. We can control our actions which means that we can conduct ourselves

with wisdom, discretion, calmness and moderation. We can control our talking and this means that we can make our words kind, considerate, gracious, charitable and pleasant. All of this will help in "avoiding the downdrag."

We know that life is a challenge, but it is a challenge that we can accept and deal with reasonably well. We know that there are difficulties but most of these can be overcome and many of them used to strengthen us. There may be some discontent, but most of this can be overcome by carefully and honestly counting our blessings. All of us are familiar with feelings of discouragement but making sure that our expectations are realistic will dispel most of these feelings. All of these actions will help us in "avoiding the downdrag."

We know about what to expect in the living experience and we have the power and the capability to condition the mind to cope with the "ups" and "downs" so that we are reasonably successful in "avoiding the downdrag." We can appreciate the "ups" fully, and minimize the "downs." We can attain and hold fast a proper place on the higher and more desirable levels of living. We do this by "keeping the mind with all diligence," because we know that "from the mind come the issues of life."

We have a choice--we can think "down" or we can think "up."

Refrigerator can help ease holiday hassles

During the holidays, action can reach a year-high peak. But the seasonal excitement should revolve around friends and family not preparing to feed them. Planning ahead is the key to managing the holiday frenzy, and using your refrigerator wisely can help.

For example, busy cooks can prepare homemade dips and spreads and store them in sandwich bags in the refrigerator. When a spread is needed, simply tie the end of the bag in a knot, cut one corner and use as a makeshift pastry bag to quickly and easily squeeze dressings onto crackers.

Holiday hosts and hostesses might also play it safe by always having certain items on hand in the freezer: extra margarine or butter, lemon juice, freshly grated parmesan cheese, extra tomato sauce and extra dinner rolls, to name a few.

For quick lunches or suppers, cooks can freeze meals that are microwaveable. Dividers in the freezer can be used to neatly separate food according to immediate and eventual need.

Bread and cookies can also be prepared ahead of time and stored in the freezer until needed. And to avoid hunting for an assortment of treats to fill a tray, arrange a variety of holiday cookies in layers in containers before freezing.

While doing holiday baking, keep brown sugar refrigerated to prevent compacting and hardening. And when baking cakes, save and freeze egg whites. They can be reused in recipes for items such as meringues. For holiday flair, add food coloring.

If planning to serve punch during the holidays, freeze slices of fruit in ice molds the night before. When serving, add the frozen fruit to the bowl to add flavor and festivity. Or freeze fruit juice in a cake mold for a fast-chilling, flavorful ice ring.

For particularly busy days at the dining room table, divide the refrigerator accordingly. Place large items such as meat near the back. Keep condiments and prepared food near the front and sides for easier access.

To save both time and space, prepare salad ahead of time by washing the lettuce and placing it in a plastic bag in the refrigerator. The bag will help keep the lettuce fresh while requiring less room than a salad bowl. In addition to storing food, a refrigerator can provide innovative holiday help. For example, to keep walnuts from getting stale, place them in a plastic container in the back of the refrigerator. Store candles in the freezer; they'll burn longer when lit. And for creative or last-minute gift-giving, sneak into a friend's home and stock the refrigerator with snacks, fruits and beverages.



The wallflower is a fragrant plant that originated in southern Europe. It got its name because it weak stems often grow on walls for support.

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Surgery can provide a diagnostic window

Sometimes when problems of the reproductive system occur, doctors must use a special surgical procedure to find out what is wrong. This diagnostic procedure, called laparoscopy, gives doctors a window into the female abdomen.

Laparoscopy is often used to help determine the cause of severe abdominal pain, infertility and other pelvic problems. The procedure is one of the most common diagnostic operations performed in women ages 15 to 44.

To do a laparoscopy, the doctor makes an incision just below the navel and inserts a small telescope-like instrument, called a laparoscope, through which the patient's uterus and other organs can be observed. Although the procedure is surgery and requires anesthesia, it carries little risk, and the recovery period is short.

One condition that laparoscopy often helps detect is endometriosis, a problem in which tissue normally found on the lining of the uterus grows outside the uterus and causes pain and swelling. If endometriosis is present, the doctor can determine the best method of treatment—often medicine or surgery.

Laparoscopy is also useful in identifying ectopic pregnancy, when the fertilized egg grows outside of the uterus, usually in a fallopian tube. If

a tubal pregnancy continues undetected, the pressure of the growing embryo within the tube may cause the tube to rupture, requiring emergency surgery.

Doctors can also confirm the diagnosis of ovarian cysts and tumors in the uterus with a laparoscope.

The instrument is used in performing sterilization procedures as well. Using a laparoscope, the doctor is able to see inside the abdomen to seal the fallopian tubes with an electric current, a clip or a band.

If your doctor recommends a laparoscopy, you will want to discuss with him or her which type of anesthesia—local or general is best for you. With a local anesthesia, only the site of the incision will be numb. With general anesthesia, you will be asleep during the operation.

The risk of problems with laparoscopy is quite small. Complications may include bleeding, injury to the abdominal organs or blood vessels and problems caused by the anesthesia. If you are overweight, have had previous lower abdominal surgery or have heart of lung disease, your risks may be increased.

Most often laparoscopy is trouble-free and provides important information to your doctor so he or she can make an accurate diagnosis.

Betty Crocker's Cooking Tips

Rub-out holiday stains

Advice for rescuing clothes and furnishings from holidays stains and spills from Maytag:

Alcohol or wine should be sponged up promptly with cold water, or the article soaked in cold water for 30 minutes. Launder using chlorine or oxygen bleach, as appropriate to the fabric. Candle wax should be chilled with an ice cube, then carefully scraped off with a spoon or dull knife. If traces remain, put the fabric between several layers of facial tissue or paper towels and press with a warm iron. Work on stains with safe cleaning fluids. Otherwise, launder in the hottest water possible for the fabric. If the spill is chocolate, cocoa, meat, gravy, milk or ice cream, soak in cold water. Pretreat any remaining stain and launder using the hottest water possible for the fabric. For a cranberry sauce stain, blot up excess liquid, then make a solution of a teaspoon of mild detergent, a teaspoon of white vinegar and a quart of tepid water. Sponge, and if any stain remains, rub detergent into the stain while it's still wet. Launder in warm water.

Q. I refrigerated my olive oil and it became cloudy. Is it alright to use? W.A., Kearney, NE

A. Yes, the olive oil is safe to use. It becomes cloudy and firm at cool temperature, but will be clear as it warms to room temperature. Olive oil need not be stored in the refrigerator.

Q. What does it mean to braise a beef roast? F. R., Topeka, KS

A. To braise meat is to brown all sides slowly in a heavy pan. Season meat as you like with salt, pepper and such herbs as oregano, sage, tarragon or thyme. Add 1/4 to 1/2 cup liquid, such as water, bouillon, wine or vegetable juice, and cover tightly. The meat may be simmered on the range top or in a 300 to 325 degree oven until it is tender.



The real name for the Statue of Liberty is "Liberty Enlightens the World."

Questions to ask yourself about business insurance:

"What does an insurance company really know about your business?"



