

Lifestyles

50th class reunion held

In conjunction with the annual Mid-Plains Pioneer Day Celebration Saturday at the Bull Barn, members of the Hereford High School graduating class of 1940 held their 50th class reunion.

Former classmates attended a pancake supper Friday night at the Hereford Senior Citizens Center and then met at the Bull Barn Saturday for the annual festivities. The group was also invited to attend a reception Saturday afternoon in the home of Bartley and Jeane Dowell and take a tour of the old high school. Saturday evening there was a dinner and photo session at the Caison House.

There were 51 students who graduated from Hereford High School in 1940. There were 26 former students who attended the reunion. Ten classmates are deceased.

Those attending the reunion from Hereford included Bill Miller, Orvella Hill Daniel, Bartley Dowell, Warren Owen, Grace Bowen Covington, Bud Cawthon, Margaret Allen Hare, Gladys Gore Angelo, Hilton Higgins, Edna Urbanczyk Reinart, Earl Lance Jr. and Lawrence Kendall.

Present from Amarillo were Lois Stanifer Baker, R.L. Dowell Jr. and June Botsford Neel. Others included LaWanda Jean Reed Laird of Morton, Miss., Louise Cress Oldham of Grand Prairie, Vivian Olson Pace of Ramona, Calif., Ann Cockrell Osborn of Colorado Springs, Colo., Frank Vaughn of Lakeview, Ore., Shirley Ruth Thomas Foreman of Stratford, Loy Cook of Vista, Calif., Daniel Turentine of Pacific Grove, Calif., Myron Morgan of Plainview, Bernadine Phillips McReynolds of Roswell, N.M. and Bobbie Turner Meacham of Ropesville, Texas.

Quilting classes June 11

Quilting classes will start Monday, June 11, at Hereford Senior Citizens Center. It was inadvertently reported in the Senior Scene that classes started Monday, June 1.

Jan Miller of Jan's Quilt Shop will be the instructor, and the registration fee is \$65. Register at the Center or call 364-5681.

Frerich, Hobbs honored

Two students from Hereford, Melissa Frerich and Deanna Hobbs, have been named to the Dean's Honor Lists for the spring 1990 semester at South Plains College.

Persons named to the Dean's Honor List must maintain a minimum 3.25 GPA while carrying at least 12 semester hours.

"We extend our congratulations to these students, who have maintained the highest of academic standards during their studies at SPC," said Dr. Orlo Sundre, vice president for academic affairs.



Bowlers banquet held

Several awards were presented during a banquet for the members of the Women's Monday Night Trio League. The banquet was held at the Hereford Country Club. First Place trophy winners were, from left, Linda Wilcox, Janice Holmes, and Joyce Walker of the Western Union team.

Womens Monday Night Trio League receives awards

A banquet was held recently at the Hereford Country Club for women of the Monday Night Trio League.

Trophies were awarded to first place team, Western Union, members Joyce Walker, Janice Holmes, and Linda Wilcox. Second place trophies went to, Champion Feeders, members Pat Northcutt, Millie Alford and Deborah Foxhoven. Third place trophies went to, McGee Girls, Faye McGee, Loujana Kubacak, and Teresa Medrano.

Other trophies awarded were high scratch series, Medrano; high handicap series, McGee; high handicap game, Brenda Bell; high scratch game, Linda Wilcox; and most improved bowler, Martha Finch. The good sportsmanship award went to Kay Crismon.

Shirley Murray, Raelene Smith, Cathy Betzen, Vickie Wilson, McGee, Medrano, Karen McPherson, Holmes, and Wilcox were presented bowling towels for scoring a 200 game.

500 series winners were Kubacak, McGee, Medrano, Holmes, Walker, Wilcox, Smith, Betzen, McPherson, Priscille Lacey and Northcutt.

Members presented Lacey with a job well done.

New officers elected were Walker, president; McPherson, vice president; Lacey, secretary; and sergeant at arms; Holmes.

NEW HAVEN, Conn. (AP) - Dr. Benjamin Spock says American society is sick and getting sicker, and one of its worst ailments is "excessive competitiveness."

Most children are brought up to believe "you're in this world to get ahead, kid," Spock said in a commencement speech Monday at Yale University's School of Epidemiology and Public Health.

Little League baseball should be abolished, he said, because it "takes the fun out of athletics at an early age."

History of extension club given

The Cultural Extension Homemakers Club met recently in the Hereford Community Center for a luncheon and meeting. Argen Draper presented a program on the organization of the club.

Draper, former extension agent, told of the work that was started by Sadie Lee Oliver in 1947. She traveled many miles to visit with new clubs throughout the county.

Beverly Harder, county extension agent, spoke of her work as county agent and remembered reading of the work Oliver and Draper performed in the growth of the club.

Perry Keys called the meeting to order with 18 members and eight guests present.

TEHA prayer and pledges to the U.S. and Texas flags were led by Naomi Hare.

Roll call was answered by "What

extension work means to me and what I have learned from it."

Hostess for the meeting was Carrie Mae Doak.

Fifty year members were recognized and presented yellow baskets filled with imitation strawberries. Those members were Tillie Scott, Winnie Wiseman, Pet Ott, and Vernis Parsons.

The minutes were read by Edna Marnell. Jewell Hargrave, president, presided over the meeting. Nell Pope presented the council report and Earline West of Dimmitt won a quilt which was made by the council

members.

Guests present were Jan Staifer, Joe Eddie Riley, Bettye Kriehauser, Annis Corbet, Ott, Audine Dettman, Draper and Harder.

Members present were Vernis Parsons, Fannie Townsend, Marrie Thames, Edith Hunter, Ruth Gandy, Hare, Pope, Hargrave, Jewell Rogers, Virginia Sumner, Keyes, Scott, Wiseman, Marnell, Bertha Dettmann, S.T. Walton, Wilma Goetsch, and Carrie Mae Doak.

The next meeting will be in September with Nell Pope serving as hostess.

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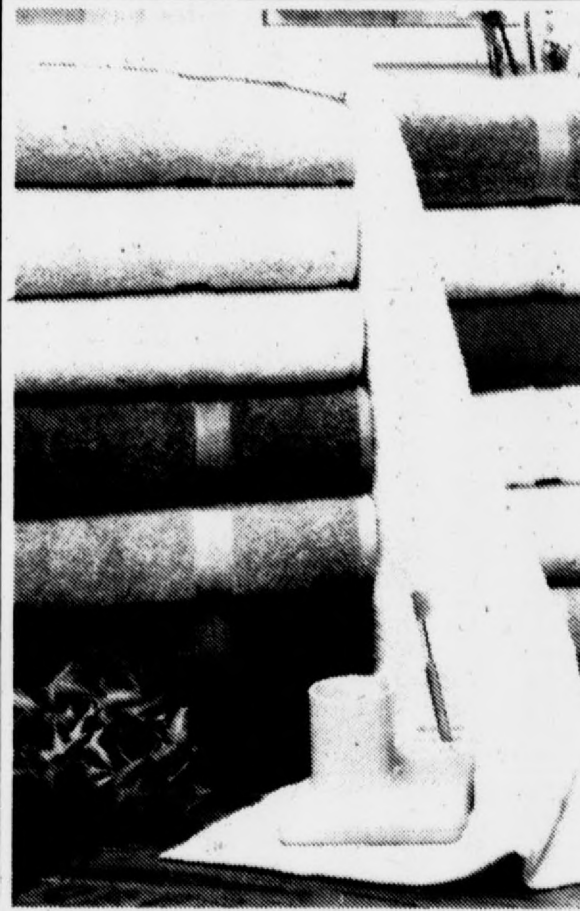
Parkinson's disease treatable

Amazing progress has been made against Parkinson's disease over the last two centuries.

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Now: Today, we know the symptoms of Parkinson's probably result from a loss of chemicals in the brain that help transmit nervous energy.

There are new medications, and physical therapies are also being used to treat the condition. Parkinson scientists and support group leaders from all over the world are gathering for the first time this summer, in Rome, to discuss new approaches.



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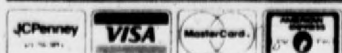
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Sports

Portland proves once again there's no place like home in NBA

PORTLAND, Ore. (AP) - The Portland Trail Blazers aren't blazing any trails when it comes to playoff success.

They're using a tried and true formula: Get the homecourt advantage and protect it with your life.

