Inside today's Hereford Brand

SPORTS **NOLAN!** Ryan gets No. 300 as Rangers blow out Brewers--Page 4

HUSTLE Credit Union has kept the area hustling --Hustle, Page 6

INDEX
Roundup...2
Life...3
Sports...4
Comics-TV...7
Classifieds...10

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The Hereford Brand

WEDNESDAY, August 1, 1990

Hustlin' Hereford, home of Bob Beville | 90th Year, No. 22, Deaf Smith County, Hereford, Tx. | 12 Pages | 25 Cents

Fed officials unaware of Fail's woes

From staff and wire reports

Federal regulators say they were unaware that one of an Arizona insurance executive's corporations had pleaded guilty to a felony many years before they allowed him to buy 15 Texas savings and loan associations.

The sale of what now is known as Bluebonnet Savings Bank of Dallas was underwritten by taxpayers to the tune of at least $1.85 billion and perhaps $3 billion, congressional investigators say. Bluebonnet now is among the nation's most profitable savings institutions.

The sale of the faltering S&Ls to James M. Fail, who has insurance operations in 47 states, was approved by the Federal Home Loan Bank Board in December 1988, a few days before a lucrative tax break for S&L investors was to expire.

Fail beat out at least one rival group to purchase Bluebonnet, which included the former Hi-Plains Savings and Loan Association FSA of Hereford and 14 other thrift associations in Texas.

"While I certainly had misgivings about Mr. Fail's background, he did not, to my knowledge at that time, fail to qualify" to purchase the S&Ls, George M. Barclay, president of the Federal Home Loan Bank of Dallas, told a Senate Judiciary subcommittee Tuesday.

Barclay said he was aware that in connection with a 1976 charge, Fail had entered into a 1982 plea bargain agreement that resulted in dismissal of a fraud indictment in Alabama. The law says an indictment within the past 10 years should serve as "a presumptive disqualifier" to own an S&L.

Barclay said he did not know, however, that Fail at the same time had pleaded guilty to a felony fraud indictment on behalf of a corporation he controlled. That plea, amounting to a conviction, could have disqualified him.

"Had I understood on Dec. 22, 1988, the facts as I believe them to be today, I certainly would have objected to Mr. Fail's acquisition of Bluebonnet," Barclay testified.

Critics in Congress are citing Bluebonnet as the worst example of the S&L mess, which now is conceded to be the biggest financial scandal in the nation's history.

M. Danny Wall, who at the time of the sale headed the Federal Home Loan Bank Board, defended the choice of Fail as a buyer.

Sen. Howard Metzenbaum, D-Ohio, chairman of the antitrust subcommittee, said that if the rival group had been allowed to buy Bluebonnet, it would have saved taxpayers $97 million.

"That's not true at all," Wall said. If the two bids were compared on the same basis, "the final terms of the (Bluebonnet) negotiations were significantly better" than those offered by rival bidders, he said.

Fail put up $1,000 cash to make the purchase and borrowed the remainder of the required $70 million capital contribution, including $10 million that was paid several weeks later than had been agreed.

Metzenbaum has questioned the role in the Bluebonnet affair played by Robert J. Thompson, who was a congressional liaison for then-Vice President Bush. Thompson refused to answer a subpoena to testify Tuesday, and Metzenbaum said he will ask the full Judiciary Committee to compel Thompson to comply.

"We believe that Mr. Thompson made good use of ... (his) access at key junctures in the (Bluebonnet) acquisition process," Metzenbaum said.

Thompson's lawyer, Stanley Brand, told reporters outside the subcommittee hearing room that Thompson did nothing wrong and scrupulously followed federal regulations in acting on behalf of Fail.

The New York Times reported in today's editions that Thompson was able to review a 1989 draft report by the inspector general of the bank board that found Fail should have been precluded from buying the Texas thrifts.

The newspaper said Thompson's lobbying firm helped regulators prepare a response to the report.

Thompson said in an interview in The Washington Post on Tuesday that in exchange for helping Fail, he was paid a lobbying fee, given a $150,000 loan and promised 2 percent of profits from Bluebonnet. Metzenbaum said that percentage could be worth tens of millions of dollars.

Thompson contends the subcommittee has no jurisdiction over banking matters and accused the panel of systematically turning over his private documents to the Times.