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SPORTS

Southwest Outdoors

with Mel Phillips



'Lucky' area angler lands lunker bass

While many are recovering from the joys of this holiday season, others are hard at work enjoying our great outdoors. Consider the luck of Stan Ripley of Vernon.

First of all, it was random luck that he decided to spend Sunday fishing on Lake Baylor near Childress. Lucky that he arrived at 10 a.m., because Keith Taylor of Pampa who started fishing at sunrise got so cold he had to go ashore and warm up. In fact, the weather was so miserable that Stan and Keith were driving the only two boats on the lake.

Ripley was having a pretty good day on the water: his trusty crankbait had just caught a three-pounder and a five-pounder. He decided to retie the crankbait because 12-pound line can easily be nicked and even an average-size fish will break off. Lucky that he decided to retie because on the very next cast - BAM! THUD! - his lure was attacked by a big, big bass. This lunker bass had a choice of running into a nearby brush line or returning to her home in the deep water. Luck was with Stan and she fought his 12-pound line in the open water! When the battle was won, Stan Ripley had "lucked" into catching the largest black bass north of Lake Fork, a certified 13.2 pounds.

Catching a giant bass is always an interesting story but this particular fish story will continue for many years. Lucky for every angler in our region, Keith Taylor joined in helping Stan keep this fish alive and in excellent shape until the Texas Parks and Wildlife Department accepted her in the Share a Lone Star Lunker program. In the Tyler Fish Hatchery, she will be pampered, well fed and encouraged to spawn. Her offspring will be returned to our lakes and Stan plans to Baylor Lake after the breeding season is completed.

Stan, who has caught and released many bass of more than five pounds, earned his reward of catching the bass of a lifetime. But you and I will also benefit from his sportsmanship because thousands of her offspring will be returned to our lakes.

Not so many years ago, the experts predicted that these Florida bass would not survive in our cold-water lakes. Not only did they survive, but because they grow slower they may live longer and reach a bigger size than their down-state relatives.

It is important that every sportsman understand that the "luck" of Stan Ripley came after years of many anglers practicing catch-and-release. To every fisherman who has caught and released a big bass, I salute you and thank you.

'Pokes' playoff hopes lie with Laufenberg

IRVING, Texas (AP) - Babe Laufenberg wants to make sure the Grinch that would keep the Dallas Cowboys from making the NFL playoffs doesn't show up Sunday.

That's why he spent his Christmas Day getting ready for the Atlanta Falcons.

The 31-year-old veteran NFL backup expressed confidence that a full week's practice as the Cowboys' top signal caller will have him well-prepared for Sunday's game against the Falcons.

"I view it as an opportunity," Laufenberg said of his first start since 1988, when he played for San Diego. "You play and you play and you back up, and now you have an opportunity."

Laufenberg moved into the starting spot last Sunday when Troy Aikman suffered a separated shoulder during Sunday's 17-3 loss to the Philadelphia Eagles.

Dallas (7-8) will clinch the NFC's third wild card if it beats the Falcons (4-11) in Atlanta or if the New Orleans Saints (7-8) lose to the Los Angeles Rams (5-10) on Monday at the Superdome.

Laufenberg's work Tuesday came while most of the other Cowboys were with their families. After taking over for Aikman early in the first quarter, Laufenberg completed 13 of

36 passes for 140 yards with four interceptions, including one that was returned for a touchdown.

Dallas coaches said they haven't lost confidence in Laufenberg.

"We've just got to take a look at what we can do," said head coach Jimmy Johnson. "It's difficult to change a whole lot after you've gone through 15 weeks of the regular season. We feel good about Babe and he'll be much sharper this week against Atlanta."

As insurance, the Cowboys signed another NFL veteran, Cliff Stoudt, to back up Laufenberg.

Rather than completely revamping the game plan for Laufenberg, coaches will implement plays suited to his abilities.

"There are some things that Troy does better than Babe, and visa versa," offensive coordinator David Shula said. "And there are plays that are well-suited to Babe's style and skills."

Laufenberg refused to accept full responsibility for Dallas' potential post-season play.

"It's a misnomer to say I'm going to take this team to the playoffs," he said. "Everybody is going to have to take up a little bit of slack. But there's no question in my mind I can get it done."

Ryan TSN Man of Year

ST. LOUIS (AP) - Nolan Ryan, the 43-year-old who pitched his record sixth no-hitter in 1990 and won his 300th game, was chosen Wednesday as the Sporting News Man of the Year.

Ryan led the American League with 232 strikeouts last season and also pitched his record-tying 12th no-hitter. He got his 300th victory on July 31 as Texas beat Milwaukee.

Ryan is 302-272 lifetime with a record 5,308 strikeouts.

"Ryan represents the quintessential sports role model - a uniquely talented athlete who has accomplished feats and demonstrated a responsible understanding of his role as a public figure," Sporting News publisher Thomas G. Osenton said. "For these and many other reasons, he is the perfect choice for our 1990 Man of the Year."

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YMCA grid champs

The Beef'n More Shockers claimed the Hereford YMCA men's flag football title with a 50-20 win over George Warner Seed. Team members are (front, from left) Gary Ammons, Edward Martinez, Larry Mendoza, Dan Odell, Edward Villareal, Eliseo Gomez, (back, from left) J.D. High, Erasmo Gonzales, Eddie Chavarria and Jackie Mercer. Not pictured is Ronald Lucero.

YMCA sets New Year's party

The Hereford YMCA will hold its annual New Year's Eve Sleep-in from 9 p.m. Monday to 10 a.m. Tuesday.

The all-night party for children in first through sixth grades will include

such activities as swimming, wallyball, racquetball and other games as well as video movies.

Cost for the event is \$5 for YMCA members and \$10 for non-members with a maximum of 60 participants.

Partygoers should bring plenty of snacks and a sack supper, sleeping bag, swim suit and towel.

For more information, contact the YMCA at 364-6990.

Celtics outpace Indiana

By DICK BRINSTER
AP Sports Writer

The Boston Celtics literally ran up the score on the Indiana Pacers.

The Celtics raced up and down the court throughout the game for their highest point total in 20 years in a 152-132 rout Wednesday night.

"They just plain outran us," Indiana's Mike Sanders said.

"They're going to be tough to beat when they run like that," said Reggie Miller, who led the Pacers with 20 points.

Brian Shaw, who had 26 points, 10 assists and seven rebounds, spearheaded an attack that produced Boston's fifth-biggest output in team history. He was one of eight Celtics in double figures.

"In the last month, we've been getting balanced scoring from five or six players," Boston's Reggie Lewis said. "We are making the game fun because of our defense. We've executed the offense the way we've wanted to."

The Celtics' eighth consecutive victory was the latest blowout in a season filled with them. Their 23-4 record is their best start since they had the same mark in 1984-85, and they've won 21 games by at least eight points and 17 by at least 10.

Boston, 19-2 in its last 21 games, leads the Eastern Conference with 116.2 points per game. The Celtics broke their previous season-high of 148 points set against Denver on Dec. 5.