The Trail Blazers, 1-5 on the road, remained unbeaten in nine playoff games at home on Tuesday night, pulling away in the final minute for a 120-114 victory over the Phoenix Suns.

Portland, leading the best-of-7 Western Conference finals 3-2, can earn its first trip to the NBA Finals in 13 years by winning Thursday night in Phoenix.

Clyde Drexler, whose jump shot has been missing in action throughout the playoffs, broke out of his slump with a 32-point, 10-rebound effort, including the go-ahead free throws with 34 seconds to play.

"This is a gutsy team that just plays well together," he said.

For the Suns, it was the third straight cliff-hanging loss in Portland in the best-of-7 series.

"We always have close games but we never seem to pull them out," Kevin Johnson said.

After a pair of one-sided wins in Phoenix, the Suns were full of confidence for Game 5. And they had a 106-101 lead with 6:23 to go.

"I really believed we were going to come in here and win the ball game, and perhaps we should have," Johnson said. "But we keep saying that over and over again. The home court's really doing a lot for them."

"No matter how they play on the road, they have the security blanket of coming home."

Phoenix coach Cotton Fitzsimmons made it clear he's had enough of the Blazers' homecourt transformation from a team that looks overmatched in the playoffs to one on the threshold of contending for the NBA title.

"Portland has done everything it had to up here but I think it's time they stop hiding behind the umbrella of the homecourt advantage," he said.

But if the Suns win at home Thursday night, they'll play Game 7 Saturday in Portland, where Phoenix has lost 20 in a row.

"The crowd helps, but you've got to win on the court," Portland coach Rick Adelman said.

Drexler had been shooting just 40 percent from the field in the playoffs, but Adelman had a talk with him before Tuesday night's game.

"He said be a little more aggressive going to the hole, take it strong, get things happening out there," Drexler said.

None of Drexler's shots was bigger than the 3-pointer he made from the top of the key with 6:09 to play.

Phoenix had built a 106-101 lead. Not only did Drexler make the shot, but Mark West fouled Kevin Duckworth inside, and the Portland center completed a four-point play by making the free throw. Suddenly, the lead was just 106-105.

The Blazers finally caught the Suns 109-109 on a short jumper by Terry Porter with 4:59 to go. Phoenix

had four chances to regain the lead before Jerome Kersey's two free throws made it 113-109 with 2:30 to go.

But the Suns weren't setting yet. West made one of two free throws with 1:53 to go, then Dan Majerle scored inside to trim Portland's lead to 113-112 with 1:16 left. Phoenix took its last lead, 114-113, on two free throws by Tom Chambers with 47 seconds to play.

Drexler's two free throws put Portland ahead for good.

Johnson had 28 points and 14 assists for the Suns. Chambers had 22 points and 13 rebounds, but was just 6-for-21 from the field.

Kersey had 21 points and 11 rebounds. Porter scored 19 and had 12 assists.



It's going to be close !!!
Umpire Jesus Mariscal watches as a play at the plate develops during Tuesday's Kid's Inc. minor league game between the Yankees and the Rangers.

Pistons hoping home cooking continues in Game 5 with Bulls

AUBURN HILLS, Mich. (AP) - Isiah Thomas says there's nothing wrong with the Detroit Pistons ... as long as they beat the Chicago Bulls tonight.

The Bulls, playing more like Bad Boys than the Pistons ever did, evened the best-of-7 Eastern Conference finals at 2-2 with a pair of wins in Chicago over the weekend.

So far, every victory in the series has been on the home court. That's why Thomas says he isn't worried.

"Everybody is used to us winning on the road. But there's nothing wrong with us," Thomas said Tuesday. "Chicago just won at home. They're a good basketball team. You should ask what they did right."

The sixth game will be played Friday night in Chicago and Game 7, if needed, will be Sunday at the Palace.

"They still have to beat us at home," Thomas said. "They must win in Detroit. We don't necessarily have to win in Chicago, but they have to win in Detroit. That's the bottom line."

So far in the NBA playoffs, home teams are 49-13 and no one has lost at home in either the Western Conference or Eastern Conference finals. That's a sharp contrast to last year, when home teams were 34-28 during the playoffs.

But nobody can explain why the

home court should be such an advantage in this series. Jet lag certainly isn't a factor. The towns are less than 45 minutes apart by air.

Still, there are other comfort zones that come into play.

"There are a lot of things that make playing on the road difficult," Chicago guard John Paxson said. "It comes from the time your plane leaves and doesn't stop until you get off the plane back home. You feel more comfortable. It's your building."

The thing that sets Chicago Stadium apart is noise reverberating off the 61-year-old brick walls.

"The noise in our building just kind of flows through you," Chicago's Michael Jordan said. "It really inspires you to want to go out and play your hardest."

"There's a theory that your bench plays better at home than on the road," Detroit coach Chuck Daly said. "There's less pressure at home. They have to come in during a tougher situation on the road than they do at home."

But it also affects the starters.

Jordan, for example, scored just 54 points in the first two games against Detroit after averaging 43 in the second-round series against Philadelphia. But in the two games in Chicago, Jordan regained his touch, scoring 47 in Game 3 and 42 in Game 4.

At the same time, Detroit starters James Edwards and Bill Laimbeer virtually disappeared in Chicago. Edwards scored just 25 points combined in the two games, and Laimbeer only four; he was shut out in Game 3.

"It's a little embarrassing, but that's the way it goes," Laimbeer said. "It's only two days out of the year. The shooting is just repetitive. I shot a few bricks and all I can do is keep shooting the same shots over and over and over. I'm not going to think about it. It's just repetition."

Chicago held Detroit to just 37.2 percent from the floor in Game 4.

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Getting acquainted now can make life easier when time of need arrives.

Abstract business started here in 1905

Margaret Schroeter heads up one of county's oldest firms

By ORVILLE HOWARD
Special Feature Writer

Margaret Schroeter is perhaps the undisputed dean of Hereford businesswomen, small in stature but a giant of woman in character who heads up one of the oldest business firms in Deaf Smith County.

She speaks in exacting terms when it comes to economic trends or transactions. But in moments of small-talk, Margaret Schroeter portrays a frequent smile, reflecting sincere concern for family and friends.

"Hereford has been blessed with many strong leaders through the years and as result we've been able to maintain a fairly high profile in agribusiness," said Mrs. Schroeter. "Now, don't misunderstand me, we've certainly had our good times and our bad times, but we've always managed to pull through in pretty good shape."

She spoke of the tough times for Hereford during the 1980s—depressed farm commodity prices smothered with inflated production costs...and projected projects of the Department of Energy that turned sour: "We managed to survive some pretty tough times during the past 10 years but I see the 1990s as a time of fairly good prosperity if we don't have any more setbacks...no booms, as such, but a time of gradual building in business."

As owner of A.O. Thompson Abstract Co. located on the southeast corner of the town square, Mrs. Schroeter pointed out that property transactions are now on an upbeat in Hereford, in both residential and commercial units. She said her firm began experiencing an upward swing in transactions in early 1989, a trend that is still holding...last year was definitely up from 1988 and business is looking good for this year—I firmly believe that we're going to continue to see a good run of business into the 1990s unless something unexpected comes up."

While voicing concern on the so-called "split" in the Hereford community over a proposed DOE project in the mid-1980s, the Hereford businesswoman said the decade of the 1990s should be a time of re-building and growth for Deaf Smith County, particularly in the field of agribusiness—industry related to agriculture.

As owner/operator of the title company, Mrs. Schroeter has a ringside seat to local property transactions, from the small first-home buyers to the multi-faceted business corporations. Though the final stamp of approval is generally delegated to the professional attorneys, most property transactions begin in what is commonly known in America as an abstract office, deriving the name from the nature of work—a recorded legal documentation summary of property.

"We used to be exactly what the name implied...abstract office, but in recent years we've become much more than that," said Mrs. Schroe-

HUSTLE HEREFORD

ter, in showing where current trends in transactions mandate greater details and expanded research. "Basically, our job is to give a summary of all recorded material on property dating back to the State of Texas."

Mrs. Schroeter expressed a knowing smile as she reflected on 60 years' of change... "What used to be a true abstract or summary involving a few words and dates may now become many pages of explanation."

She noted that the greatest change in the title business has been in the form of handling the documentation of ownership, from full-run abstracts on property to Title Insurance: We're running about 60 percent Title policies and about 40 percent Abstract, and I can see where the Title policies will continue to become more and more popular in the years ahead."