Wall, who was the top regulator of S&Ls, denied any impropriety and said he had met with Thompson only three times - never to discuss Bluebonnet.

GOP, Harding cry foul over Demo charges

AUSTIN (AP) - The Texas GOP chairman and the Republican candidate for state comptroller, Warren G. Harding Jr., are crying foul over an attack from Democratic candidate John Sharp.

But Sharp's campaign says it stands by its charges that Harding had tried to sell securities to Texas banks at the same time his father, then-Treasurer Warren G. Harding Sr., was arranging for institutions to receive state deposits.

The younger Harding and GOP chairman Fred Meyer on Tuesday released affidavits from former Treasury officials, representatives of the younger Harding's former employer and a former district attorney which they said rebutted the charges.

"This information, from the highest-ranking former officials of the Texas Treasury, from the attorneys involved in the case and from my former employers, confirms what I have said all along," Harding said.

"My father served the state with honor and did his job efficiently and well ... Our business dealings were entirely separate," he said.

In mid-July, Sharp's campaign released three affidavits from people who accused the younger Harding of using his father's influence with bankers to sell them securities.

The elder Harding dropped a re-election bid in 1982 after pleading guilty to a charge of official misconduct, which stemmed from his alleged use of state employees and equipment in his campaign.

His son, a Grand Prairie businessman, and Meyer released affidavits from eight individuals. They said the statements showed there was no way either Harding could have used the state Treasury to help the younger Harding sell securities to banks.

Meyer accused Sharp of unfair politics.

"What we have found, frankly, is an attempt at a smear by the Michael Dukakis (campaign) chairman and candidate for comptroller," he said. Sharp chaired the Massachusetts' governor's 1988 presidential campaign in Texas.

Sharp's campaign director, Greg Hartman, called Harding's defense "the same laughable, feeble smokescreen that his father used when he was indicted in 1982."

Hartman said the affidavits were offered by former Harding political appointees and lawyers who represented the Hardings. "There is not one unbiased, objective source for any of Harding's denials," he said.

"When you look at the record and the statements of those who represented the public interest at the time of the criminal investigation, it is clear that Warren G. Harding Jr. was in this mess up to his neck," Hartman said.

In other political developments Tuesday:

- Republican gubernatorial candidate Clayton Williams asked federal officials for records on possible state Treasury deposits in several now-failed savings and loans from 1983 to 1986.

"The taxpayers of Texas deserve to know precisely how their money was invested and where their money was invested," said Williams' campaign manager Zack Dawes.

Ms. Richards' spokesman, Bill Cryer, said the state's money was fully protected - and recovered - in all bank failures.

"In all of those failures of savings and loans and banks, we lost exactly zero. Not one penny. The state Treasury's investments in those financial institutions are completely collateralized. Thanks to Ann Richards and her diligence ... when those financial institutions failed, we got our money and we didn't even lose our interest on that money," Cryer said.

- Ms. Richards attacked Republican Gov. Bill Clements for a lack of oil spill preparedness in the wake of Saturday's 500,000-gallon spill in Galveston Bay.

"Bill Clements has had ample time to put in place a preparedness plan for the coast," Ms. Richards said in a release. "He has not done that and the working people of the Texas Gulf Coast will suffer."

Ms. Richards said Williams "has said he is proud to be cut from the same cloth as Bill Clements. Right now, that cloth is soaked with oil and is wearing very thin."

- Democratic state treasurer candidate Nikki Van Hightower, making public her federal income tax returns for the past four years, called on Republican candidate Kay Bailey Hutchison to do likewise.

"As a candidate for state treasurer, I want the citizens of Texas to know that all matters related to my personal finances are an open book and that I bring no personal or financial conflicts of interest into the job," Ms. Van Hightower said.

Gary Bruner, campaign manager for Ms. Hutchison, said the Republican candidate had made public some tax information even though she wasn't required to do so. Ms. Van Hightower "has been in public office for years. We haven't," he said.

- Two Republicans seeking election to the Texas Court of Criminal Appeals, David Berchelmann and Louis Sturns, claimed endorsements of the Texas Municipal Police Association.