Elsewhere in the NBA, it was Portland 108, New York 92; Atlanta 113, New Jersey 111; Seattle 99, Cleveland 97; Detroit 102, Charlotte 94; Orlando 109, Houston 103; Philadelphia 106, Washington 105 in overtime; San Antonio 111, Miami 97; Phoenix 115, Dallas 88; Milwaukee 126, Golden State 119; the Los Angeles Lakers 108, the Los Angeles Clippers 99; and Denver 128, Sacramento 112.

Larry Bird added 22 points, and Kevin McHale, Kevin Gamble and Lewis 19 each for Boston, 14-1 at home.

Indiana, 1-14 on the road, got 18 points each from Sanders and Vern Fleming.

Trail Blazers 108, Knicks 92

Clyde Drexler and Kevin Duckworth combined for 27 points. Drexler scored 12 of his 27 points in the third period and Duckworth 8 of his 24.

SuperSonics 99, Cavaliers 97

Derrick McKey took a feed from Dana Barros and swished an 18-foot baseline jumper with 2.3 seconds remaining. Brad Daugherty's dunk tied it for Cleveland with 12.4 seconds to go. After a Seattle timeout, Barros got the inbounds pass from McKey at midcourt, drove the middle and fed McKey on the left side.

Shawn Kemp scored 19 points for Seattle.

Pistons 102, Hornets 94

Joe Dumars scored 19 points and William Bedford 16.

The Pistons led throughout after breaking a 6-6 tie.

Hawks 113, Nets 111

Kevin Willis, who had 26 points and 15 rebounds, hit a dunk with 16 seconds remaining. The Nets began the game without forward Chris Morris, lost forward Derrick Coleman to a sprained knee in the second quarter and center Sam Bowie to fouls in the fourth.

76ers 106, Bullets 105

Charles Barkley, who scored 35 points, tied the game at 100 with one minute remaining in regulation on a 19-foot jumper. Just 15 seconds earlier, Bernard King had given the Bullets the lead on 11-foot baseline jumper.

Hersey Hawkins added 26 points for Philadelphia.

Magic 109, Rockets 103

Nick Anderson scored a career-high 31 points, including 17 in the third period.

Anderson made 11 of 18 shots and grabbed eight rebounds, while Jerry Reynolds came off the bench to score 24 points and Terry Catledge 20 for the Magic.

Spurs 111, Heat 97

Willie Anderson scored 24 points and Rod Strickland 21 as San Antonio

YMCA hoop signup ends

Friday is the last day for entries for the Hereford YMCA men's and youth basketball leagues.

In the men's league, for players who are out of high school, competition will be offered in A and B divisions.

Entry fee for the league is \$8 for YMCA members or \$24 for non-members or a \$190 sponsor fee. Games will be played on Sundays beginning Jan. 6. Each day's schedule will begin at 1 p.m.

The league will last six weeks with a double-elimination tournament following the season.

Members of the regular-season champions will receive individual trophies or shirts while team trophies will be presented to the top three teams in the post-season tournament.

In the youth leagues, competition will be offered in separate divisions for boys and girls in first and second grade, third and fourth grades and fifth and sixth grades. Six-year-olds may participate in the first- and second-grader division.

Entry fee for the leagues is \$9 per player and all players must be YMCA members. One-year memberships may be purchased for \$20 and include the use of all YMCA facilities. Players must provide their own shoes with only appropriate footwear being allowed.

Teams may practice once a week beginning Jan. 7 with games beginning Jan. 19. All games will be played on Saturdays.

Entry deadline for the men's league is 3 p.m. Friday with the youth league deadline at 5 p.m.

overcame an 11-minute basketball stretch in the first half.

The Spurs took control late in the third quarter as Miami shot just 20 percent in the period.

Bucks 126, Warriors 119

Jay Humphries and Ricky Pierce scored 28 points apiece, and Alvin Robertson had his third triple-double of the season.

Pierce scored 17 points in the fourth quarter, including seven straight in a 9-2 surge that gave the Bucks a 112-106 lead with 3:06 remaining. Robertson had 25 points, 16 rebounds and 12 assists.

Suns 115, Mavericks 88

Tom Chambers had 24 points and 12 rebounds while Kevin Johnson added 19 points as Phoenix outrebounded Dallas 61-34.

Xavier McDaniel added 14 points for the Suns, who beat the Mavericks for the fifth straight time at home.

Lakers 108, Clippers 99

James Worthy had 31 points and Magic Johnson 19 points and 13 assists.

Ken Norman had 21 points and Charles Smith 20 for the Clippers, who lost for the eighth time in 11 games.

Nuggets 128, Kings 112

Michael Adams scored a career-high 44 points, including 7-of-11 shooting from 3-point range.

The Nuggets outscored Sacramento 19-4 in the final five minutes.

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New Year's bowls to determine No. 1

By RICK WARNER
AP Football Writer
 College football will offer a 3-for-1 special on New Year's Day - three bowls with a chance to produce the No. 1 team.

The national champion could emerge from the Orange (Colorado-Notre Dame), Cotton (Miami-Texas) or Citrus (Georgia Tech-Nebraska). In fact, all of those teams except Nebraska have a shot to win it all.

Top-ranked Colorado (10-1-1) has the clearest path. Despite the lingering controversy over their fifth-down victory against Missouri, the Buffaloes can lock up their first national title by beating No. 5 Notre Dame.

However, a Colorado loss would open the door for No. 2 Georgia Tech (10-0-1), No. 3 Texas (10-1), No. 4 Miami (9-2) or Notre Dame (9-2).

Tech could grab the top spot if it beats Nebraska and Colorado losses. But even then, the lightly-regarded Yellow Jackets might lose out to Texas if the Longhorns come up with an impressive win over Miami.

If Colorado and Tech lose, any kind of Texas victory would probably vault the Longhorns to No. 1. But what if Colorado, Tech and Texas lose?

That would set up an intriguing battle between Miami and Notre Dame, one strikingly similar to the photo finish for last year's national title.

Last year, Miami and Notre Dame finished with one loss. But the Hurricanes edged the Irish in the final poll, mainly because they won their head-to-head meeting.

If they both win on Jan. 1, Miami and Notre Dame again will finish with the same number of losses. This

time, however, the Irish would have the edge because they beat the Hurricanes during the season.

The debate promises to be lively. So do the three top games on New Year's Day.

ORANGE
 Did somebody say deja vu?
 For the second straight year, Notre Dame plays top-ranked Colorado in the Orange Bowl. And for the second straight year, the Irish hope to spoil the Buffaloes' bid for a national championship and claim it themselves.

Last year, Notre Dame beat Colorado 21-6. This year, the Buffaloes will get revenge.

It boils down to this: Notre Dame isn't as good as last year and Colorado is better.

The Buffaloes played one of the toughest schedules in the nation and

still came within two points of a perfect season. The only blemishes on their record are a 31-31 tie with Tennessee and a 23-22 loss to Illinois - two of five Colorado opponents playing in New Year's bowls.

The oddsmakers are calling it a tossup. ... **COLORADO 28-20.**

COTTON
 Finally, a Cotton Bowl that matters.

After a decade of decline, the Cotton has a chance to produce its first national champion in 13 years.

