

## "1976—The Best Thing Since 1776" —Borden County—



LISA McLEROY ACCEPTS CONGRATULATIONS FROM JUDGE JIM BURKETT

## **Wins Contest**

It was announced today that Miss Lisa McLeroy is the recipient of the award being given for the "Name the Celebration" contest. The contest was sponsored by the Future Homemakers of America, Gail Chapter, in conjunction with the Borden County Bi-Centennial Committee.

The name chosen by the 5 member committee is "1976". The Best Thing Since "1776"-Borden County--.

This will serve as the official title of the Borden County celebration. It will also be used

as the title for the book being composed by the F.H.A. members in celebration of the Bi-Centennial.

Lisa is the daughter of Mr. and Mrs. James McLeroy of Gail and a freshman at Borden County High School. She will receive a plaque and be honored at the opening ceremonies of the acceptance of May 20th 1075

celebration on May 29th 1976.
Many interesting titles were submitted by thirty-five residents in the county. The committee and F.H.A. Chapter appreciate the interest and coperation of everyone in this project.

## Announces

Wash., D.C. -Congressman Omar Burleson, who represents the 17th District of Texas in the United States House of Representatives, has announced for re-election. He has filed for a place on the ballot in the Democratic Primary Election on May 1, 1976.

Burleson was elected to the 8th Congress from the 17th District and has been reelected to each succeeding Congress. He is a member of the Ways and Means Committee, considered to be the most powerful and prestigious in the House. In addition, Congressman Burleson serves on the newly created Budget Control Committee which has, as its purpose, relating Federal expenditures to Federal revenues with the goal of reaching a balanced budget.

## Texas On Parade

Lake Buena Vista, --The state of Texas will be honored the week of Jan. 18-Jan. 24, 1976 as a festive part of 'America on Parade,' Walt Disney World in Florida and in California's Disneyland.

Each state and the District of Columbia will be honored according to the order of their admission to the Union.

The state's flag will be flown in the Magic Kingdom at Walt Disney World all that week, Special announcement will be made relating to the state's history and contributions. Dignitaries from the state may be honored at the Magic Kingdom during the period.

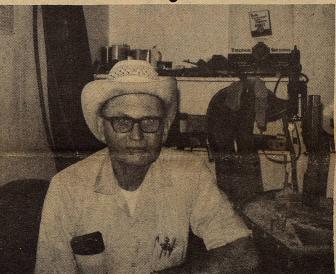
'America on Parade' will be

'America on Parade' will be presented daily at Walt Disney World and Disneyland until September, 1976, as a colorful review of U.S. history on the occasion of the nation's 200th anniversary. Some 50 floats and 20° characters, the 'People of America' are featured.

Walt Disney World is the hub of the Orlando lake and citrus area with outstanding vacation attractions and a variety of accommodations including more than 29,000 motel and hotel rooms.



OMAR BURLESON



K. T. REDDELL

## Reddells Retire

After a decade of serving the community, Mr. and Mrs. K.T. Reddell have retired. The Reddells have been the owners and operators of the Texaco Gas station (better known as "K. T.'s) since 1966.

Mr. Reddell sold the station to Mr. and Mrs. Terry Voss who took over the operation on January 1 of this year. K.T. expressed his best wishes and success for the young couple who recently moved from Snyder. Mrs. Voss (Connie) is the daughter of Mr. and Mrs. "Corkey" Ogden of the Plains Community.

"Since January 1966," he says "I have worked with some very nice folks and certainly appreciate our many customers through the years," "Borden County has been good to us" he added. The Reddells expressed their desire to do some traveling and visiting as well as getting caught up on some rest.

Moving to Borden County in 1940 from Tulia, Texas, the Reddells owned and operated a farm in the Plains Commun-

In 1953 the farm was sold and K.T. and his family moved to Gail where he was employed by the Hi-way department. After 13 years of working with that department, he bought the Texaco station from Mr. Fagan Johnson who now resides in Lamesa.

Winona and K.T. have three children. Jerry, who is employed by Nassa in Houston, Donald, a professor of Ag. Engineering at Texas A & M, and Kimma Sturdivant of Gail. They were all educated in the Borden school system.