State chamber head visits

Larry Milner, center, visited with Hereford business leaders Tuesday during a tour through West Texas to gain input for the state chamber's lobbying activities. Among those who visited with Milner, from left, were Craig Smith, Mike Carr, Clint Formby, Doug Josserand and Terry Bromlow. Not pictured are Pat Newton, Bill Harris, David Hernandez and John Brooks.

State chamber chief gets Hereford input

By JOHN BROOKS
Managing Editor

Texas Chamber of Commerce President Larry Milner got input on several key areas from Hereford-area business leaders and chamber of commerce officials during a visit to Hereford on Tuesday.

Milner and other Texas Chamber executives are visiting throughout West Texas to learn of local concerns and how the Texas Chamber can help meet those needs in Austin.

Milner, a former president of Southwestern Public Service Co. of Amarillo, said the state chamber is trying to form its legislative agenda for the 72nd Legislature, which meets in January. Milner told the group here that about 95 percent of the Texas Chamber's work is in lobbying.

The Texas Chamber, along with state officials, has developed "The Texas Strategy," a long-range action plan emphasizing education, taxation, tort reform, health care and other areas.

"We have identified education as our No. 1 concern," Milner said. "Education is the highest priority of the Texas Chamber, but Texas as a society hasn't made that commitment. We pay it lip service but we haven't made the commitment."

Another major concern in January is an expected $3 billion shortfall in state revenues, and what the legislature will do to make up for the shortfall.

"The Texas Strategy"

The Texas Strategy has been developed by the Texas Chamber of Commerce, with input from state officials and leaders from throughout the state. Education is the top priority for the legislative plan, along with the environment, tort reform, health care and infrastructure. The state chamber spends much of its time lobbying for these and other needs.

Texas Chamber of Commerce

Milner said the legislature will likely consider several revenue enhancement measures, including broadening the sales tax base to include services and "essentials"; a corporate income tax; personal income tax; broader franchise tax; lottery; more parimutuel racing; corporate profits tax; and more "sin" taxes on tobacco and alcohol.

Milner said Texas has the second-highest state sales tax in the United States, but the tax might actually drop if the scope of products subject to sales tax is increased.

"It's interesting that 70 percent of all Texans are still opposed to an income tax," Milner told the group. "However, I think we will have some sort of income tax in the 1993-95 time frame."

Milner said the workers compensation reforms that will take effect in January should help all businesses in the state, but said the state must do more to help cities other than Dallas, San Antonio and Houston.

"Those cities are doing well, but everyone else is hurting severely," Milner said. "The cities hurting most are the cities near state lines. The state must do something to make the Texas business climate better.

"Our small communities and rural areas are still sending good, solid representatives to Austin, but the big cities are not. Those big-city representatives are wanting higher taxes and other things that are contrary to our interests. We have gone from the second-best (business) climate in the nation to 17th in 15 years, and they want us to be 40th or 50th."

Oil spill could hard land, wildlife

DALLAS (AP) - The half-million gallon oil spill that threatens to destroy unique wildlife in Galveston Bay's marshlands won't get much of a challenge from petroleum-eating microbes, despite some state officials' efforts.

Federal officials won't endorse the treatment and one scientist is urging caution. They say effects of the microbes, which consume oil and convert it to fatty acids eaten by fish in a process known as bioremediation, need more study.

The U.S. Coast Guard said the main weapons in the battle against the slick are oil skimmers, vacuum trucks and containment booms.

"We believe that bacterial destruction of oil shows promise," said Roger Meacham, a spokesman for the regional office of the Environmental Protection Agency in Dallas.

"But we don't have enough information regarding the effectiveness or environmental impact on marine life to endorse its use on a grand scale in every situation," he said.

Meanwhile, the 17-mile-long slick was spreading, with oil washing up on the Texas City Dike, an island and a peninsula, the Coast Guard said.

Texas Land Commissioner Garry Mauro wants to use bioremediation on the spill.

"We have an Exxon Valdez disaster on our doorstep. The Coast Guard has sighted oiled birds at Pelican Island and the federal agencies are still holding committee meetings to decide what to do about it," Mauro said.

"The time for committee meetings was months ago. Today we should act before our precious wetlands and marine nurseries are damaged beyond repair."