Miami has a chance to become the first school to finish No. 1 or No. 2 for five consecutive years.

Texas rebounded from successive losing seasons to win its first Southwest Conference championship in seven years.

But the Longhorns won't be able to hook the Hurricanes.

Miami has one of the nation's most potent offenses (483 yards and 36.5 points per game) and a stellar rushing defense led by Outland Trophy winner Russell Maryland. Texas may be able to score through the air, but not enough to beat the explosive Hurricanes.

Miami is favored by six points. ... **MIAMI 24-14.**

CITRUS
 Is Georgia Tech for real? Unfortunately, this game won't provide the answer.

Although they're unbeaten, the Yellow Jackets are still searching for respect because of a mediocre schedule that included only one foe currently in the Top 25.

What they need is a big-time win over a big-time team. Nebraska, which lost its only two games against ranked opponents, doesn't fit the description.

Still, Tech can cap a remarkable season with a victory over the 19th-ranked Cornhuskers (9-2). The Yellow Jackets won their first Atlantic Coast Conference title, gained their highest ranking since 1956 and were the only major unbeaten team in the country.

Nebraska is favored by 1 1/2 points. ... **GEORGIA TECH 24-23.**

OTHER NEW YEAR'S GAMES
 Gator - Michigan (minus 11) vs. Mississippi ... **MICHIGAN 42-21.**
 Hall of Fame - Clemson (minus 1) vs. Illinois ... **CLEMSON 17-14.**
 Fiesta - Alabama (minus 9) vs. Louisville ... **ALABAMA 24-14.**
 Rose - Washington (minus 9) vs. Iowa ... **WASHINGTON 34-17.**
 Sugar - Tennessee (minus 5) vs. Virginia ... **TENNESSEE 42-38.**
 Season record: 183-52 (straight); 102-111 (spread).

UT goes to basic black for Cotton

DALLAS (AP) - Black shoes have become the Texas Longhorns success symbol for the 1991 Cotton Bowl.

Texas coach David McWilliams kept his promise to the Southwest Conference champions when practice started on Wednesday for the New Year's Day game against No. 4 ranked Miami.

"They asked me (during the season) if they could wear black shoes and I said IF they got to the Cotton Bowl," McWilliams said.

The No. 3 ranked Longhorns, making their first appearance in the Cotton Bowl in seven seasons, didn't mind the sloppy, dreary 40-degree weather.

"This is a beautiful day," said Texas coach David McWilliams. "It's a great feeling to be back particularly as the host of the bowl not just a guest."

It's the 11th Cotton Bowl for McWilliams but his first as head coach. The others came as a player and an assistant coach.

"Coming down here with Cindy and the kids we were talking about what a big kick this was," McWilliams said. "We had to keep pinching ourselves to realize we were going to Dallas.

"I guess you can say we had a double Christmas - yesterday and

then today. It's sure going to be nice to have something to do between Christmas and New Year's Day."

Although they are six-point underdogs, the Texas players were relaxed and confident.

One wore a T-shirt saying "We're so damned superior we can't stand ourselves."

The Texas theme for the season was what they called a "shock the nation tour."

"We did exactly that," said All-American defensive back Stanley Richard. "In fact, we may have even shocked ourselves things went so well."

The Horns came from behind to win seven games but McWilliams said they can't afford to start slow against a team as talented as Miami.

"We've got to be focused from the start," McWilliams said. "Everything we hear about Miami is kind of scary because of all the athletes they've got."

"We've seen 'em on film but we've been told that that's only half the story because when you see 'em in person you're shocked how quick and fast they are," McWilliams said. "They are so much quicker than what you see on film it's like everything is on fast-forward."

'Canes hoping to repeat

IRVING, Texas (AP) - There's just no getting around it. The twice-beaten Miami Hurricanes are the defending national champions and they'd like it to stay that way.

"This says it all," senior defensive tackle Russell Maryland said Wednesday, flashing the three colossal rings he wears on his right hand.

Two of them are for national championships, in 1987 and 1989, and a third represents Miami's Orange Bowl victory over Nebraska and a second-place finish in 1988.

"And I want to come back and get me a pinkie ring," Maryland said.

For that to happen, No. 4 Miami, which has finished first or second in the final poll every year since 1986, will have to beat third-ranked Texas in the Cotton Bowl.

Also, No. 5 Notre Dame would have to knock off top-ranked Colorado in the Orange Bowl and No. 2 Georgia Tech would have to fall to Nebraska in the Citrus Bowl.

"If you look at the whole situation," said offensive tackle Mike Sullivan, the things that have to happen are pretty reasonable.

"And us going out and beating Texas would really, I think, open up some eyes around the country."

Dennis Erickson, 20-3 as coach of the Hurricanes, said the Cotton Bowl "obviously is one of the better matchups on New Year's Day. The

winner of this game has a great chance to win the national championship."

"But," Erickson said, "winning the national championship is the farthest thing from our minds right now."

What is on the Hurricanes' minds are the Longhorns and the bitter cold weather gripping Dallas. The team arrived from balmy, 80-degree weather in Miami on Wednesday to a cold, cloudy and wet practice at Texas Stadium.

The weather isn't expected to get much better, and forecasters said icy conditions should prevail during the week.

Most of the players went through running drills on the drenched turf Wednesday in sweats with white locker room towels wrapped around their heads to protect them from the rain. Some even used wool socks to cover their hands and arms.

Miami (9-2) is making its first appearance in the Cotton Bowl. This is the 19th time around for Texas (10-1), but its first since the 1984.

This also is the first time since the 1984 game that the Cotton Bowl has had national championship implications. That year, No. 2 Texas lost to Georgia 10-9 while top-ranked Nebraska fell to Miami.

This year, Miami has lost twice on the road, 28-21 at Brigham Young and 29-20 at Notre Dame. No team

has ever won the national title with more than one loss.

Erickson said Texas, which has won nine straight games since losing to Colorado 29-22 on Sept. 22, is "playing the best football of anybody in the country right now."

Miami quarterback Craig Erickson said he didn't want to reflect too much on the national championship.

"We just need to think about beating Texas, whether it's for No. 1 or not," he said.


Plus, he said, it just isn't Miami's style to root for bitter rival Notre Dame.

"N.D. it is a big game for us every year, and we came up a bit short this year. It's a tough one to swallow," he said. "It's something I'm going to have to live with a long time."

But Erickson, a senior, said he would like another championship ring, even though he doesn't wear the ones he already has.

"I don't know if I'll ever wear a wedding ring, to be honest with you," he said, stammering to remember where his rings were. "My father's got one of them and the other one's stashed away back home, I guess, somewhere."