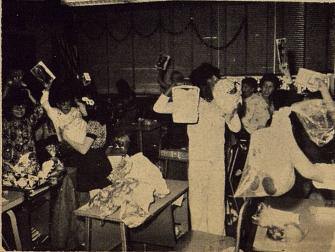
The Reddells have also "been good to Borden County." They have been fine supporters of the community and always went that extra mile to be accomodating. Mr. Reddell reports that he and Mrs. Reddell will maintain their home in Gail.



## Borden School



Gat Daugherty has waited as long as he can for Dina Arredondo to open her Christmas present. Also shown on left Christy Ortiz, Ralynn Key, Sammy Harris Leddy Doyle.



"See what we got!" shouts the 2nd grade class.



A typical expression at Christmas was caught on the faces of first graders Cisco Arrendondo and Mickey Burkett. Also pictured is Gerry Smith and Chris Bond.



"My fingers can't, but my teeth will open it," thinks David Holmes (right). Also pictured at the class party is Mindy Williams, Billy Renick, Elvira Balague and Jenifer Zant. All these students are members of the Kindergarten.

# **County News**

#### Girls

### Up Record 2-0

The Borden High School girls upped their district record to 20 Tuesday night, December 16, with a 53-48 win over Sands. Sands' only other loss was to Coahoma by 2 points and the loss left them with a 1-1 district record.

The Borden girls had a good night shooting the ball, hitting 60% from the field. Sue Hancock led the scorers with 24 points, followed by Philena Farmer with 17 (8 of 11 from the field), and Deidre Tucker with 12.

Doing an excellent job on the guard end were Martha Anderson, Lesa Hensley, Bica Baeza, and Tricia Jackson. With a combination of ball control and good defense by Borden the taller and quicker Sands girls were limited to 40 field goal attempts.

Lesa led the rebounders with 7 and Martha had a combination of 3 rebounds and 3 recoveries.

## Girls Coahoma

## Tournament

The high school girls opened play in the Coahoma Tournament Friday, January 2, with a 49-46 loss to Forsan. Moving into the consolation bracket on Saturday the girls defeated Big Lake 39-32. Ninety minutes later the girls took the floor again and were defeated by Seagraves 61-37.

Scoring for Borden in the 3 games were: Forsan-Philena Farmer 22, Deidre Tucker 18, Sue Hancock 6 points; Big Lake-Deidre 15, Sue 13, Philena 9, Gay Griffin 2 points; Seagraves-Philena 20, Deidre 7, Sue 4, Kristy Smith 4, Kevva Tucker 2 points.

Tricia Jackson led the guards

Tricia Jackson led the guards in rebounds during the tournament with 11, followed by Donelle Jones with 10, Martha Anderson 7, and Lesa Hensley 5.

Coahoma girls won the championship, defeating Sands in the finals. Forsan won 3rd place, beating Greenwood.

Philena Farmer was named to the All-tournament Team.

## Ag. Related Course

Evening courses in Farm and Ranch Records and Artificial Insemination are planned at Western Texas College during the spring semester.

Evening students are to register from 6:30-9:3 p.m. on Jan. 12 and they may also register during day hours.

Kent Mills will be instructor for both the courses. He joined the WTC faculty last fall as instructor in Farm and Ranch Management. Mills holds the Bachelor of Science degree from Texas A&M University.



"Boy, a pacifier, just what I wanted". The high school classes had their Christmas party in the auditorium.



Mr. Rich Anderson, President of the School Board expresses his appreciation to the staff for the cooperation during the past year.



Mr. McLeroy, Supt., Mr. Jarrett, and Mr. McMeans principals shown at the Christmas party steak dinner they cooked for employees, teachers and board members. Entertainment for the evening were the Royal non-such and they were accompanied on several numbers by Mrs. Sid Long on the piano.

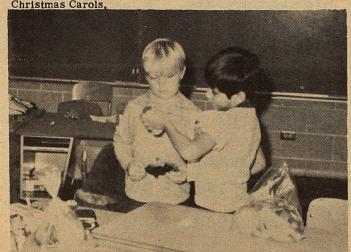


"First, I'd like to thank you for the red bandana".

## **Borden County School News**



Mr. Jim Parker, band director shown with the Borden Coyote Marching Band. The band entertained students, faculty, nand parents on Friday December 19 by playing



Oscar Molinar says, "Wow, look at this Mathewl" (Massingill).