The EPA can't stop the state from using the bacteria, Meacham said. But the agency is acting as advisor to a cleanup team of state and federal officials and has recommended against it.

State Water Commission chairman Buck Wynne and Blanton Moore, a representative of Mauro's office, were continuing to argue for application of the microbes.

The Coast Guard was hesitant about using bioremediation on oil spilled in the weekend collision of two barges and a jet fuel tanker in the Houston Ship Channel, part of the bay, said Capt. Thomas Greene.

"There is not really a great objection ... We want to be careful there isn't something else introduced into the area that could cause more problems," said Greene.

Use of the bacteria on a spill from the Norwegian tanker Mega Borg in June and a test last October show the process works and won't harm the environment, said Mauro.

AUG 01 90

Page Two

Local Roundup

Hutchison to visit Thursday

Kay Bailey Hutchison, Republican candidate for state treasurer, will be in Hereford at 3:30 p.m. Thursday at the Hereford Community Center.

The public is invited to attend the meeting.

Four persons arrested

Tonight, partly cloudy with a low in the lower 60s. South wind will be 10 to 15 mph.

Thursday will be partly cloudy with a high in the upper 80s. South wind will be 10 to 20 mph.

The extended forecast for Friday through Sunday is for widely scattered afternoon and evening thunderstorms Friday and Saturday; otherwise, partly cloudy. Highs will be near 90 with lows in the mid to upper 60s.

This morning's high at KPAN was 62 after a high Tuesday of 83. KPAN recorded .02 of an inch in a light shower Tuesday evening.

Warmer weather forecast

Sheriff's deputies arrested four persons Tuesday, including a man, 28, for burglary of a building; a man, 77, for indecency with a child; a man, 27, for theft under $20; and a man, 17, for aggravated sexual assault of a child.

Sheriff's deputies are investigating another case of desecration at West Park Cemetery in Hereford. Vandals spray-painted graffiti on the maintenance building and marred a headstone at the cemetery. Sheriff's deputies were unable to recover any prints at the scene. Persons who may have information about the vandalism are urged to contact Deaf Smith County Crimestoppers at 364-2583. Callers may remain anonymous by using a code name or number.

Reports to Hereford police on Tuesday included criminal mischief in the 500 block of 25 Mile Ave., with $600 damage; burglary of a storage building in the 200 block of Ave. E; domestic dispute in the 300 block of Ave. A; theft of gasoline in the 400 block of First; family violence in the 300 block of Lake; assault by threat in the 400 block of First; stolen bicycles in the 600 block of Stanton and the 400 block of Long; a mental case in the 800 block of Brevard; and a civil dispute in the 1200 block of East First.

Police issued five citations and investigated two accidents.

News Digest

World, National

WASHINGTON - Democrats are applauding the $283 billion defense bill approved by the House Armed Services Committee for recognizing the end of the Cold War by killing the B-2 bomber and slashing President Bush's request for the Strategic Defense Initiative.

WASHINGTON - American factory workers' productivity lagged behind all but one of the world's major industrial countries last year, and analysts blame the poor showing largely on the nation's weak savings and investment rate.

WASHINGTON - Majority Democrats overpower efforts to diminish the influence of unions in federal elections, prompting GOP leaders to complain that only Republican sources of campaign money are being singled out for reform.

WASHINGTON - The Commerce Department approved the sale of industrial furnaces to Iraq even though the manufacturer told U.S. officials the items could be used to produce nuclear weapons material, documents show.

WASHINGTON - Gene therapy, a new medical magic bullet for treatment of cancer, diabetes and many inherited disorders, could be used on patients for the first time this fall.

BOSTON - A public TV station aired some of Robert Mapplethorpe's photos to let viewers make up their own minds in advance of the opening today of the exhibit that incensed Jesse Helms and got a museum director arrested in Cleveland.

IRKUTSK, U.S.S.R. - Foreign Minister Eduard A. Shevardnadze and Secretary of State James A. Baker III try to build on fast-moving political developments in Afghanistan to end one of the bloodiest conflicts involving the superpowers.

JUNEAU, Alaska - Imagine Las Vegas with snow at 30 below. Or Atlantic City with moose and spruce. Alaska voters decide this month whether to legalize casino gambling.