Mrs. Schroeter maintains a property index in the Schroeter Building across the street from the Deaf Smith County Courthouse, thus expediting record search in the county clerk's files. As an example of current property transactions in Deaf Smith County, A.O. Thompson Abstract Co. had 162 separate orders in 1989. Some of these, however, may have been supplemental abstracts to an original deed search, while others may have been for the securing of a loan. She added that many so-called abstract companies do not make up abstracts nowadays—they handle only Title policies.

"Our 60/40 ratio in favor of Title policies is low when compared to abstract companies in other parts of the country," said Mrs. Schroeter. "Many have 80 percent Title policies. When we started dealing more and more with out-of-state banks and loan companies, they insisted on Title policies."

Mrs. Schroeter, in a jokingly sort of way, referred to her business as a "Bureau of Information"—"Folks call on us to look up information on such things as who once owned a piece of property to who was here in '49. If the question involves land we can find it." In essence, a true abstract is a summary of the recorded history of property. The Hereford executive revealed much optimism in the younger set of Deaf Smith County business and agricultural operators, showing where a number of recent business expansions have been made by the under-40 crowd... Merrick Pet Foods, M/W Carrot Co. and Ramirez & Sons. She also noted the financial impact of the Texas cattle feeding industry that is centered around Hereford, an agribusiness center billed as the Cattle Feeding Capitol of the World.

"For many years, while attending various conventions and meetings related to the title business, I kept seeing fewer and fewer young people entering this field," said Mrs. Schroeter. "But in recent times, I've been seeing more young persons coming into this field of work...and I like that."

In reflecting on the success of communities, Mrs. Schroeter compared places with people: "I believe a whole lot of success depends on the general attitude of the community. Just as in people, if the community outlook is down with a depressed attitude, it will probably wind up that way—depressed. On the other hand, if a community keeps a progressive attitude, it will probably move on a more positive note...if something doesn't work, don't stop, try something else."

Though Mrs. Schroeter's abstract business dates back to 1905, her family heritage on the High Plains goes back to 1902 when her father, Alex O. Thompson, rode into Hereford on a covered wagon pulled by a span of mules and homesteaded northeast of Hereford. His parents, Alex John and Jennie Thompson, followed in 1903 and homesteaded a farm close to where the Deaf Smith Feedyard is now located, some 16 miles northeast of the fledgling county seat at Hereford. The only roads in and out of Hereford in those days were nothing more than wagon ruts—no county roads or highways, just ruts occasionally criss-crossed with time-worn cattle trails.

In 1906, the elder Thompsons moved in to Hereford so their son could attend the Panhandle Christian College. A sister of Mrs. Thompson's, Miss Jessie Morris, had joined the family in Hereford in 1905.

It was at the college that young Alex met his future wife, Audrey Argo, daughter of A.E. (Bud) and Hettie Argo. The Argos had come to the Deaf Smith County area from Lamar County, Tx., while the Thompsons came from Gainesville in Cooke County, Tx. As a point of record, Mrs. Schroeter's mother, Audrey, was a member of the first graduating class of 1906 of the newly-established Hereford High School. She and Alex Thompson were married in the Argo home on Thanksgiving Day in 1908.

Though Thompson's first love in business was farming, he found that the fickle whims of the elements made dryland farming a risky trade. Thus, running the Deaf Smith County Clerk's office and the role of a deputy sheriff were sandwiched into several runs at farming.

In 1924, Thompson went to work for the J. Frank Potts Abstract Co., a downtown Hereford firm that had been established in 1905 by G.M. Suggs who had come to Hereford for the explicit purpose of setting up an abstract office. His partner, G.W. Barcus an attorney, had arrived a few days earlier, and the two set up shop putting together the first private property index in Deaf Smith County. Prior to the indexing, such legal documents as deeds would have to be examined directly from the courthouse.

In time, Barcus sold his interest of the abstract firm to A.M. Jones and it became known as Suggs and Jones. Then, Suggs sold out to J. Frank Potts who in turn bought the interests of Jones.

In 1925, Thompson and E.S. Ireland bought the company and changed the name to Thompson and Ireland Abstract Co., and when Thompson bought out Ireland in 1929, the name was changed to A.O. Thompson Abstract Co., a name that has endured more than 60 years of time...spanning three wars, a couple of national droughts and a half dozen cattle crashes. During this period of growth in business, the Thompsons had two daughters, Margaret (Mrs. A.J. "Major" Schroeter and Ruby (Mrs. W.T. Carmichael).

Thompson was elected county surveyor in 1929, a post he held until 1956 when A.J. Schroeter was elected to the post following the death of Mr. Thompson. Since the Thompson/Schroeter family held elected posts as county surveyor, surveyor offices were maintained in the county courthouse.

Margaret Thompson (Schroeter) graduated from Hereford High School in 1926 and in 1930 she graduated from Hardin-Simmons University with a degree in English and music. While teaching music at



Margaret Schroeter, family heritage here dates back to 1905

Abernathy High School, she met her future husband, A.J. Schroeter, who at that time was working in a cheese factory in Abernathy. The two were married Aug. 27, 1931, and lived in Lubbock for a time before moving to Hereford in 1933 when Schroeter went to work for the A.O. Thompson Abstract Co.

During the early years of the 1930s, Thompson also served as secretary-treasurer of the old Hereford National Farm Loan Association (now called the Federal Land Bank Association) and when George L. Muse took over as secretary-treasurer in mid-1930s, of the Hereford National Farm Loan Association, Schroeter went to work full time for the Loan Group. In 1939, Schroeter was elected Deaf Smith county judge, a post he held until 1944. During the "war Years" he also worked in the old Prisoner of War Camp and helped his father, R. Schroeter, build Elm Court.

Since high school days, Margaret had worked off and on at her father's abstract office and when he died in 1956, she and her husband managed the Hereford business for Mrs. Thompson until their purchase of the firm in 1962. They bought the present building in 1967 when they completely remodeled the old car dealership into offices suites from front to rear. Their first-born, Alex Schroeter, currently maintains his C.P.A. offices in the Schroeter Building. He is also the Deaf Smith County auditor.

Prior to his death in 1983, Major Schroeter, in addition to being a partner with his wife in a highly successful family business, served on the Hereford School Board, the Hereford Federal Credit Union, Boy Scouts of America, Red Cross, Salvation Army, Chamber of Commerce and the Deaf Smith County Historical Committee.

Margaret is a charter member of the Hereford Pilot Club, past president of LaPlata Study Club and the Music Study Club, directed the Junior Festival of the Texas Federation of this district and was the pianist for the First Baptist Church for 30 years. Margaret's mother, Audrey, was a charter member of the Hereford Music Club and served as a department superintendent at the First Baptist Church for 32 years.

As a leader in many community projects, Alex O. Thompson helped start several missions in the county and was a member of the committee which developed a mission in the old prisoner of war camp and later on Norton Street. The mission was named the Alex O. Thompson Memorial Mission and in later years moved to North U.S. 385. In 1979, the mission became the First Mexican Baptist Church of Hereford.

The Schroeters' three sons, Alex J., Paul Bryan and Edwin Morris, at various points in time worked at the family-owned abstract offices in

Hereford. Alex J.'s daughter, Denise (Kirkeby) has now become a seasoned professional in the family abstract business. All of Alex's three children, Denise, Doug and Debra, are graduates of Hereford High School.

The Schroeters two other sons, have business interests outside of Hereford—Paul Bryan is in the Title business in Lubbock and Edwin Morris has commodity offices in Amarillo.

Mrs. Schroeter's, sister Ruby Carmichael, worked for the family firm for a number of years. Another granddaughter, Julie, (Paul's daughter) worked at the Hereford business for a time but now works for Trinity Western Title Co. in Fort Worth.

Another long-time employee is LaVerne Kimbell Northcutt who has worked for A.O. Thompson Abstract Co. since 1962.

In 1976, Alex J. Schroeter, Margaret's son, became the first certified auditor of Deaf Smith County, a post which he continues to maintain along with his profession as a Certified Public Accountant. Schroeter's wife, Naomi, who once worked for the family firm, died in 1986. He served as president of the Mid-Plains Pioneer Association in 1989 and last week was re-elected to the post during annual festivities at the Hereford Bull Barn.