This man is

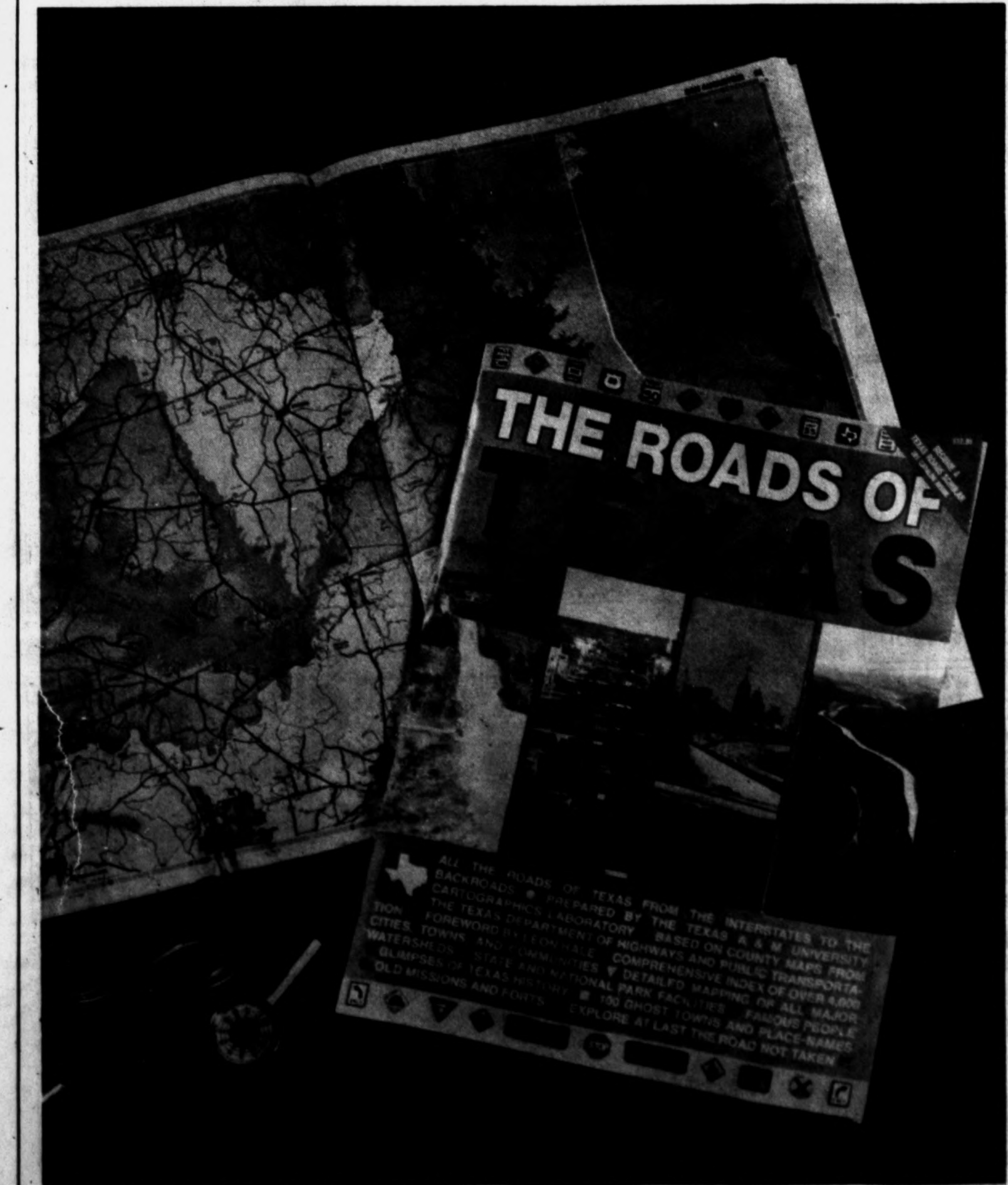


70!

(Doesn't look it, does he?)

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 Texas Highways Magazine, October, 1988

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 Kent Biffle, Dallas Morning News

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13	(MAX)	14	LIFE	15	INSPI
16	NASH	17		18	UNI

THURSDAY

DECEMBER 27

6 PM	6:30	7 PM	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30	11 PM
(5:58) Mary Poppins **** 1964	Movie: Tom Bomb **** 1958	Movie: Seven Faces of Dr. Lao **** T. Randa!	Archie							
News	Cosby Show	Cosby Show	Off World	Cheers □	Grand □	L.A. Law □	News	Tonight Show		
MacNeil/Lehrer NewsHour	Bill Moyers	Perspective	Mystery □	Neighborhood	Redeemed	Comp.	MacNeil/Lehrer NewsHour			
Happy Days	Jefferies	Movie: From Here to Eternity **** B. Lancaster, M. Cliff	Movie: Exodus **** P. Newman, E. Sair 1960							
News	Wheel □	Los Angeles 50th Anniversary Special □	Primetime Live □	News	(35) Cheers	(36) Ent.				
Movie: Santa Fe Trail ** E. Flynn, G. Hilliard 1940			700 Club	News	and Mrs. Hag	Donna				
Jeannie	Night Court	Movie: Dr. Jekyll and Mr. Hyde **** P. Falk, P. Boyle 1978 (PG)	News	Night Court	Ghost Story					
Golden Girls	Night Court	Movie: CBS Special Movie **** S. Weaver, M. Behn 1986 (R) □	News	(35) G	(35) Love					
SportsCenter	NFL	Liberty Bells		SportsCenter	Exposition					
News	Mama's	Stargames	Babes □	Severely Hills, 90210 □	Guinness	My Talk	Movie: Healers ** 1974			
Resp. Gadget	Looney	Mr. Ed	Devilchild	Green Acres	Donna Reed	Best of SNL	America	Hilcock	Patty Duke	My 3 Sons
MacGyver	□	Murder, She Wrote □	Movie: White Blower ** M. Caine, J. For (PG)	Movie: White Blower ** M. Caine, J. For (PG)	Movie: White Blower ** M. Caine, J. For (PG)	Movie: White Blower ** M. Caine, J. For (PG)	Movie: White Blower ** M. Caine, J. For (PG)	Movie: White Blower ** M. Caine, J. For (PG)	Movie: White Blower ** M. Caine, J. For (PG)	Movie: White Blower ** M. Caine, J. For (PG)

FRIDAY

DECEMBER 28

12:30	1 PM	1:30	2 PM	2:30	3 PM	3:30	4 PM	4:30	5 PM	5:30
Flashdance	Danger Bay	Pound Puppy	Baywatch	Care Bears	Donald Duck	W. Lee	W. Lee	W. Lee	W. Lee	W. Lee
(Cont)	Another World	Santa Barbara	Mr. Rogers	Square One	Sesame Street □	Asia New				
Body Heat	Mystery □	Wilson	Gil/Pointy	Read	Mr. Rogers	Square One	Sesame Street □	Asia New		
(12:35) Sands of Iwo Jima ***	(20) T & J	(35) Flat.	(35) Flat.	(35) Flat.	(35) Flat.	(35) Flat.	(35) Flat.	(35) Flat.	(35) Flat.	(35) Flat.