Texas

GALVESTON - Crews used skimmers and booms to battle a 500,000-gallon oil spill today in Galveston Bay that already has stained several beaches and threatened wildlife in delicate marshlands.

DALLAS - The half-million gallon oil spill that threatens to destroy unique wildlife in Galveston Bay's marshlands won't get much of a challenge from petroleum-eating microbes, despite some state officials' efforts.

AUSTIN - Texas needs a single authority in charge of responding to oil spills to make sure the reaction is swift and sure, Railroad Commission Chairman Kent Hance says.

TEXAS CITY - Armed with binoculars and cameras, local residents expressed disgust and helplessness at the oil lapping onto the beach from a crippled barge.

DALLAS - Horse racing enthusiasts want a first-class track here and are ready to spend the money to see it happen, said the president of a group that announced the first plans for such a Metroplex facility.

AMARILLO - The juror dismissed from the nation's largest savings and loan fraud trial testified that he had hoped to have a sexual relationship with the daughter of the main defendant.

HOUSTON - A former Houston policeman fired after shooting a motorist to death once said if he returned to street duty "he'd have to kill another nigger," a fellow officer testified.

MARSHALL - A Woodlawn woman says a Marshall hospital put her through a "nightmare" when she was wrongly informed that her mother had died.

RUSK - A fingerprint found on a coffee cup near the body of Alto feed store owner Jackie Hicks belonged to a man who was both Hicks' financial adviser and Hicks' wife's lover, according to testimony from Cherokee County Sheriff Archie McKnight.

COLLEGE STATION - Endangered sea turtles in the Gulf of Mexico may be prevented from returning to their nesting sites by the smell of human development, university researchers say.

AUSTIN - The state Highway Commission chairman said he thinks Texans will support new money for roads because the alternative is canceling or delaying $5 billion worth of projects over 10 years.

AUSTIN - The state Highway Commission chairman gave little hope to South Texans who say they need a four-lane, divided highway between Corpus Christ and the Mexican border as an economic boost.

WASHINGTON - The House Armed Services Committee crushed one Texas-built military aircraft from its 1991 arms bill but restored another.

WASHINGTON - Democrats are applauding the $283 billion defense bill approved by the House Armed Services Committee for recognizing the end of the Cold War by killing the B-2 bomber and slashing President Bush's request for the Strategic Defense Initiative.

WASHINGTON - Majority Democrats overpower efforts to diminish the influence of unions in federal elections, prompting GOP leaders to complain that only Republican sources of campaign money are being singled out for reform.

WASHINGTON - Federal regulators say they were unaware that one of an Arizona insurance executive's corporations had pleaded guilty to a felony they allowed him to buy 15 savings and loan associations.



An elephant's trunk has about forty thousand muscles.



Bridwell Ranch hosts appreciation supper

Volunteer firefighters and their families from Adrian, Hereford, Walcott, Friona, San Jon and Bard were treated to an appreciation supper recently at the Bridwell Ranch West, in western Deaf Smith and Oldham counties. A fire burned about 30 sections of rangeland on June 19-20. The meal was catered by Sutphen's of Amarillo, and Gene and Ethel Ellis, forman of the ranch, hosted volleyball, horseshoes, music and more. About 200 persons attended.

Cuts in defense spending applauded

WASHINGTON (AP) - Democrats are applauding a $283 billion defense bill approved by the House Armed Services Committee for recognizing the end of the Cold War with deep budget cuts in the Strategic Defense Initiative and a halt to the stealth bomber program.

"I felt in the past that the committee would never get the message," Rep. Patricia Schroeder, D-Colo., said Tuesday night after the traditionally pro-Pentagon panel approved the bill, 40-12. "The world's changing and even Armed Services can change."

"The administration has asked for more costly weapons than can possibly fit in the years of declining defense budgets ahead," said committee Chairman Les Aspin, D-Wis.

Some Republicans gave the legislation low marks.

"It stinks," said Rep. William Dickinson of Alabama, ranking Republican on the committee. "I voted against it and I will strongly urge the president to veto it."

The legislation, which the full House will consider in early September, slashes $24 billion from Bush's proposal of $307 billion in military spending for the fiscal year beginning Oct. 1. It also marks a drop from this year's $305 billion defense.