\*\*\*\*\*\*

## Weekly Menu

January 12-16, 1976

MONDAY
Frito Pie
Pork and Beans
Fresh Fruit
Plain Cake with Chocolate Icing
Milk

TUESDAY
Western Burgers
Potatoes with Cream Sauce
English Pea Salad
Cookies
Milk

WEDNESDAY
Fried Chicken
Baked Potatoes
Carrot Sticks
Hot Rolls and Butter
Apple Sauce
Milk

THURSDAY
Pizza
Tossed Salad
Pork and Beans
Fruit Cocktail Cake

FRIDAY
Tacos with Cheese
Vegetable Salad
Ranch Style Beans
Brownies
Milk



Parent's Club

ATTENTION

The Borden Parents Club will meet for their first meeting of the year on Thursday, January 8. All interested persons are invited to come take



Mrs. Joan Briggs finds a piece of her favorite pie during the pie tasting given by the Junior F.H.A. Class as a project. Gay Griffin is shown as hostess

## Boys Coahoma Tourney

The Borden Coyotes lost to Forsan on Friday in the Coahoma Tournament by a score of 53-35. Leading the scoring for the Coyotes was Larry Simer with 23 points. Others scoring were: Tim Smith 3, Joe Zant, Barney Cockrum, Ty Zant and Marlon Vaughn with 2 points each, and Perry

The Coyotes lost to Stanton in their second game by a score of 73-46. Scoring for the Coyotes were: Richard Long 13, Jackie Lockhart 6, Tim Smith, Larry Simer, and Marlon Vaughn with 5 points each, Joe Zant 4, Barney Cockrum 3, Perry Smith 2, and Ty Zant 1 point.

## Boys Lose To Sands In District

**COME AND GET** 

ACQUAINTED

The Borden Boys lost their opening district game to Sands 87-25. The leading scorer for the Coyotes was Barney Cockrum with 7 points. Others scoring were: Larry Simer and

Joe Zant with 4 points each, Richard Long 3, Jackie Lockhart, Perry Smith, and Patrick Toombs with 2 points each, and Tim Smith with 1 point.



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Lamesa

Movies

Phone 872-2750

1-7-10 JAWS Rated PG 1-11-13 GRIZZLY ADAMS Rated G

Sky Vue Drive In Phone 872-7004
1-7-10 COOLEY HIGH—CHASE FOR GOLDEN
NEEDLES Rated PG
1-11-13 GIRLS IN ROOM 2A—VIRGIN WITCH
Rated R

**Big Spring** Phone 263-1417 Cinema

1-7 ROOSTER COGBURN Rated PG 1-8-13 WALKING TALL PART II Rated PG 1-9 UNSATISFIED LOVE Rated X

#### Snyder

Tiger Drive In Phone 573-7212

First, I'd like to thank you for the red bandana."

1-11 SAN SIMON DE LOS MAGUEYES 1-9-10 TITLE LATER

Cinema I

Phone 573-7519

1-7-13 MAHOGANY Rated PG

Cinema II

\*<del>\*\*\*\*\*\*\*\*</del>

Phone 573-7519

1-7-10 BITE THE BULLET
1-11-13 GRIZZLY ADAMS Rated G



In case you haven't caught on by now, I have attempted to relate each of my jottings to the Bicentennial, the Revolutionary era, our forefathers, all that past history, to today. This first jotting of 1976/should really be erudite, meaningful and succinct. But what with Christmas, New Year's, kids home, selling my nest, buying a new home, I haven't done the research expected of me. Neverless, I believe I can relate to you an incident in my life which will arouse in you the same response as it did in me.

I happened to be fortunate enough to have an old otter jacket hanging in my closet. It was out of style and not being used according to it's worth. Being pecunious and of a designing nature, I took it to a well known shop keeper in this area-outlined my plan for re-design-she forthwith took the old dead otter to New York to her furrier. She brazenly swept into the furriers with otter in hand. They rushed into the back room, talked very quietly and in-formed her they were very hesitant to even touch otter. Their reason being that otter is now a protected species -even tho MY otter had been dead years before Ralph Nader could read the word otter. After some haggling, they agreed to take on the assignment. But apparently they worked only in the dark of night, for it was some while before I was delivered my re-designed dead otter.