In addition to the Thompson Abstract Co. and Alex Schroeter's, C.P.A. offices, three insurance

companies are located in the Schroeter Building at 242 E. 3rd.

In relating to the tough times of the 1980s and the future of Hereford for the 1990s, Alex J. Schroeter presented a positive position in Deaf Smith County business: "We're going to retrench and rebuild. I see some of the big employment firms, such as packing plants, to be replaced by food processing plants involving vegetables and field crops, such as the ones proposed by Larry Malamen...other related industries which will come in to support the larger plants.

"And in order for us to meet these challenges, we've got to come up with agriculturally-related industries to turn this thing around. I just don't think we're going to be able to get the big-city manufacturing companies to come into a town the size of Hereford—we've already tried a number of these in the textile industry and it didn't work, so why not go after the businesses related directly to agriculture and go for it all the way. Let's be proud of who we are and where we came from... and most of all, think positive."

HUSTLE HEREFORD



LaVerne Kimbell Northcutt



Alex Schroeter and daughter, Denise Kirkeby



Schroeter Building, on southeast corner of courthouse square



At Pioneer Day party

Mary Fraser and Jimmie Gillentine were among the more than 350 persons who gathered at the Bull Barn Saturday for the annual Pioneer Day celebration. Both are longtime Hereford residents and Gillentine is a former publisher of The Hereford Brand.

When economy dips, credit crunch shows

NEW YORK (AP) - How can surveys show no credit crunch on a national scale when so many businesses complain about financing restrictions?

It will be a year before enough hard data are available and analyzed to say whether or not a national credit crunch exists today, which means, of course, that the answer will be too late for practical purposes of policy.

Meanwhile, anguished shrieks of pain can be heard from operators of startup companies, from those involved in any way with real estate or building, from companies with little collateral to offer, and from otherwise solid outfits.

One of the most cogent explanations offered is that of economist William K. MacReynolds, who makes a sharp distinction between a general credit crunch, which he says may not exist, and a specialized one, which he says does exist.

MacReynolds' thesis, developed for the U.S. Chamber of Commerce, is not a cop-out but an explanation. While stating that "to date, there is no conclusive evidence that a general credit crunch exists," he provides this observation:

"However, there is a clear sense from published economic data, credit market behavior, new credit availability, bank examiner actions, bank reactions, and anecdotal evidence provided by bankers and small-business people in more than half the states in the country that a credit crunch is underway."

In short, and without awaiting statistical conclusions, he declares there is indeed a problem out there.

He observes that larger companies with access to various credit markets have suffered the least, even though many of them have had their credit

ratings lowered. And, as everyone knows, the junk bond market has collapsed.

Small-business credit providers, he says, are burdened by targeted bank examinations, especially since the spate of bank and thrift failures, and these examiners are especially critical of real estate collateral.

Real estate is a primary source of collateral for small business. Bank examiners, says MacReynolds, are asking banks, even well-capitalized community banks, to get new appraisals and to write down the value of these loans.

"If banks do not seek new appraisals or adjust existing loans with new collateral, they are forced to write down the value of loans and report large losses," he explains, adding:

"And while bank examiners and government regulators would not claim they wish to discourage good loans, the pressure on banks is to withhold new loan approval."

"Even performing loans from long-standing bank customers, whose ability to repay debt goes unchallenged, can be classified as troubled because new appraisals have not been made."

That situation is exacerbated, says MacReynolds, when small banks are taken over by larger ones. Then, he suggests, the small-business customer might almost automatically lose its credit, even with a good payment record.

Conclusion: "In a general slowdown, everyone's capital tends to erode, and asset values stop rising."

"Regulatory actions on top of a slowdown that discriminate against a class of borrowers regardless of their proven ability to repay loans make the situation worse to the point where a crunch is unavoidable."

Consumer help given by insurance board

For Texas consumers who have complaints about insurance companies or agents, one source of assistance is the State Board of Insurance.

Although the State Board of Insurance cannot compel a company to pay a claim, it can prompt a more thorough review of a claim by the insurance company. In addition, the Board tracks complaints against insurers to monitor their activities and their treatment of policyholders.

Last year, 19,124 life/health complaints and 7,615 property/casualty claim complaints were registered with the State Board of Insurance. Follow-up by the agency resulted in consumers receiving an additional \$17,020,755 in claims payments.

In the event of a dispute concerning your insurance claim or premium, send the Board a letter providing the name of the insured/claimant, insurance company, policy number, type of insurance and a brief statement outlining the facts. Send the letter to:

State Board of Insurance
1110 San Jacinto
Austin, Texas 78701-1998.

Your complaint will be assigned to a technician who will contact the insurance company. You will receive an acknowledgment

from the technician to whom your case has been assigned.

The investigation process may take several weeks. You will be kept informed of progress made during the investigation.

If the Board cannot resolve your dispute with the insurance company or agent, you may have to look for help in the courts which are the final word on questions of fact and interpretation of law.

Even if the dispute is not resolved in your favor, your complaint becomes part of the records of the Board and helps the Board document how companies conduct their business.

Complaint data is used in targeting companies for market conduct examinations, which look into sales practices and policyholder treatment. The information also is part of the Board's "Early Warning System" for identifying companies that need closer financial surveillance.

If you want to know how many complaints were received for any licensed company you can call the Board's consumer toll free consumer line: 1-800-252-3439.

Operators can also tell you the license status of a company or agent; answer basic questions; and give you assistance in filing a grievance.

Your Community

Why shop at home?

We hear it over and over: Shop at home. Support your local merchants. But why? Why shop here when I can drive a few miles and get better selections at lower prices? Why should I spend my money with them -- what do they do for me?

As a matter of fact, the local merchants -- your neighbors -- do a lot for you. They pay a disproportionate share of your taxes, helping educate your children, pave your streets, pay for your fire and police protection. They are the ones who serve on the councils and boards, work in the Chamber and the churches and the civic clubs, sponsor the Little League teams. Without them, a lot of the good things you enjoy about this community simply would not be here.

But they don't want your business out of a sense of duty -- they want to earn it. Before you assume that prices are better in the city, check them out. This area has stores that offer quality merchandise at prices competitive with anyone's. They can earn your business in other ways, too: through better service, a personal attention to your needs, knowing your name, treating you like a friend.

Just the fact that they're closer is worth a lot. When you drive to the city, consider all your expenses like gas, wear and tear on your car, parking, etc. The more you think about it, the better your hometown merchants begin to look.

Local businesses, like a local newspaper, help give a community its identity. Without them, you'd be driving to the city every time you need something, standing in lines, sitting in traffic, wishing you were home.

If you value your community, shop at home every chance you get. We all need each other.

The Hereford Brand

...a vital part of your hometown!

Ann Landers

DEAR ANN LANDERS: A few days ago, a woman phoned and announced that she was the daughter I had put up for adoption many years ago. She tried to be non-threatening and sounded like a nice person, but I was absolutely stunned. Old heartaches and fear overwhelmed me. She asked if I wanted to see her. When I said, "No," she politely rang off. I sat by the phone shaking for 30 minutes.

I made a mistake when I was young, and I suffered for it. I never told a soul about the child I had. It was my intention to take the secret to my grave.

Can you imagine the pain of telling a thing like that to your husband, children, grandchildren, nieces, nephews and friends? I don't think I could have lived through it.

Please advise people who assist in such searches to find another hobby. Inform those wrongheaded dogooders who reveal confidential information that it is highly unethical and probably illegal, and it can do incalculable damage.

I can appreciate people's curiosity about their biological parents, but I beg them to consider our right to keep this part of our lives secret. Although the woman who phoned seemed perfectly content to leave me alone, I have no assurance that she will. I now live in fear that she might appear at my door.

The telephone call has forever changed my life and robbed me of my peace of mind. No one has the right to visit this kind of hell on another person. Please say so, Ann. -- Petrified in Iowa

Adopted children should have access to the health histories of their biological parents, especially if there are abnormalities that may be genetic. But it should end there. No one has the right to disrupt lives and cause the kind of anguish you described.

DEAR ANN LANDERS: I've been reading your column since I was 14. Now, as a 38-year-old woman, may I put in my 2 cents' worth to the women out there? So many problems, especially with men, can be avoided or at least minimized by using common sense.

First, get a good education. Even being a high school graduate is something to be proud of. Second, acquire job skills. Save some money. Get your own credit.