The Senate is expected to take up its $289 billion version of the defense bill later this week.

Among major provisions of the House bill is an end to the radar-evading, B-2 stealth bomber at the 15 planes currently in development, a cut of $2.9 billion for the Strategic Defense Initiative, elimination of all money for two land-based nuclear missile systems and a cut of 129,500 military personnel.

President Bush had called for two stealth aircraft in fiscal 1991, $4.7 billion for SDI, commonly known as Star Wars; more than $2 billion for the MX and Midgetman missiles and a troop reduction of 38,000.

While chopping money from strategic programs, the panel rejected Defense Secretary Dick Cheney's second attempt in two years to kill the V-22 Osprey, a tilt-rotor aircraft that has widespread support in Congress.

The Armed Services Committee added $403 million for the Marine Corps' hybrid plane, which is manufactured in Texas and Pennsylvania.

"If you like to smell the pork, you'd love this bill," Dickinson quipped.

Although support for the B-2 bomber remains in the Senate, the panel dealt a serious blow to Bush's plan to build a 75-plane fleet. At nearly $865 million apiece, the aircraft are the costliest planes ever built.

On Monday, the panel's procurement subcommittee eliminated funds for the bomber in the new fiscal year, thus cutting off purchases after the first 15. The full committee voted 34-20 Tuesday to reject an amendment by Rep. Ike Skelton, D-Mo., to reverse the subcommittee's action.

"People were surprised the Berlin Wall fell down," said Rep. John Kasich, R-Ohio, co-sponsor of legislation to cancel the B-2 program. "It's surprising the Armed Services panel killed a major weapons program."

Nine Republicans voted to terminate the stealth bomber, Kasich said.

Bush had sought $4.6 billion in the budget for two of the bat-winged planes next year and advanced procurement of parts for six more in the following year.

The Senate Armed Services Committee, in its version of the defense bill approved earlier this month, adopted the administration's request.

On another major strategic system, Bush had called for $2.1 billion for the multiple-warhead MX missile and for moving the missiles from fixed underground silos to railroad cars. He also sought $202 million in research money for the single-warhead Midgetman.

Obituaries



GREGORIA GARZA
July 30, 1990

Gregoria Garza, 65, of Hereford died Monday, July 30, 1990, at her residence after a brief illness.

Rosary will be recited at 6:30 p.m. today in No. 26 Dayton St. Mass will be celebrated at 10 a.m. Thursday in San Jose Catholic Church with the Rev. Joe Bixenman, pastor, officiating. Burial will be in West Park Cemetery under the direction of Rix Funeral Directors.

Mrs. Garza was born in San Juan and moved to Hereford in 1969. She married Troibio Garza on Sept. 12, 1949, in San Juan. He died in 1986. She was a homemaker and a member of San Jose Catholic Church.

Survivors include seven daughters, Juanita Hernandez and Marianaita Salinas, both of San Juan, Imelda Rios, Irma Lama, Maria Mendez and Martina Regaldo, all of Hereford, and Elvira Gonzalez of Houston; seven sons, Cesencio Garza of Idaho, Lupe Irlis of Fresno, Calif., Natividad Garza of New Braunfels, Ramiro Garza, Armando Garza, Cecilio Garza and Francisco Garza, all of Hereford; three sisters, Cruz Reyna of Alamo, Texas, and Vivina Salinas and Teresa Hernandez, both of San Juan; 60 grandchildren; and 28 great-grandchildren.

Mistaken 'death' gives family agony

MARSHALL, Texas (AP) - A Woodlawn woman says a Marshall hospital put her through a "nightmare" when she was wrongly informed that her mother had died.

Louis Coe told his wife, Eva, that her mother had died Saturday at Marshall Memorial Hospital. The hospital had told Coe that his 87-year-old mother-in-law had died after being admitted July 25 for a kidney infection.

"I couldn't believe it," Mrs. Coe said. "I went all to pieces."

For the next hour, Mrs. Coe went about the grim task of informing family members that her mother, Emma Garrett, had died that afternoon. She had contacted over half a dozen relatives before receiving a call from her brother-in-law--a call that turned her grief to relief and then to anger.

Mrs. Coe's brother-in-law learned Mrs. Garrett had not died when he called the hospital to give instructions for the body to be transferred to Denton County. It was then he found out the good news - there had been a mixup at the hospital and the doctor had called the wrong family.