Now can you get the pic-ture? Had Nader's Raiders been commissioned in our early days, we might not be celebrating our 200th. Were it unlawful to kill an otter, a beaver, an alligator, ad infinitum, our forefathers would not have had warm coats, hats, shoes or stew in the pot. They depended upon trapping not only as a means of survival but for their economy as well as a balance of nature. The fur bearing animals provided warmth as well as meat on the table. Excess furs were bartered for staples, goods and services which they could not provide for themselves. The

The Borden Star

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predatory animals were killed not for the sport of it, but to protect the productive livestock and crops. The skins and meat from such were usednot wantonly layed to waste.

The example of a dead otter is not nearly as meaningful as that of the coyote. At least the otter provides warmth and beauty and can be used to eat in necessity. Whoever had a coyote jacket or served coyote casserole? Coyotes destroy thousands of lambs and calves each year-lamb being a productive crop-wool and meat. Yet coyotes are a protected species.

Let's go a step further. This generation harps about population explosion - not having enough air to breath-food to eat-space to live. So they force passage of legalized abortion and ask for euthanasia laws. Yet they protect predatory spesuch as covotes. wolves, useful when dead such as otters, beavers, fox, etc. What is the worth of a protected predator as opposed to the worth of an aborted productive human? In 200 years we have degenerated to the point of murdering productive lives and protecting destructive ani-

## Locals

Visiting in the Wright and Jude Huddleston home for the Christmas holidays were Dr. and Mrs. Ellis Wright Huddleston, Jim Bob and Kim Huddleston of Los Cruses, New Mexico and Mr. and Mrs. John Shaw and son Jason of Lake Jackson.

Wayne Ellis of Houston spent the week visiting with his mother, Mrs. Jackson Ellis and other relatives.

Jeff Ellis and Dick Schurlock of Lubbock visited Monday in the Ruth Weathers home.

Mr. and Mrs. Jim Sorrells were Christmas dinner guests in the J.M. Sterling home.

Mr. and Mrs. Loyd Murphy of Grady, New Mexico were Christmas guests of his mother Mrs. W. Ed Murphy.

Mr. and Mrs. Wayne Crow, Melinda and Kennie visited over the week-end with his mother Mrs. Sue Crow and Blanche at

Mr. and Mrs. R.W. Rambo of Snyder and the Del Murry's of Ira were dinner guests Christmas in the George Murry

Mrs. Della Hollinds and family, Billy and W. Perkins of Lubbock, Mr. and Mrs. Olen Horn visited in the J.W. Holl-inds home at Abilene for Christmas.

Mr. and Mrs. Erda Lewis of Big Spring were dinner guests in the Paul Gordon home Dec.

Mr. and Mrs. Don Bryan and family of Odessa visited in the Mrs. N.M. McMichael home Christmas.

This year on January 3rd, Mrs. Sid Reeder received a letter from a former school teacher when she was in high school dated December 16, 1963, 12 years ago. Mrs. Reeder has contacted her friend and renewed their friendship. They plan a visit soon.

Sidney Wilcox and children, Mikeana, Mindy and Zackery spent several days this week with her mother, Mrs. Sid Reeder. Cody Newton re-turned home with Zackery and spent a few days.

Mr. and Mrs. Roy Reeder of Fluvanna spent Sunday visiting Mrs. Sid Reeder.

Ruth Weathers attended a party at Snyder, Thursday with Mrs. Hubert Cargile as

#### HOSPITIALIZED

It has been reported that Sue Smith is in the hospital in Lamesa. She is in traction with a bad back.

We hope that her recovery is swift and that she is home

## LOTA' BURGER

3900 COLLEGE AVE. SNYDER, TEXAS

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Any errors that we make reflecting on the Reputation or Standing of any Firm Corporation or individual that may appear in the columns of the Borden Star will be gladly corrected when called to the attention of the \$154ff stationary books おけ + 602 Main 3 Big Spring

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## Centennial Committee Reports

ARTS & CRAFTS

The tickets for the historical quilt are aready. Karan Key has tickets for Pat Murphy, Comelle Williams and Mary John Phinizy.

The following members of the

tickets from Porothy Dennist Barbara Farmer, Christine Barbara Farmer, Christine Ledbetter, Marilyn McPhaul, Gloria Griffin, Nelva Jones, Gwen Herring, Carolyn Long, Netta Jarrett, Mary Miller, Modesta Stokes.