I see so many uneducated women, who never learned to do anything, get married without a dime to their names and expect men to take care of them. It makes me crazy to listen to those women who, after 20 or 30 years of being a housewife, suddenly divorce or become widowed and have nothing to fall back on. A woman who can support herself never need worry about being a destitute widow. She also doesn't have to stay in a rotten marriage because she has nowhere to go.

I graduated from high school, joined the Army, learned a variety of job skills, saved money, retired from the Army and am now self-employed.

I've had two marriages, one divorce, two kids and some trying times along the way, but I never worried about not having a job or being broke. And, being retired from the Army, I'll have money coming in for the rest of my life and free medical care as well. The bottom line is to look ahead and plan for your

future. -- M.G., Stars and Stripes Reader

DEAR S&S: What sound advice and a great testimonial for the Armed Services. I'm pleased to print it.

Rogers graduates recently

Kelly Dawn Rogers recently graduated from Stamford High School in Stamford. She is the daughter of Jeanette Rogers and is the granddaughter of Mrs. F.J. Walterscheid of Hereford.

Kelly played varsity basketball for three years, ran track three years and was a regional qualifier in the 1600 M for two years. She was a member of the Student Council two years serving as vice president one year. She served as secretary and president of her class and was a member of the annual staff one year. She was a member of the National Honor Society three years, an honor student for four years and was on the National Honor Roll.

Kelly was selected as Most Representative one year and has also been the Lions Club Sweetheart, was selected for Who's Who Among American High School Students, received the All Academic Team Award and has served as a member of the Stamford Youth Center Board.

The African nations of Tanganyika and Zanzibar merged in 1964 to form Tanzania.

DEAR IOWA: I have said so in my column repeatedly, but thanks for the opportunity to say it again.

Comics

BLONDIE by Dean Young and Stan Drake



Marvin By Tom Armstrong



BETLE BAILEY By Mort Walker



Barney Google and Snuffy Smith By Fred Lasswell



The Wizard of Id By Brant Parker and Johnny Hart



Television

WEDNESDAY

- 6:00 News
- 6:05 MacNeil Lehrer NewsHour
- 6:15 Scarecrow & Mrs. King
- 6:30 Abbott and Costello
- 6:45 Night Court
- 7:00 SportsCenter
- 7:15 Webster
- 7:30 Dennis the Menace
- 7:45 Miami Vice
- 8:00 The Simpsons
- 8:15 20/20
- 8:30 The 60 Minutes Movie
- 8:45 The 60 Minutes Movie
- 9:00 The 60 Minutes Movie
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- 11:30 The 60 Minutes Movie
- 11:45 The 60 Minutes Movie
- 12:00 The 60 Minutes Movie

THURSDAY

- 6:00 News
- 6:05 MacNeil Lehrer NewsHour
- 6:15 Scarecrow & Mrs. King
- 6:30 Abbott and Costello
- 6:45 Night Court
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- 11:45 The 60 Minutes Movie
- 12:00 The 60 Minutes Movie

Calendar of Events

THURSDAY

Ladies Golf Association, City Golf Course, 10 a.m.

Blood Drive, Hereford Community Center, 4-8:30 p.m.

Ladies exercise class, First Baptist Church Family Life Center, 7:30 p.m.
Immunizations against childhood diseases, Texas Department of Health office, 914 E. Park, 9-11:30 a.m. and 1-4 p.m.

Al-Anon, 406 W. Fourth St., 8 p.m.

San Jose prayer group, 735 Brevard, 8 p.m.

Weight Watchers, Community Church, 6:30 p.m.

Kids Day Out, First United Methodist Church, 9 a.m. until 4 p.m.
Kiwanis Club, Community Center, noon.

TOPS Club No. 941, Community Center, 9 a.m.

Amateur Radio Operators, north biology building of high school, 7:30 p.m.

Story hour at the library, 7:30 p.m.

Hereford Toastmasters Club, Ranch House, 6:30 a.m.

Merry Mixers Square Dance Club, Community Center, 8:30 p.m.

FRIDAY

Kiwanis Whiteface Breakfast Club, Caison House, 6:30 a.m.

Community Duplicate Bridge Club, Community Center, 7:30 p.m.
Hereford Senior Citizens governing board 2 p.m. and business meeting 3 p.m. at Senior Citizens Center.

Patriarchs Militant and Ladies Auxiliary, IOOF Hall, 8 p.m.

SATURDAY

AA, 406 W. Fourth St., 8 p.m. on Saturdays and 11 a.m. on Sundays.

SUNDAY

Hereford High School graduation ceremony, Whiteface Stadium, 2 p.m.

MONDAY

AA meets Monday through Friday, 406 W. Fourth St., noon, 5:30 p.m. and 8 p.m. For more information call 364-9620.

Spanish speaking AA meetings each Monday, 406 W. Fourth St., 8 p.m.

Ladies exercise class, First Baptist Church Family Life Center, 7:30 p.m.
Odd Fellows Lodge, IOOF Hall, 7:30 p.m.

TOPS Chapter No. 1011, Community Center, 5:30-6:30 p.m.

Rotary Club, Community Center, noon.

Planned Parenthood Clinic, open Monday through Friday, 711 25 Mile Ave., 8:30 a.m. until 4:30 p.m.

Civil Air Patrol-U.S. Air Force Auxiliary, Community Center, 7 p.m.

Dawn Lions Club, Dawn Community Center, 7 p.m.
Ladies Christian Endeavors, 7 p.m. in members' home.

Hospital Auxiliary, hospital board room, 11:45 a.m.

Women's American G.I. Forum, Community Center, 6 p.m.
Order of Rainbow for Girls, Masonic Temple, 7:15 p.m.

VFW Auxiliary, VFW clubhouse, 7:30 p.m.
Deaf Smith County Historical Museum: Regular museum hours Monday through Saturday 10 a.m. to 5 p.m. and Sunday by appointment only.

TUESDAY

TOPS Chapter No. 576, Community Center, 9 a.m.

Kids Day Out, First United Methodist Church, 9 a.m. until 4 p.m.

St. Thomas 12-step recovery program, open to public, 7:30-8:30 p.m. For more information call the church office at 364-0146.

Ladies Golf Association, City Golf Course, 5:45 p.m.
Hereford Rebekah Lodge No. 228, IOOF Hall, 8 p.m.

Problem Pregnancy Center, 505 E. Park Ave., open Tuesday through Friday. Free and confidential pregnancy testing. Call 364-2027 or 364-7626 for appointment.

Free women's exercise class, aerobics and floorwork, Community Church, 7:30 p.m.

Hereford AMBUCS Club, Ranch House, noon.

Social Security representative at courthouse, 9:15 a.m. until 11:30 a.m.
Kiwanis Club of Hereford-Golden,

WEDNESDAY

Senior Citizens Center, noon.

St. Anthony's Women's Organization, Antonion Room for salad luncheon, noon.

Advisory Board of Hereford Satellite Working Training Center, Caison House, noon.

Baptist Women of Summerfield Baptist Church to meet at the church, 9 a.m.

San Jose Women's Organization, San Jose Catholic Church, 7 p.m.
American Legion and Auxiliary, 8 p.m.

WEDNESDAY

Noon Lions Club, Community Center, noon.

Young at heart program, YMCA, 9 a.m. until noon.

Al-Anon, 406 W. Fourth St., 5 p.m.

United Methodist Women of First United Methodist Church, executive meeting at 10 a.m. in church library, followed by general meeting in Ward Parlor at 10:30 a.m. and covered dish luncheon at noon in fellowship hall.

United Presbyterian Women's Association, lunch at church.
Knights of Columbus at KC Hall, 9 p.m.

Facts on proper care of tools

Taking care of the lawn and garden may be a labor of love, but it takes quality tools, along with the proper care and maintenance, to do the planting and cultivating so necessary for the desired results.

Basic lawn and garden tools such as shovels, hoes and rakes may be the best values around the home. With proper care and maintenance a good shovel can last the average user a lifetime.

Add to that the work saved by having the use of the tool, then the \$5-\$10 initial price paid begins to look like a real bargain. Divide that by 25 years usage and that \$10 shovel really only costs 40 cents a year.