FRIDAY

DECEMBER 28

7 AM	7:30	8 AM	8:30	9 AM	9:30	10 AM	10:30	11 AM	11:30	12 PM
Donald Duck	Push Corner	Tree	Dumbo	Movie: Wonderful World of the Brothers Grimm *** L. Harvey (G)	Music Box	Lunch Box				
Today □				Make a Deal	Concannon's	Tell Truth	H. Warfield	Garbage	Days of Our	
W.	Fishing	Sesame Street □	Mr. Rogers	Square One	321 Contact	Mech. Univ.	Mech. Univ.	Reflections of Violence		
(4:55) Gills	(35) B'witch	(35) Little House	(35) Father of the Bride **** S. Tracy	(35) Perry Mason	(35) Sands					

FRIDAY

DECEMBER 28

6 PM	6:30	7 PM	7:30	8 PM	8:30	9 PM	9:30	10 PM	10:30	11 PM
Frozen Frame	Movie: Man Without a Country ***	Achievers	Movie: Man Hunt *** W. Pidgeon							
News	Cosby Show	Quantum Leap □	Night Court	Wings □	Midnight Caller □					
MacNeil/Lehrer NewsHour	D.C. Week	Wall St Week	Great Performances □							
Happy Days	Jefferies	NBA Basketball: Celtics at Hawks (L)	(15) African Queens **** H. Bayart, K. Hepburn 1951							

BLONDIE by Dean Young and Stan Drake



Marvin By Tom Armstrong



BEETLE BAILEY By Mort Walker



Barney Google and Snuffy Smith By Fred Lasswell



The Wizard of Id By Brant Parker and Johnny Hart



Valuable tips on understanding medicare

Medicare eligibility begins at age 65 if you are fully insured for Social Security or Railroad Retirement benefits. If you are already receiving benefits, a Medicare card and full information on both Hospital Insurance and Part B Supplemental Medical Insurance (which pays doctor bills) will be sent to you. Deductions for Part B premiums will be withheld from your monthly benefit checks, unless coverage is declined in writing.

At age 65, even if you are not automatically eligible for Medicare, you are eligible to buy the important protection of both Part B medical insurance and Part A Hospital Insurance.

If you are disabled, Medicare begins after you have been entitled to Social Security disability benefits for 24 months. If you suffer from kidney failure, you generally will become eligible for Medicare three months after the month that maintenance dialysis treatments begin.

Contact Social Security for information on enrollment three months before eligibility would begin if:

- * you or your spouse are still working and you are covered by a health insurance plan provided by either employer. The employer may remain primary payer. If so, you may want to defer enrolling for Part B insurance or drop Part B if you or your spouse return to work and are reenrolled by an employer plan.

- * you are now 65, but are ineligible for Part A Hospital Insurance.

- * you have permanent kidney failure.

- * you are eligible for Medicare on the basis of Federal employment or you live in Puerto Rico or outside the United States.

There are basically three different types of enrollment periods: the initial enrollment period when you first become eligible; a special enrollment period if an employer health plan is primary payer. And finally, a general enrollment period if you opt not to enroll in Medicare Part B when you are first eligible.

If application for Part B is made after the initial enrollment period, a higher monthly premium is charged unless you are eligible for special enrollment.

Initial enrollment period: There are seven months for you to apply and three months before the month in which you turn 65; the month of your birthday, and three months after your birth month. Enrollment in the final four months could leave you unprotected from one to three months.

General enrollment period: If you have Medicare Part A, but did not purchase Part B at your first opportunity, you can sign up during the annual general enrollment period from Jan. 1 through March 31. Your coverage will not begin until after July of the year of enrollment.

Monthly premiums will be 10

percent higher than the basic premium for each 12-month period that Part B medical coverage was deferred.

Special enrollment period: The law allows a special seven month enrollment window for you who chose to continue coverage by an employer or spouse's employer health plan rather than enroll for Medicare Part B when you first became eligible. The seven month special enrollment period begins the month in which the employer plan coverage ends or the month in which employment ends, whichever comes first. If application for Part B is made during the month in which your employer plan ends or employment ends, the coverage will begin retroactively with the first day of that month. If application is made during the remaining six months, your coverage will begin the first day of the following month. There is no late enrollment premium increase for you if your employer plan has been primary payer if you enroll during the special enrollment period.

For more information about Social Security and Medicare, write the National Committee, 2000 K Street, N.W., Washington, D.C. 20006.

Woman's Health

Most women have probably experienced the discomforts of bloating or fluid retention at some point in their lives. For some women, these symptoms, which may include swollen legs, weight gain, breast

fullness, and abdominal swelling, occur regularly and with intensity during the week before the onset of their menstrual period. Other women experience premenstrual syndrome (PMS) only occasionally or with less severity.

The exact mechanism of premenstrual fluid retention is not known, but scientists believe that the condition may be caused by the action of hormones, produced in higher levels in the second half of the menstrual cycle, partially inhibiting water excretion by the kidneys. Some studies have shown that fluid retention is a contributing factor in the development of other symptoms of PMS, such as breast soreness, constipation and headache.

Treatment for premenstrual swelling depends on the severity of the symptoms. Doctors usually first recommend cutting down salt intake to help reduce water buildup. Exercise too can help relieve tension and reduce the discomforts of fluid retention.

If cutting down on high salt foods does not relieve symptoms, your doctor may prescribe diuretics or "water pills" which help the body eliminate excess fluids. Other medical treatments, including birth

control pills and hormone suppositories, also have been studied but have not been proven to be effective for most women. To find the best treatment for you, you should work closely with your doctor, charting your symptoms and any changes that take place after beginning a treatment.

Another time that women experience swelling and fluid retention is during pregnancy, especially in the last few months. Swelling of the feet and legs is particularly noticeable and is caused by the growing uterus compressing the large veins returning blood to the heart from the legs.

To help reduce swelling in your legs during pregnancy, elevate your legs whenever possible, rest in bed on your side (preferably your left side), and avoid salty foods. Swelling of the face and hands may be a sign of high blood pressure, so it is important to notify your doctor if you notice puffiness in your hands and face.

The severity of discomfort from fluid retention varies widely among women and can vary from one month to the next.

Specialist advices couples to learn to communicate

WASHINGTON (AP) - You can strengthen your marriage by not expecting to agree with your partner on everything and by learning to manage those differences constructively, says a family counseling specialist.

Happy couples are those who have learned to communicate, negotiate and compromise more skillfully, says Clifford Notarius, co-director of the Catholic University of America's marriage and family studies group.

He adds that it's how the couple deals with differences rather than the differences themselves that affects the stability of their marriage.

He offers these guidelines to help couples communicate successfully:

- Speak only for yourself, not for your partner.
- Communicate, or argue, as if it were a game with rules, not a free-for-all.

- Separate the discussion of the problem from the solution; don't rush to a solution.
- Choose one topic to talk about and stick to it. Don't stack problems.

- Be polite. Maintain self-control.
- Don't blame the conflict on your partner. Consider causes that he or she may have little control over.
- If your partner makes a negative comment, don't respond negatively.
- Set a time for talking about problems.

- Set relationship rules. Don't hash things out in front of the children, or at the end of a hard day when either partner may be tired or edgy.
- Show your partner you care about what he or she has to say. Don't just say, "I understand," but demonstrate it by facial expressions and body language.