If you have not picked up your tickets by January 11th they will be left with Wanda Smith in the County Judge's office.

If you have a quilt square that has not been finished, please do so. Completed squares should be sent to Christine Ledbetter, Rt. 1, O'Donnell, Texas 79351 just as soon as possible. She needs to start putting the quilt to-

And to all those who embroidered a quilt square, we want to thank you for your efforts.

# Collins

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## Kinkers of tekets from the Bennice White Kolumn

#### Soil Testing Can **Boost Profits**

A regular program of soil testing can make your farm or ranch a more efficient and profitable operation, says Kiker, county agent for the Texas Agricultural Extension Ser-

vice. "Soil Test in '75, Profit in '76" is the theme of a nationwide effort just launched by the Extension Service, U.S. Department of Agriculture, and the Fertilizer Institute to encourage soil testing this fall.

A soil test is an analysis of soil that measures nutrient levels, acidity and the amount of soluble salts. It can help a farmer determine the nutrient level of the soil and what levels of lime and fertilizer he needs to use next year, explains the county agent.

"Both under fertilizing and over fertilizing can damage crops and reduce profits," Kik-er points out. "A complete record of soil tests over the years makes determining soil nutrient needs much easier. A producer can look at test results and tell at a glance whether he needs to maintain the present level of fertiliza-tion, add fertilizer or taper off,"

The county agent recomends having soil tested in the fall because soil testing labs are much busier in the spring so it takes longer to get test results. The sooner the results come back, the earlier a far-mer or rancher can make decisions about how much fertil-

izer he will need.
"Test soil every two to four years unless you are using high rates of fertilizer or manure. If so, have soil tested yearly," advises Kiker.

In 1973 2.1 million soil samples were tested in the United States, 1.7 million of which were from crop, farm and pastureland, For every 320 acres of crop and pastureland in the U.S., only one soil sample was taken.

So take advantage of soil testing services, says Kiker. Mailing cartons and information sheets to accompany soil samples are available at the county extension office.

## **Legal Notice**

Notice is hereby given that Original Letters Testamentary upon the Estate of John L. Whitmire, deceased, be reissued to me, the undersigned on the 22rd day of December, 1975, in the proceeding indicated below my signature hereto, which is still pending and that I now

hold such Letters. All persons having claims against said estate, which is being administered in the county below named, are hereby required, to present the same to me, respectfully, at the address below giv-

en, before suit upon same is barred by the general statute of limitations, before such estate is closed, and within the time prescribed by law.

My post office address is

P.O. Box 328, Big Spring, Texas DATED this 23rd day of Dec-

Independent Executrix of the Estate of John L. Whitmire, deceased, No. 252, in the County Court of Borden County

## T. L. Griffin Wagon Boss

The West Texas Boys Ranch of San Angelo has named T.L. Griffin as Wagon Boss of Borden County for 1976.

Conceived in the early thirties as a home for underpriviledged boys, the ranch has grown to approximately 75 residents. The boys attend school in San Angelo and hold regular jobs on the ranch before and after school hours. Some boys are in residence for a number of years--others for only a few months--depending on their parents circum-

West Texas Boys Ranch is a non-profit organization and is maintained solely through donations. As Wagon Boss, Mr. Griffin would like to appeal to the citizens of Borden County to give of their dimes or dollars to advance this worthy cause. Donations may be in the form of dollars, livestock, or any equipment needed for farm or domestic use. Donations are tax deductable and should be mailed either to Mr. T.L. Griffin, Vincent Route, Coahoma or directly to West Texas Boys Ranch, San Angelo, Texas. If livestock or

Mr. and Mrs. Wayne Crow equipment are donated, please contact Mr. Griffin who will arrange to deliver it to the ranch.

We are most grateful for the generousity Borden County has shown in the past." Mr. Griffin said and expressed his hope for continued support.

#### Graduate Seminar

Snyder--A graduate seminar in physical education is tentatively being scheduled at the Western Texas College exten-sion center of Sul Ross State University during the spring

Dr. Sid Simpson, WTC Athletic Director, will be instructor for the course, P. Ed. 5303.

After class discussion, stu-dents in the class will research and develop a program in physical education for persons afflicted with specified physical ailments such as cardiac problems, lack of muscular control due to muscular dystrophy, polio or other similar diseases, respiratory problems, blind-ness, obesity, birth defects, and

The student will lead class discussions on his research and will present a paper on his subject matter.