Before proper tool care and maintenance can begin, lawn and garden experts suggest starting with quality tools. These tools cost more because:

1. Wood handles are sealed to keep out damaging moisture.

2. Steel blades are heavier gauge to last longer.

3. Paint or plating is thicker on metal parts to retard rust.

4. Heads are fastened more securely to handles.

5. Wood is higher grade Northern Ash for more years of dependable service.

6. Ferrules and shanks will be longer and stronger to absorb heavier use.

Common sense is really what most lawn and garden tool maintenance is about. For example, many people just leave their tools outside in the garden all season exposed to the elements. Even the best tools would have trouble surviving that type of abuse. If you want tools to be that close to the raised bed, then build a small tool box or shed to protect them while they're not in use.

One trick that many gardeners have used for years for taking care

of shovels is keeping an old bucket or pail of sand with used motor oil mixed in. After using the shovel for the day, just plunge it into the sand a few times. This technique not only cleans that blade but it also adds a lubricant to retard rust.

Good tool maintenance should take place more than once a year. Here are some routine things that can be done on a day-to-day basis:

1. Eliminate mud build-up on shovels, which adds to the weight of the tool. This happens most often to open back or hollow back blades on cheaper models.

2. Clean tools after each use. Coat exposed parts with silicone spray.

3. Tighten any loose screws, nails, nuts or bolts as needed.

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A.O. THOMPSON ABSTRACT COMPANY



Margaret Schroeter, Owner

Abstracts Title Insurance Escrow

P.O. Box 73 242 E. 3rd Phone 364-6641

Across from Courthouse

Old West Days being planned

The second annual Old West Days has been set for Aug. 19-25. Old West Days was begun last year in order to create a genuine western event in observance of Amarillo's western heritage.

A range of western activities will be taking place at the Amarillo Civic Center throughout the week. The feature of Old West Days will be the Panhandle Stampede Rodeo, sponsored by Coors. Other special events and entertainment will be offered by the Kwahadi Indian Dancers, cowboy poets, square dancers, outlaw gunfighters and much more.

After rodeo dances on Friday and Saturday, there will be special entertainment for cowboys and cowgirls of all ages. An Old West Days Western Trade Show and Old West Days Arts and Crafts Show will take place Thursday through Saturday. A parade, Budwiser beauty contest and kids day with an afternoon of fun-filled activities, will be included in the festivities.

The Old West Days committee is looking for assistance organizing the following events: Old West Day Parade, Old West Days Children's Parade, horseshoe or washer pitching contest, cowchip throwing contest and chili cook-off.

Please contact either James Homer at 1-378-4287 or Dee Dee Stoddard at 1-374-1497 if you have experience and are interested in chairing committees for the above committees.

War with Japan ended officially in 1952 when a treaty that had been signed by the United States and 47 other nations took effect.

SUMMER SALE



25% OFF
CHILDREN'S SWIMWEAR, SHORTS & TOPS
Sale 7.50 to 13.50 Reg. \$10 to \$18. Styles shown, of cotton or polyester cotton. A great selection for big and little boys and girls.

25% OFF
YOUNG MEN'S SEPARATES
Bugle Boy® T-Shirts, Pants & Jeans
Weekends® T-Shirts
Cotler® Jeans

SALE 8.99 EACH
PICKET 'N POST® CASUALS
Get set for summer in fun-loving fashions!
Reg. 12.99. Misses' cotton camp shirt.
Reg. \$12. Cotton pull-on shorts. S-L.

NOW 19.99
LEVI'S® PREWASHED JEANS
Levi's® famous straight-leg, five-pocket jeans, of comfortable prewashed cotton denim. Young men's sizes.

SALE 5.99 TO 7.88
SAVE ON ALL TOWNCRAFT® UNDERWEAR FOR MEN
Here's just a sample of the savings:
■ Sale 6.38 ea. Reg. 8.50. All-cotton pocket-front T-shirt in solids and stripes.
Sale prices effective through Sat., June 9th.

25% OFF
ALL FABRIC HANDBAGS
Shoulder bags, clutches, double handle-designs and more. Smart colors, in lightweight fabrics, perfect to complement your warm-weather wardrobe.

Regular prices appearing in this ad are offering prices only. Sales may or may not have been made at regular prices. Sale prices effective through Sat., June 2nd, unless otherwise noted. Percentages off represent savings on regular prices or original prices, as shown. Intermediate markdowns may have been taken on original prices. Reductions on original priced merchandise effective until stock is depleted. All sales exclude JCPenney Smart Values.

JCPenney

Open Daily 9:30 to 7:00
Sunday 1:00 to 5:00

Sugarland Mall

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POOL OPENING

Saturday, June 2nd.

The Cement Pond

1509 16th.

- Memberships Now Available
- Discount Rates Available (If paid by June 9th.)

Members	Discount if paid by June 9th.	Regular Price
#1	\$70.00	\$85.00
#2	\$90.00	\$110.00
#3	\$110.00	\$135.00
#4	\$130.00	\$165.00
#5	\$150.00	\$190.00
#6	\$170.00	\$215.00

Members include only immediate family.

- Reservations for Private Parties \$35.00 Non-members \$25.00 Members

Call 364-2329

Open 7 days a week - 1 p.m. to 6 p.m.

FREE SURE-JELL® (Up to \$1.59)

WHEN YOU BUY ANY THREE PACKAGES OF SURE-JELL® OR SURE-JELL® Light FRUIT PECTIN

SURE-JELL® EASY HOMEMADE STRAWBERRY JAM

2 cups mashed strawberries (about 1 qt.)* 4 cups sugar
1 package (1 1/4 oz.) SURE-JELL® Fruit Pectin 1/4 cup water

- STIR strawberries and sugar together, mixing thoroughly. Set aside.
- STIR SURE-JELL® and water in saucepan. Bring to boil, stirring constantly. Boil 1 minute.
- STIR mixtures together until sugar is COMPLETELY DISSOLVED AND NO LONGER GRAINY. Pour into containers. Cover. Let stand overnight. Store in freezer until opened. After opening, store in refrigerator. Makes 4 (8 oz.) containers.

Important: To insure that jam sets properly, measure sugar exactly and do not reduce amount.
***Helpful Hint:** A potato masher works best for strawberries.

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RETAILER PRICE

FREE SURE-JELL® (Up to \$1.59)

WHEN YOU BUY ANY THREE PACKAGES OF SURE-JELL® - SURE-JELL® Light FRUIT PECTIN

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CLASSIFIEDS 364-2030

12-Livestock
Buy & sell all types of hay. 364-2530 or 364-6736 for nights. 13370

100 Big Round Bales, prime wheat hay. Miles Caudle 276-5322.
Wanted to lease, grass. Phone 364-6880 or 357-9117. 13514

LEGAL NOTICES

NOTICE OF APPLICATION FOR WASTE DISPOSAL PERMIT
DAN MCWHORTER, P.O. Box 310, Hereford, Texas 79045 has applied to the Texas Water Commission for a permit (Proposed Permit No. 03196) to authorize disposal of waste and wastewater from a beef cattle feedlot which contains a maximum of 7000 head in confinement. Rainfall runoff and stormwater will be retained in one storage pond, where it will subsequently be used to irrigate agricultural land. Manure/solids will be disposed of as fertilizer on agricultural land. No discharge of pollutants into the waters of the State is authorized by this permit.

The beef cattle feedlot is approximately 2 miles east of the intersection of U.S. Highway 385 and Farm-to-market Road 1412, approximately 18 miles north of Hereford and 17 miles south of the City of Vega in Deaf Smith County, Texas. This location is in the drainage area of the Prairie Dog Town Fork Red River in Segment No. 0207 of the Red River.

The Executive Director of the Texas Water Commission has prepared a draft permit based on the application submitted by the applicant and other information presently available.

Legal Authority: Section 26.028 of the Texas Water Code and 31 TAC Chapter 305 of the Rules of the Texas Water Commission.

No public hearing will be held on this application unless an affected person who has received notice of the application has requested a public hearing. Any such request for a public hearing shall be in writing and contain (1) the name, mailing address and phone number of the person making the request; and (2) a brief description of how the requester, or persons represented by the requester, would be adversely affected by the granting of the application. If the Commission determines that the request sets out an issue which is relevant to the application, or that a public hearing, would serve the public interest, the Commission shall conduct a public hearing, after the issuance of proper and timely notice of the hearing. If no sufficient request for hearing is received within 30 days of the date of publication of the notice concerning the application, the permit will be submitted to the Commission for final decision on the application.