"It's hard to explain the emotions I went through when I got that phone call," Mrs. Coe told the Marshall News Messenger. "My sister told me it's like you've been raped. I couldn't believe it when he told me she was dead, but it was even harder to believe when they said that she wasn't."

Mrs. Coe quickly went to the hospital to see for herself what was going on. At the hospital, Mrs. Coe found out that, despite the fact that her mother is paralyzed and cannot talk, she was very much alive.

In her anger over what she called "a nightmare," Mrs. Coe telephoned Memorial Hospital administrator Jim Pears to express her outrage over the mixup.

"He was very apologetic," she said. "I said some pretty ugly things ... they didn't even call to tell us there had been a mistake."

Pears said the mixup occurred after a 48-year-old woman in the care of Dr. Lake Littlejohn died Saturday afternoon. Littlejohn was having trouble getting in touch with the woman's family, he said.

"When (Littlejohn) called the hospital back, they apparently picked up the wrong chart and gave the telephone number of another patient on the nursing unit," Pears said.

"It's an unfortunate circumstance where we had trouble finding the relatives of the patient who died," Pears said. "It went on for four and a half hours ... the doctor was desperate to tell them."

Pears termed the situation "tragic" but added, "You can only realize that a mistake was made and you're sorry it happened."

State wants single oil spill agency

AUSTIN (AP) - Texas needs a single authority in charge of responding to oil spills to make sure the reaction is swift and sure, Railroad Commission Chairman Kent Hance says.

"It's the worst morass of overlapping jurisdictions I've ever seen. You've got to have one phone number, one agency in charge, otherwise everybody runs in circles," Hance said Tuesday.

Land Commissioner Garry Mauro echoed Hance's comments.

"The beaches, the bay bottom, the wetlands belong to the people of Texas and they must be protected. That's why this state must have its own oil spill response plan, so we don't bog down in bureaucracy when we need instant action," Mauro said.

Oil spills involve federal agencies such as the Coast Guard and Environmental Protection Agency. In state government, the Railroad Commission is responsible for pipelines and offshore oil platforms, the General Land Office handles beaches, and the Water Commission handles water pollution, Hance said.

"If we don't get this coordinated and get a handle on it now, it's just a matter of time until we have a major spill," said Hance, who just returned from Alaska, where he inspected cleanup efforts from last year's Exxon Valdez spill.

Asked if Texas might experience an environmental disaster of that size, he said, "It certainly could."

Hance said the growing U.S. dependence on imported oil is an invitation to trouble.

"With the increase in oil imports, we're going to have more oil spills if we don't have some changes. It's just like a freeway that's being crowded with more and more cars and then having more and more accidents," he said.

Hance said he is preparing recommendations for an Aug. 9 meeting of the Governor's Oil Spill Advisory Committee. That panel was formed after the Exxon Valdez spill in 1989.

Among recommendations Hance said he will call for:

- Construction of offshore unloading facilities. Such facilities would allow tankers that are too large to dock in Texas ports to discharge their cargo into pipelines rather than go through the risky business of loading oil onto smaller ships, Hance said.

- More training drills. "No one knows exactly who's supposed to do what. The more drills they have, the more they become comfortable with who's in charge," he said.

- More pilots to steer oil tankers into Texas ports.

The oil spill advisory panel issued numerous recommendations last November, and some are being incorporated in revised state plans, said Sheila Allee, spokeswoman for Gov. Bill Clements.

In the wake of the current 500,000-gallon oil spill in Galveston Bay and last month's Mega Borg accident, a state senator said Tuesday that Texas and other Gulf Coast states need to start working to develop their own unified oil spill response strategy.

"We found that the other Gulf Coast states are as interested as Texas in protecting the environmental and economic integrity of the Gulf," said Sen. Carl Parker, D-Port Arthur.

Parker said he proposed the creation of a five-state oil spill commission - to include Texas, Alabama, Florida, Louisiana and Mississippi - during a Southern Legislative Conference meeting last week. Officials from those states will meet in Austin in September to begin work on the project, he said.

"The second major oil spill in the Gulf Coast in two months has occurred and highlights the urgency with which we must develop a comprehensive policy for oil spill prevention and response," Parker said.