A minimum of five students will be required to form the class. It is tentatively scheduled to meet on Wednesday nights.

Registration for the Sul Ross graduate level courses will open Jan. 7 and continue through Jan. 16. Persons wishing information may contact Mrs. Mary Pinkston, Sul Ross coordinator, in the WTC Administration Building or call her at 573-0012.



NO. 1-710 N. 1ST. 872-7011

NO. 2-710 N. 4TH. 872-8462 N. 1ST.

Lamesa, Texas

## Bennetts Drive-In PHARMACY 305 West 16th Big Spring Phone 263-1751 Bennett Brooke Res. Phone 267-7384

#### THE BORDEN STAR, WED., JAN. 7, 1976 ... 5

I'm back, hope all of you had a good holiday season, and I hope for each of my readers a happy and prosperous new year.

Mark Twain said it--Nothing so need reforming as other people's habits.

If the average man saves for the next 20 years at the rate he's been saving for the past six months, he can retire at 6 and owe \$100,000.

If you are going around in circles, maybe it's because you're cutting too many cor-

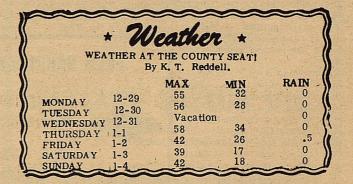
The kindest word in all the world is the unkind word, un-

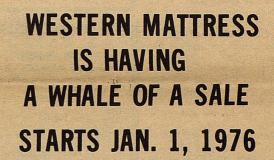
The impossible is often the untried.

--- just in case it ever comes into the conversation ---

The largest rope ever made was a fiber launching rope with a circumference of 47 inches, made in 1858 for a British ship. It consisted of four strands, each 3,780 yards long. (Guinness Book of World Re-

Hope to see you all soon. G.P.





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## RALPH DE TOLEDANO COLUMN

Washington--Vice President Nelson Rockefeller's hired brains have come up with a plan to revamp the Civil Service. In a report to President Ford, Rockefeller has urged that the automatic pay raises which go to government employes, no matter how laggard their per-

formance, be abolished.
Instead, in-grade pay increase should go only to those who earn them, the vice president advocates. This, he feels, would serve as an incentive to productivity in gov-ernment offices and would cut down on the four-a-day coffee breaks.

On the surface, Rockefeller seems to be on firm ground. Anyone who has roamed through the vast acres of the federal bureaucracy has seen one or two conscientious people at work, and the rest buffing their or contemplating their navels.

But would it work? Government administrators, being notoriously generous with the taxpayer's money, would give most of their subordinates top efficiency ratings anyway. Or, worse still, they would reward the toadies and cut off those abrasive characters who take their work seriously.

But even if Rockefeller's proposal would revive the consciences of those who run up the federal deficit, it still would have no chance.

The august Congress of the United States would have to vote its approval of such a plan.

And our senators and representatives are too shrewd, whatever their other shortcomings, to demanda day's work for a day's pay in the executive branch.

It would set a horrible ex-

The voters might begin to ask why the same rules which were being applied to the Civil Service were not also imposed on our noble solons. It might even be asked why the present Congress has taken more and longer recesses than any other in living memory. Should its

pay be cut?
A frank answer would be that the less Congress is in Washington, the better off the country finds itself. But the average taxpayer might still insist that the duty of Congress is to attend to the people's business-not to scratch the presidential itch, or kiss babies.

For this reason, Congress will do little more than give a shuddering glance at the Rock-efeller proposal. Those who pay it any mind will argue righteously that it would violate the unwritten law of governments that everyone--with the exception of the taxpayer-is entitled to something for nothing. Or that, if enacted into law, the plan would be a bill of attainder discriminating against the lazy class.

If there were the slightest interest in either the Congress or at the White House to improve governmental efficiency, it could be done very simply by reducing the number of federal employes. It has been amply demonstrated that the amount of work done decreases as the number of people hired to doit increases. This is as true in the private sector as it is in the public sector.

The function of government today, let's remember, is not to get a job done but to provide jobs for the motivationally disadvantaged. A lawyer in private

practice who spends his day at the water cooler finds himself borrowing the grocery money from his in-laws. If he works for the government, Uncle Sam takes care of his needs, just so long as he doesn't pull a gun on the attorney general.