The Hot Dog Vendor

There was a man who lived by the side of the road and sold hot dogs. He sold very good hot dogs. He put up signs along the highway and advertised in the newspaper telling how good they were. He stood on the side of the road and cried: "Buy a hot dog, Mister?" And people bought. He increased his meat and bun orders. He bought a bigger stove to take care of his trade. He finally got his son home from college to help him out. But then something happened. His son said, "Father, haven't you been listening to the radio and watching TV?"

There's a big depression. The foreign situation is terrible. The domestic situation is worse." Whereupon the father thought, "Well, my son's been to college, he listens to the radio and watches TV and he ought to know." So the father cut down on his meat and bun orders, took down his signs and cancelled his newspaper ads and no longer bothered to stand out on the highway to sell his hot dogs. And his hot dog sales fell almost overnight. "You're right, son" the father said to the boy. "We certainly are in the middle of a great depression."

Prepare nails for winter

As the weather cools, it's time to give your nails a winter makeover. The experts offer this guide to low-maintenance nail grooming:

- * Go short--Nails grow faster in the summer and tend to crack in the winter so the nail look for now is short, neat and functional. Never cut nails straight across with scissors. Use manicure clippers in small "bites" from side to side. Shape by filing gently with an emery board.

- * Start to finish perfection--Start with a basecoat and finish with a protective topcoat.

- * Try touch-ups--Patience and a few precautions can be your way to polish perfection. Start with the pinky and wait a minute between coats. Polish a strip down each side of the nail and one strip down the middle. Add a bit more at the edge. For a quick recovery after a smudge, take your thumb over the area with nail polish remover and smooth the dent. Follow with top coat. To smooth chips, look for a gentle buffer smoother.

- * Put back lost moisture--After sand, sea and sun, hands and nails may be particularly dry.

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10-Announcements

Notice! Good Shepherd Clothes Closet, 625 East Hwy. 60 will be open Tuesdays and Fridays until further notice from 9 to 11:30 a.m. and 1:30 to 3:00 p.m. For low and limited income people. Most everything under \$1.00. 890

Problem Pregnancy Center, 505 East Park Avenue, 364-2027. Free pregnancy tests. Confidential. After hours hot line 364-7626, ask for "Janic." 1290

11-Business Service

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Would you like a good Country Western band for your Holiday parties? The Blue Sage band is made up of six musicians from the Hereford area. For more information call 364-6237 after 5:30 p.m.

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13-Lost and Found


Lost: Male Benji look-alike dog from vicinity of Furrs. Reward. 364-1925-nights. 16148

Found 15 miles East of City, small black male puppy. 276-5389 or 276-5343.

LEGAL NOTICES

**LEGAL NOTICE
FINAL LEGAL NOTICE
TO
JAIME EVERETT**
Motorcycle in storage at 112 Ranger must be retrieved by December 22, 1990, plus cost of Ad. Motorcycle will be sold on December 23, 1990 if not claimed.

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**AXYDLBAAXR
is LONGFELLOW**

One letter stands for another. In this sample A is used for the three L's, X for the two O's, etc. Single letters, apostrophes, the length and formation of the words are all hints. Each day the code letters are different.

CRYPTOQUOTE
12-27
HS NKK IMZ JNWX HS
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ANXM RX IMZ AMZNEZXI.
— XHPBAZ PDYDHDJ
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Ants can be frozen for long periods without harm. Many spend the winter inside logs and stumps, coated with ice crystals.



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price. And even maneuvering you through closing. So when you need a skilled teammate, get someone who really knows the housing field—a real estate agent. Read The Hereford Brand for more information about qualified agents. Every day, the real estate classifieds list many properties and agents. And on Sundays the housing section examines the latest market trends and home buying opportunities. Getting the right coaching now could mean the difference between confusion and closing.

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CATTLE FUTURES				GRAIN FUTURES				METAL FUTURES			
Month	Price	Change	Settle	Month	Price	Change	Settle	Month	Price	Change	Settle
Jan	88.87	0.02	88.85	Mar	2.24	0.01	2.23	Dec	364.50	0.00	364.50
Feb	89.20	0.03	89.17	Apr	2.15	0.01	2.14	Jan	371.50	0.00	371.50
Mar	89.50	0.04	89.46	May	2.05	0.01	2.04	Feb	378.50	0.00	378.50
Apr	89.80	0.05	89.75	Jun	1.95	0.01	1.94	Mar	385.50	0.00	385.50
May	90.10	0.06	90.04	Jul	1.85	0.01	1.84	Apr	392.50	0.00	392.50
Jun	90.40	0.07	90.33	Aug	1.75	0.01	1.74	May	400.00	0.00	400.00
Jul	90.70	0.08	90.62	Sep	1.65	0.01	1.64	Jun	407.50	0.00	407.50
Aug	91.00	0.09	90.91	Oct	1.55	0.01	1.54	Jul	415.00	0.00	415.00
Sep	91.30	0.10	91.20	Nov	1.45	0.01	1.44	Aug	422.50	0.00	422.50
Oct	91.60	0.11	91.50	Dec	1.35	0.01	1.34	Sep	430.00	0.00	430.00
Nov	91.90	0.12	91.80	Jan	1.25	0.01	1.24	Oct	437.50	0.00	437.50
Dec	92.20	0.13	92.10	Feb	1.15	0.01	1.14	Nov	445.00	0.00	445.00

FUTURES OPTIONS

Month	Price	Change	Settle	Month	Price	Change	Settle
Jan	1.10	0.01	1.09	Mar	1.10	0.01	1.09
Feb	1.10	0.01	1.09	Apr	1.10	0.01	1.09
Mar	1.10	0.01	1.09	May	1.10	0.01	1.09
Apr	1.10	0.01	1.09	Jun	1.10	0.01	1.09
May	1.10	0.01	1.09	Jul	1.10	0.01	1.09
Jun	1.10	0.01	1.09	Aug	1.10	0.01	1.09
Jul	1.10	0.01	1.09	Sep	1.10	0.01	1.09
Aug	1.10	0.01	1.09	Oct	1.10	0.01	1.09
Sep	1.10	0.01	1.09	Nov	1.10	0.01	1.09
Oct	1.10	0.01	1.09	Dec	1.10	0.01	1.09
Nov	1.10	0.01	1.09	Jan	1.10	0.01	1.09
Dec	1.10	0.01	1.09	Feb	1.10	0.01	1.09

Ann Landers

DEAR ANN LANDERS: Is there anything that can be done about this mind-boggling problem? I need help and am running out of options.

My wife has been on a diet since New Year's of 1989. The method she chose was advertised by a nationally known diet franchise. After "Debbie" reached her goal she decided she wasn't thin enough and refused to quit dieting.

I went in and spoke with the person in charge of the diet plan. I was told, "There is nothing we can do. We've tried. She is totally out of control. The woman needs psychological counseling." Just so you'll know, Ann, Debbie has gone from 235 pounds to 115. I'm not sure exactly, because that was the last figure she quoted. She is 5 feet 8 inches tall and looks like a skeleton.

Debbie refuses to acknowledge that she has a problem. She dismissed the advice from the five health professionals we have consulted. Her battle cry is, "They don't understand. I worked like a dog

to take off that weight and now they're telling me to put it back on." She is now experiencing the symptoms of anorexia nervosa -- swollen legs and feet, waning muscular strength, a lack of energy, no monthly periods and facial peach fuzz.