Requests for a public hearing on this application should be submitted in writing to Claire P. Arenson, Assistant Chief Hearings Examiner, Texas Water Commission, P.O. Box 13087, Capitol Station, Austin, Texas 78711, Telephone (512)463-7905. Information concerning any technical aspect of this application can be obtained by writing Sam Angoori, Wastewater Permits Section, Texas Water Commission, P.O. Box 13087, Capitol Station, Austin, Texas 78711, Telephone (512)463-8201. Issued this 23rd day of May, 1990.

Brenda W. Foster

Chief Clerk
Texas Water Commission

The Commissioners Court of Deaf Smith County will hold a public hearing on the budget for the period of October 1, 1990 through September 30, 1991 at 9 AM on June 11th, 1990 in the Commissioners Courtroom located on the second floor of the Courthouse in Hereford, Deaf Smith County, Texas. A copy of the proposed budget is on file and available for inspection in the County Clerk's office in the Courthouse Monday through Friday from 9 AM to 5 PM.

This notice published in the Hereford Brand and posted on the bulletin board in the Courthouse on the 30th day of May, 1990 by Alex Schroeter, County Auditor.

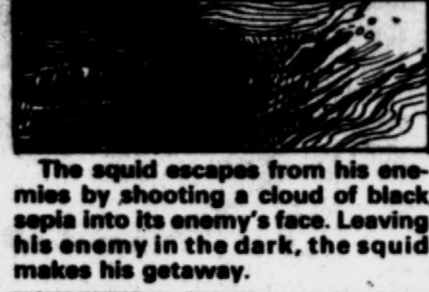
**AXYDLBAAXR
is LONGFELLOW**

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.

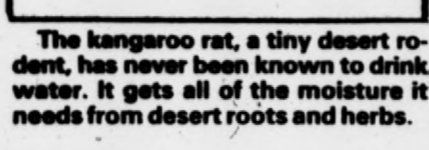
CRYPTOQUOTE

F IO I OUODUW ZE LKU
WIDDAU FG TZZJ MLIJGFJT.

— H U M L D W Z Z V N U T A U W
Yesterday's Cryptoquote: THE PEOPLE ARE THE ONLY SURE RELIANCE FOR THE PRESERVATION OF OUR LIBERTY. — THOMAS JEFFERSON



The squid escapes from his enemies by shooting a cloud of black splotch into its enemy's face. Leaving his enemy in the dark, the squid makes his getaway.



The kangaroo rat, a tiny desert rodent, has never been known to drink water. It gets all of the moisture it needs from desert roots and herbs.

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Richard Schlabs Steve Hysinger Brenda Yosten
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CATTLE FUTURES		GRAIN FUTURES		METAL FUTURES	
CATTLE - FEEDER (CME) 4000 lbs. cont'd per lb.	July 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	CORN (CBOT) 5000 bu. cont'd per bu.	July 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	SILVER (COMEX) 5000 Troy oz. cont'd per Troy oz.	July 327.00 327.00 327.00 327.00 0.00
Aug 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Aug 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Aug 327.00 327.00 327.00 327.00 0.00	Aug 327.00 327.00 327.00 327.00 0.00	Sept 327.00 327.00 327.00 327.00 0.00	Sept 327.00 327.00 327.00 327.00 0.00
Sept 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Sept 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Sept 327.00 327.00 327.00 327.00 0.00	Sept 327.00 327.00 327.00 327.00 0.00	Oct 327.00 327.00 327.00 327.00 0.00	Oct 327.00 327.00 327.00 327.00 0.00
Oct 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Oct 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Oct 327.00 327.00 327.00 327.00 0.00	Oct 327.00 327.00 327.00 327.00 0.00	Nov 327.00 327.00 327.00 327.00 0.00	Nov 327.00 327.00 327.00 327.00 0.00
Nov 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Nov 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Nov 327.00 327.00 327.00 327.00 0.00	Nov 327.00 327.00 327.00 327.00 0.00	Dec 327.00 327.00 327.00 327.00 0.00	Dec 327.00 327.00 327.00 327.00 0.00
Dec 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Dec 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Dec 327.00 327.00 327.00 327.00 0.00	Dec 327.00 327.00 327.00 327.00 0.00	Jan 327.00 327.00 327.00 327.00 0.00	Jan 327.00 327.00 327.00 327.00 0.00
Jan 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Jan 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Jan 327.00 327.00 327.00 327.00 0.00	Jan 327.00 327.00 327.00 327.00 0.00	Feb 327.00 327.00 327.00 327.00 0.00	Feb 327.00 327.00 327.00 327.00 0.00
Feb 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Feb 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Feb 327.00 327.00 327.00 327.00 0.00	Feb 327.00 327.00 327.00 327.00 0.00	Mar 327.00 327.00 327.00 327.00 0.00	Mar 327.00 327.00 327.00 327.00 0.00
Mar 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Mar 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Mar 327.00 327.00 327.00 327.00 0.00	Mar 327.00 327.00 327.00 327.00 0.00	Apr 327.00 327.00 327.00 327.00 0.00	Apr 327.00 327.00 327.00 327.00 0.00
Apr 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	Apr 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	Apr 327.00 327.00 327.00 327.00 0.00	Apr 327.00 327.00 327.00 327.00 0.00	May 327.00 327.00 327.00 327.00 0.00	May 327.00 327.00 327.00 327.00 0.00
May 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	May 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	May 327.00 327.00 327.00 327.00 0.00	May 327.00 327.00 327.00 327.00 0.00	June 327.00 327.00 327.00 327.00 0.00	June 327.00 327.00 327.00 327.00 0.00
June 82.00 84.50 83.00 85.50 + 17 84.00 78.50 5.50P	June 29 1/2 29 1/4 29 1/2 29 1/4 + 1/4 29 1/4 29 1/4	June 327.00 327.00 327.00 327.00 0.00	June 327.00 327.00 327.00 327.00 0.00	July 327.00 327.00 327.00 327.00 0.00	July 327.00 327.00 327.00 327.00 0.00

FUTURES OPTIONS

CATTLE FEEDER (CME) 4000 lbs. cont'd per lb.		CATTLE-LIVE (CME) 4000 lbs. cont'd per lb.		CORN (CBOT) 5000 bu. cont'd per bu.	
Strike	Call - Put	Strike	Call - Put	Strike	Call - Put
Price	Delta	Price	Delta	Price	Delta
80	2.00 2.30	70	1.95 4.10	2 1/2	0.37 0.60
82	1.25 1.25	72	1.95 4.10	2 3/4	0.37 0.60
84	0.50 0.50	74	1.95 4.10	3 1/4	0.37 0.60
86	0.25 0.25	76	1.95 4.10	3 3/4	0.37 0.60
88	0.10 0.10	78	1.95 4.10	4 1/4	0.37 0.60
90	0.05 0.05	80	1.95 4.10	4 3/4	0.37 0.60

Make drinks with citrus juices

NEW YORK (AP) - When the temperature's hot, stir up cooling citrus juice drinks. Orange and grapefruit juice lends a refreshing flavor to almost any beverage.

The Florida Department of Citrus says 94 percent of its crop is squeezed into juice; more than half of its grapefruit crop is processed into juice.

For maximum nutritional benefit, store juices in a tightly covered, opaque container and refrigerate. Juices lose vitamin C when exposed to air and light.

TROPICNIC PUNCH
Two 6-ounce cans frozen concentrated orange juice, thawed, undiluted
One 6-ounce can frozen concentrated grapefruit juice, thawed, undiluted
4 cups of water
1 1/2 cups canned pineapple juice
Mix undiluted orange and grapefruit concentrates, 4 cups water and pineapple juice. Chill. Pour into a pitcher and add ice cubes. Makes 2 quarts.

CITRUS SIPPER: Mix orange juice with grapefruit juice. Add ice, garnish with a sprig of mint.

PINEAPPLE PLEASER: Mix orange and grapefruit juices with pineapple juice. Add ice.

SKINNY SIPPER: Mix a tall glass of seltzer with a splash of grapefruit juice. Add ice. About 35 calories.

TEA-FOR-ME SIPPER: Mix orange juice with iced tea in a tall glass.

SUNDAY BRUNCH SIPPER: Mix orange or grapefruit juice with cranberry juice. Add ice.

Do you suffer from warts?