And who can blame the government employe or the perpetually vacationing solon? The taxpayer yelps from time to time, but on election day he casts his vote for the candid-

ate who tells him that the solution to the depravities of big government is even bigger government. The office holder who lays it on the line finds himself back on the farm.

## "Litterly! It Talks To Trash

A psychology professor at C.W. Post College on Long Island, New York, may have come up with a solution to stop people from littering. While working on studies dealing with man's reaction to the unexpected, Professor Jeff Corey came up with the idea of a talking trash can. Every time someone puts something into it, it activates a wired recording.

Corey's experiment has so far proven successful; the college is a lot cleaner these

days. What does the can say?"Arthur" (its name) has a rather limited vocabulary, but his retorts are causing a laughing stir among students: "That's the most ridiculous thing I've ever eaten," Arthur says, after gulping down some popsicle sticks. "Down with trash" is also one of his favorities. After each phrase, Arthur politely says, "Thank you".....

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by U.S. Senator for Texas

JOHN TOWER



## The Cruelest Tax

WASHINGTON—The most cruel tax you have to pay isn't even called a tax by the politicians who have foisted it upon you.

I can't imagine a more oppressive tax than the hidden tax of inflation, which is ravaging the real income of all Americans.

Inflation is a regressive tax which hurts the poor more than the rich, and the middle class worst of all. It is an insidious tax that demeans the value of work, encourages profligacy and waste, and erodes the productive resources of society.

Inflation, moreover, is a tax which no voter has ever approved, which escalates capriciously, and which is all but impossible to limit.

The tax of inflation has been rising rapidly in recent years. Consumer prices rose by 12 per cent in 1974, on top of an 8.8 per cent increase in 1973.

Most Americans perceive the symptoms of inflation—ever increasing price levels—not its causes. This is dangerous. To try to cure inflation by removing its symptoms with such measures as wage and price controls is as futile as trying to cure measles by removing the spots.

Inflation is the result of expanding the supply of money in an economy at a faster rate than the production of goods and services is increasing. If there is more money chasing fewer goods price levels go up.

fewer goods, price levels go up.

Excessive federal deficits are the primary cause of inflation. Every dollar that the federal government spends over what it takes in leads indirectly to an increase in the money supply of about \$2.50.

This is how it works:

(1) When the federal government runs a deficit, it issues IOUs—Treasury bills—and sells them to investors in order to make up the deficit.

(2) The more the federal government borrows, the more it drives down the price of its own Treasury bills and the price of all other debt instruments such as bonds issued by cities and states and private corporations. This is the same as increasing interest rates.

(3) In order to keep interest rates from going too high, the Federal Reserve buys Treasury bills to slow the decline of security prices. In effect, one agency of the federal government issues new money to pay for the debts of the other agencies.

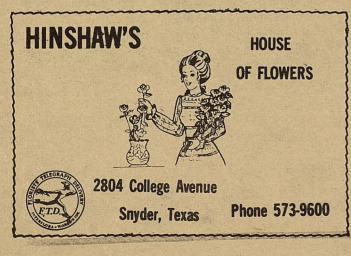
(4) The money the Federal Reserve uses to buy the Treasury bills supplies reserves to commercial banks, which use the reserves to provide loans to businesses and consumers

(5) Since banks are able to loan out about \$2.50 for every dollar they hold in reserves, and each loan leads to a dollar-for-dollar increase in the money supply, each dollar the Federal Reserve spends to buy Treasury bills ultimately results in a \$2.50 increase in the money supply.

Deficit spending is the result of lax fiscal policy by the government. It stems from the cowardly reluctance of spendthrift politicians to tell the voters the true cost of the programs they are proposing.

There is no easy way to repeal the tax of inflation. Halting inflation would involve giving up those governmental programs being funded by this hidden tax, and this would offend many powerful special interest groups. But inflation must be halted or it will destroy our economy.

The first step to ending the tax of inflation is to recognize that it is a tax—that there is not, after all, any such thing as a free lunch or a harmless budget deficit.



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# GAUTION

Your savings may be costing you money.

Your savings are earning interest, right? But are they earning as much as they could be? If not, your savings are actually costing you money.