Our health insurance will only cover \$900 of counseling, and at \$100 a visit it will be used up in no time. But it would be worth anything I had to come up with if she would agree to get help. Her health is deteriorating rapidly, yet she insists the diet isn't the problem. She says it's our marriage.

Can you give me a hand, Ann? I can't just stand by while my wife breaks up our marriage and starves herself to death. -- Crying on the inside

DEAR CRYING: Debbie needs psychological help and she needs it immediately. The woman is mentally ill and envisions herself as still fat, despite what the scale says.

Call her primary care physician at once and ask him to step in and insist she get counseling from a specialist who deals with eating disorders.

DEAR ANN LANDERS: Recently you printed a letter from a young woman whose cousin wanted to sing at her wedding. She said, "Betty is a lovely girl but she has a lousy voice."

As a professional musician, I can tell you that one of the most frustrating things about meeting with a prospective bride and groom is the statement that begins, "I have a friend who..."

I can understand that cousin Betty meant well, but for the church musician who must work with her, it can be a nightmare, as well as misery for those who must listen to a "not so good singer" sing.

I was once in charge of a wedding where a couple of relatives were

brought in to sing. They could not read music, nor did they know the type of music they were supposed to sing. I had to spend a great deal of time teaching them the songs and taping the accompaniment so they could practice at home. It was awful.

Weddings are enough of a strain without this added burden. Give us a break, folks, and leave the music to the professionals. -- Bay City, Mich.

DEAR BAY CITY: On behalf of professional musicians everywhere, thank you for sounding exactly the right note.

Gem of the Day: (The Farmer's Almanac): The first day of school, the kindergarten teacher told her class, "If anyone has to go to the bathroom, hold up two fingers." After a quiet moment, one little boy asked, "How will that help?"

What's the truth about pot, cocaine, LSD, PCP, crack, speed and downers?" "The Lowdown on Dope" has up-to-the-minute information on drugs. Send a self-addressed, long, business-size envelope and a check or money order for \$3.65 (this includes postage and handling) to: Lowdown, c/o Ann Landers, P.O. Box 11562, Chicago, Ill. 60611-0562. (In Canada, send \$4.45.)

Ways to reduce the risk of heart attacks

A person who's most likely to have a stroke will probably have high blood pressure and/or a history of brief, intermittent stroke episodes. A thorough medical examination often shows the presence of atherosclerosis (hardening of the arteries), too. Diabetic individuals have a greater chance of stroke than other people. Gout (elevated uric acid) and heavy smoking are less well-documented risk factors.

There are several ways to lower the chance of having a heart attack or stroke. The following advice, if you heed it, could save your life.

Have your blood pressure checked once a year. High blood pressure is a major risk factor in heart attack, and it's the major risk factor in stroke.

Don't smoke cigarettes. Smoking increases the risk of heart attack and stroke.

Eat nutritious food in moderate amounts. Eat a well-balanced diet that's low in cholesterol and saturated fats and moderate in sodium (salt). Fatty foods contribute to atherosclerosis,

which itself is a major contributor to heart attack and stroke.

Have regular medical checkups. Risk factors such as high blood pressure, elevated cholesterol, excess weight, lack of exercise and cigarette smoking call for medical supervision to prevent a heart attack or stroke.

Blood cholesterol can be controlled with medical supervision. Cholesterol is a fatty substance that's found in everyone's living tissue. People need some cholesterol, and they get it in two ways. First, a person's body automatically manufactures most of the cholesterol it needs; but second, people increase their cholesterol levels by eating foods that contain it or that stimulate the body to increase its production of cholesterol. Too much cholesterol isn't healthy, however, because when it's carried by the blood it can build up on the walls of arteries. When this happens, the arterial passageways are narrowed, the blood supply to the heart or brain is decreased, and the stage is set for a heart attack or

stroke. If excess cholesterol is a problem, your doctor can prescribe dietary changes and drugs to keep your blood cholesterol within a normal range.

High blood pressure can be controlled with medical supervision. Modern medicine hasn't identified the cause of most cases of high blood pressure, but even though the cause isn't known, fortunately there are ways to treat and control it. If necessary, your doctor can suggest changes in lifestyle and medication to keep your blood pressure in check.

Diabetes, or a hereditary tendency toward it, is linked with an increased risk of heart attack and stroke. A doctor can detect diabetes and prescribe an appropriate treatment program. People with diabetes may avoid or delay heart and blood vessel disease by controlling other risk factors.

Hints given on renting a car

The next time you're going on a trip and need to rent a car, you needn't let anxiety about finding the best deal drive you to distraction. Here are some helpful hints from experts in the industry.

*Always compare rates, taking into consideration value-added benefits, such as free unlimited mileage.

*Choose the right car for your trip to ensure comfort and convenience, whether you're vacationing at the beach or in the mountains. Some car rental companies offer specialty vehicles, including convertibles and four-wheel drive vehicles. If safety is a concern, choose a car with a driver's air bag. All current model Chrysler cars come equipped with this feature.

*Ask about discount and promotions. Considered one of the best giveaways in the car rental business is General Rent-A-Car's program, which offers customers a General gift certificate every time they rent a compact Chrysler car at a compact rate, or a larger Chrysler car, from now through Feb. 28, 1991.

While one-time renters will walk away with a free gift such as a plush puppy or lightweight travel pack General's promotion is particularly advantageous to frequent renters.

The U.S. Mint once accidentally printed on a run of gold coins: "In Gold We Trust."

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It's easy to give polish to holiday entertaining

Invite friends and family -- everyone from all generations -- to holiday celebrations, with trays of cookies and other wonderful foods that tempt the eyes even before they touch the palate, is as deeply rooted a seasonal tradition as carols sung in front of the fire, and children opening presents.

The trick to holiday entertaining is to avoid feeling frantic and overwhelmed. This can be accomplished by selecting a menu that can be prepared in advance, and keeping track of all the details on a checklist.

Here is a game plan and checklist for a family holiday get-together:

* Made a budget for the party. The amount of money you have to spend will help determine what type of party to hold. For instance, a family dinner is more expensive than feeding the same number at brunch. Another low-cost option is just light snacks and sumptuous cookies, delicious and made easily with Butter Flavor Crisco.

As you plan your budget, remember the non-food expense items, such as paper products, decorations and beverages or a few bunches of parsley, and add them to your shopping list. Keep in mind that foods such as red leaf lettuce and red cabbage can enliven the looks of dishes like potato salad or sliced turkey.

Make a time table for food preparation, starting three days before the party with a shopping list, and then plan which dishes can be cooked to what point. Some foods, like cookies, can be made ahead of time and frozen.

Plan how the party will work. If food is placed at different tables around the house, people will congregate in small groups at those areas and not just around the dining table.

If you need more space, there's no reason why the food should not be attractively arranged on kitchen counters, leaving the dining room free for people to sit and eat.

If you are planning to make some of the decorations, do them early, before they are forgotten in the rush to cook.

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