Warts—those ugly, rough growths that pop up on hands and fingers—where do they come from?

"Legend has it that people got warts from handling frogs," says Nicholas Popovich, Ph.D., a pharmacist and member of Dr. School's Foot Health Council. "Because ancient folk didn't understand what caused warts, they made up their own reasons and remedies." Some of the more bizarre "cures" included:

- Rubbing the wart with a raw potato, then burying the spud in the clay.
- Stealing the neighbor's dishrag, wiping the wart with it, then throwing the rag over your left shoulder into a pond.

Modern science now tells us warts are caused by a virus and if left untreated, may spread to other parts of the body or even to other people.

"Today about nine million people suffer from common warts," says Dr. Popovich. "What we don't know is why some people get them and others don't."

Fortunately, advanced and effective wart removers are now available.



"We need to advertise... business is down and we need to let people know we're here and what we're doing. We can't afford not to -"

"No, we can't possibly afford an advertising push right now. Business just isn't what it should be, and advertising costs money!"

"So we need to place our advertising dollars wisely - someplace that targets our market and gets results fast!"

Call a truce. Call...
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Agassi avoids French Open upsets

PARIS (AP) - The purge of top seeds at the French Open stopped today. Andre Agassi, the top man left in the tournament, overcame a sluggish start to win in straight sets and women's first seed Steffi Graf breezed despite allergy problems.

Fourth-seeded Gabriela Sabatini also won, although she blew two match points in the second set before advancing to the third round as well.

A day after No. 1 Stefan Edberg and No. 2 Boris Becker were eliminated to leave him atop the men's draw, the third-seeded Agassi moved his pink-and-black tennis outfit and screaming shots to center court, and beat Canadian qualifier Todd Woodbridge 7-5, 6-1, 6-3.

The American struggled early, blowing a 4-0 first-set lead and holding off five set points. He turned it around just as quickly and allowed Woodbridge just four games the rest of the way.

There was none of the surliness that marked Agassi's first-round victory. In fact, he was cheered wildly by thousands of children at the tournament for a school holiday, and did some showboating at the end, hitting the ball into the stands after match point and jumping over the net.

Graf beat Jennifer Santrock 6-1, 6-2 and said afterward that she was troubled by sinus and ear problems diagnosed as an allergy to "something in Paris - the clay, the air or something." She has had similar

medical problems at past French Opens.

The way Graf played against Santrock, there was not even a hint she was feeling less than 100 percent.

Santrock, from Plano, Texas, made the tournament as a "lucky loser" from qualifying when former champion Hana Mandlikova withdrew with an injury. She won her first-round match over Britain's Sarah Loosemore, but against Graf her luck ran out.

The world's top women's player, out to regain the French Open title, breezed through the first set and broke in the fifth game of the second set, wrapping up the victory in just 51 minutes.

Sabatini had a tougher time against Sloane, whose playing style is reminiscent of seven-time champion Chris Evert.

The Lexington, Ky., player fought off two match points in the eighth game of the second set, then won five straight games to tie the match at a set apiece.

She was up 30-0 in the first game of the third set when Sabatini started playing as she had in the first-set shutout.

"That was a big game," Sloane said. "If I had won that game..."

Sabatini broke serve and, after dropping her own in the second game, won five in a row to finish out the match and the threat of another upset.

"I don't think I was playing very badly in the second set," Sabatini said. "I was just trying to finish the points too quickly. That's what I was doing wrong."

Also among the winners on the third day of the clay-court Grand Slam were eighth-seeded Andrei Chesnokov of the Soviet Union, who beat Jean-Philippe Fleurian of France 7-6, 6-1, 6-0; 13th-seeded Jim

Courier of the United States, who beat Milan Srejber of Czechoslovakia 7-6, 6-1, 2-6, 6-2; and 1988 runner-up Henri Leconte, a 6-4, 6-2, 6-1 winner over Bruno Oresar of Yugoslavia. Women's 11th seed Jana Novotna also advanced with a 6-1, 6-1 victory over Brenda Schultz of the Netherlands.

Plenty went wrong for Edberg and Becker on Tuesday.

Two European teen-agers, Sergi Bruguera and Goran Ivanisevic, knocked the top two seeds out of a Grand Slam tournament in the first round for the first time in history, and left the men's field wide open.

NCAA penalizes NC State

RALEIGH, N.C. (AP) - The NCAA has stripped North Carolina State of 90 percent of the school's net earnings from men's basketball tournaments during the two years a former player admitted accepting money in violation of collegiate rules.

In February, Charles Shackleford, who now plays with the NBA New Jersey Nets, admitted accepting more than \$60,000 from two men during his final two years at N.C. State. He said one payment had been from a sports agent seeking to represent him and the other had been a loan that he since has repaid.

The NCAA prohibits students from accepting money from fans or athletic-program boosters while competing in intercollegiate athletics. Students who do so are ruled ineligible.

The payment of \$365,180 to the NCAA will come from money raised by the athletic department, such as revenue from ticket sales and television contracts, said Harold Hopfenberg, NCSU's outgoing athletics director.

Becky French, NCSU counsel, said Tuesday that no decision would be made on whether to file suit against Shackleford to recoup the loss until related criminal investigations were concluded.

"We don't want to intervene and

file a civil suit while a criminal investigation is going on," French told The News and Observer of Raleigh. "When that is over, we will definitely make a decision."

N.C. State was informed of the latest penalty in a letter dated May 22 from David Berst, the NCAA's assistant executive director for enforcement. That letter, addressed to Chancellor Larry Monteith, was made public Tuesday.

The fine would have been much greater if the Wolfpack had done better in the 1987 and 1988 tournaments, Shackleford's sophomore and junior years. The team lost in the first round both years, bowing to Florida in 1987 and Murray State the next year.

Berst asked the university to return the tournament earnings "as soon as possible," but set no deadline. He also noted that N.C. State would be stripped of its team record in championship play during 1987 and 1988.

Hopfenberg said he would ask whether the payments could be extended beyond one year, noting that the amount due represented more than 3 percent of the athletic department's \$12 million annual budget.

Monteith was on vacation out of the country and could not be reached for comment. Neither Shackleford nor

his attorney could be reached for comment.

Both North Carolina and New Jersey law enforcement officials have been investigating allegations linking Shackleford to possible point-shaving while at N.C. State.

Those investigations were prompted by an ABC News report, which alleged that Robert D. Kramer III, a New Jersey businessman, had paid Shackleford and three teammates to shave points in as many as four games during the 1987-88 season. No other player was named in the report.

Shackleford later admitted accepting loans from Kramer, but both men have vehemently denied any knowledge of, or involvement in, point-shaving.

Wake District Attorney Colon Willoughby Jr. said his office was continuing to investigate "point-shaving and gambling as it's connected to N.C. State athletics," but offered no timetable for finishing the inquiry. The State Bureau of Investigation also is involved in that probe.

In December, the Wolfpack basketball program was put on two years' probation and barred from postseason play for one year for separate violations involving the improper sale of complimentary tickets and shoes.

Skins could face conflicts

FRISCO (AP) - The LPGA's Skins Game will be back in North Texas again next year.

But there's a strong chance the made-for-television event will be one of two skins games in conflict with nearby PGA Tour tournaments.

The site is set for Jan Stephenson to defend her money-winning victory in the ladies' Skins Game. The sponsors, network and tournament

organizers have a contract to return to the Stonebriar Country Club in 1991. And there's an option for 1992. But the dates are not yet confirmed.


The possibility exists, said an NBC source who asked not to be identified, that it will be staged May 25-26.

Those are the dates of the final two rounds of the Colonial tournament - one of the more prestigious stops on

the men's tour - in nearby Fort Worth.

The same situation exists in Hawaii. The Senior Skins Game is scheduled Jan. 19-20 on the island of Maui. The PGA Tour's Hawaiian Open will be played Jan. 17-20 in Honolulu.

In both cases, different networks are scheduled to televise the PGA Tour event and the Skins Game.



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Honeysuckle.....	Reg. 1.25.....	Now 1.00
Columbine.....	Reg. 1.50.....	Now 1.25

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All trees and shrubs **40% OFF!**

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Decorative Bark reg. 7.95 **Now 5.00**

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Grand AM



Sunbird



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88	48	11.5%
87	42	12%
86	36	12.5%
85	30	13%
84	24	13.5%
Older Models	12	15%

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