The truth of the matter is that many financial institutions, including banks and credit unions, are simply not structured to pay the highest interest rates. In fact, some can't even guarantee payment of the interest rates they quote.

And other kinds of investments have even higher degrees of risk. For example, mutual funds and other stock investments don't even guarantee return of the money you put in, much less earnings.

If you want to make the most of what you've got, and you want guaranteed interest rates, you've got to go to a savings specialist. Like First Federal Savings and Loan.

We call ourselves savings specialists because we can offer you higher guaranteed interest rates, more specialized savings-related services, and more ways to save than anyone in town.

And if none of our standard plans fit your particular needs, we'll custom tailor a savings plan specifically for you, whereby you can receive your interest checks any way you want. Monthly, quarterly, semi-annually or annually

The following are just a few of the many special services and savings plans available to you from First Federal:

PASSBOOK SAVINGS Our Passbook Savings account is basically the same as a regular savings account offered by a bank — only our interest rates are higher. Passbook Savings earn a full 5¼% interest compounded daily, and paid daily. For example, if you make a deposit and withdraw it three days later, you'll be paid interest for the three days your money was on deposit.

Anyone can open a Passbook Savings account with only a \$5.00 deposit. There are no term restrictions. You can make deposits and withdrawals whenever you want. And with our new convenient, easy-to-use Tele-Transfer service, you can transfer money from your Passbook account to your checking account with just a phone call.

**CERTIFICATES OF DEPOSIT** First Federal offers you four Certificate of Deposit savings plans to choose from.

- · 4-year plan (min. \$5,000) earns 71/2% interest
- 21/2-year plan (min. \$5,000) earns 63/4% interest
- 2-year plan (min. \$5,000) earns 6½% interest
  1-year plan (min. \$1,000) earns 6% interest (Above
- 1-year plan (min. \$1,000) earns 6% interest (Above rates apply to new Certificates only)

Interest on all of our Certificate of Deposit savings plans is compounded daily and distributed quarterly.

SELF-EMPLOYED PENSION PLAN (KEOGH) This plan is designed for the individual who wants to establish a retirement plan for both himself and his employees. All contributions are TAX DEDUCTIBLE. You don't have to pay any

income tax on either the contributions or interest until you begin drawing funds.

INDIVIDUAL RETIREMENT ACCOUNT (IRA) This plan is designed for employed individuals, not currently participating in a retirement plan. Self-employed persons are eligible, but are not required to include employees in this plan.

All contributions are TAX DEDUCTIBLE. You don't have to pay any income tax on the money you contribute to the plan or the interest it earns until you start drawing funds.

**AUTOMATIC DEPOSIT OF SOCIAL SECURITY PAYMENTS** This service allows you to deposit your Social Security check in your savings account without lifting a finger. The check is sent directly from the U.S. Department of Treasury to First Federal.

And deposit is guaranteed. You never have to worry about losing it. What's more, our new Tele-Transfer allows you to transfer as much of it as you want to your checking account. All it takes is one phone call.

INTEREST COMPOUNDED DAILY Interest on all First Federal Savings Plans is compounded daily. That means that if you leave your Passbook savings on deposit a full year, or your Certificates of Deposit in until they mature, your money actually earns more interest than quoted as our standard rates.

Here's how it works. When you make a deposit, your money (principal) starts earning paid interest the first day. Then each day following, the interest on your principal is compounded along with the interest accumulated from the preceding day or days. So if you have a Passbook account which earns 5.25% daily, and you leave your principal on deposit for a full year, you have actually earned 5.39% interest at the end of the year.

The following chart shows how much interest (percentage-wise) your savings actually earns annually when the principal is left on deposit until maturity, and the interest is compounded daily.

STANDARD INTEREST RATE	TYPE OF SAVINGS PLAN	PERCENTAGE OF INTEREST PAID ANNUALLY
7.50%	4-year Certificate of Deposit	7.79%
6.75%	21/2-year Certificate of Deposit	6.98%
6.50%	1-year Certificate of Deposit	6.72%
5.75%	6-month Certificate of Deposit	5.92%
5.25%	Passbook account	5.39%

All things considered, it just makes better sense to save the First Federal way.

For more information about any of the services or savings plans outlined above, drop by First Federal today. Or call Mrs. Margie Hill or any of our other savings counselors at 267-8252.

## First Federal Savings 500 Main Big Spring

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