THE HEREFORD BRAND

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Life!



MR. AND MRS. LEO WITKOWSKI

Couple to be honored

Hereford residents, Leo and Louise Witkowski, will be honored at a reception marking their golden wedding anniversary from 2-4 p.m. Saturday, Aug. 4, at the Hereford Senior Citizens Center.

The couple was married Aug. 7, 1940, in Plainview after Leo graduated from Texas A&M University and Louise from Texas Tech University. They moved to the Arney community in Castro County in 1945 where Mr. Witkowski was engaged in farming and raised registered Milking Shorthorn cattle. He was involved in numerous farm organizations and was a charter member of the Texas Wheat Producers Association.

The couple moved to Hereford in 1961 where Mrs. Witkowski was recognized statewide for her efforts as a leader in the 4-H program. She also taught vocational homemaking at Hereford Junior High School. While in Deaf Smith County, Mr. Witkowski farmed near the Simms and Wildorado communities and remained active in various commodity organizations. He was recognized as Man of the Year in Texas Agriculture in 1976 by the Texas County Agents Association.

The Witkowskis have four children, Rita Huckert of Dalhart, Lou Ann Rounds of Des Moines, Iowa, Gerald Witkowski of Hereford, and Jane Geppert of Arlington. They also have 15 grandchildren. They are members of St. Anthony's Catholic Church.

Meeting planned Aug. 7

All members of the Ladies Golf Association are urged to attend a meeting at 5:30 p.m. Tuesday, Aug. 7, at the Pro Shop.

Topics to be discussed include the Couples Tournament set for Sept. 15-16 and the Linda Kraft Golf Clinic set for Aug. 23.

Diaper Derby scheduled

The Women's Division's second annual Diaper Derby is planned Saturday, Aug. 11, in conjunction with the Town 'n' Country Jubilee Celebration activities.

The crawling race will be held in Jubilee Junction at Dameron Park. The Diaber Derby will follow the Jubilee's parade and will start at 1 p.m. with three races featured.

Toddlers, ages six to nine months, will compete at 1 p.m.; youngsters nine to 12 months will race at 1:30 p.m.; and children 12-18 months will compete at 2 p.m.

An entry fee of $5 per child should be brought to the Deaf Smith County Chamber of Commerce office at 701 N. Main by Wednesday, Aug. 8. Entry forms are available at the Chamber.



Kenneth Arnold filed the first official flying saucer sighting, June 24, 1947, while flying near Mt. Rainier.

Ann Landers

DEAR ANN LANDERS: I was fascinated by the horror stories of brides who had been ripped off. The woman who wrote was correct when she said that people in the bridal industry get away with murder because they know it's an important day and they can call the shots. Also, a bride is a one-time customer and they don't have to worry about whether or not she'll come back.

Most bridal shops tell you it takes 16 weeks from the time you order your gown until the gown arrives. They all insist on 50 percent down. I had no quarrel with that.

Two weeks before the wedding, my gown had not arrived. I began to get nervous. One week before the wedding -- still on gown. By then I was frantic. Also, the bridesmaids gowns had not arrived. Three days before the wedding I said, "The hell with it," bought a gown off the rack and made my own headpiece. I had to get down on my hands and knees and beg a seamstress to make five bridesmaids dresses. (She charged me double but I had no choice, so I paid her what she asked.)

The morning of the wedding, my gown and headpiece arrived along with the bridesmaids dresses. I refused to accept them. The shop sued me and WON! Their lawyer proved that they had contracted to deliver the merchandise in time for the wedding and that they had lived up to the agreement. Can you believe this?

My advice to all brides is this: When you order your gown tell the bridal show that the wedding is 30 days earlier than it actually is. Give yourself one full month of breathing space. I wish someone had given me this advice. It would have spared me a lot of grief. -- Experienced in Texas

DEAR EXPERIENCED: Thanks for what sounds like an excellent suggestion. And now, in the interest of evenhandedness, I'm giving equal time to a former owner of a bridal shop.

DEAR ANN LANDERS: I just finished reading the letter about how brides are ripped off by the bridal industry. I was in that business for 17 years. How about letting me tell you the other side of the story?

No business in the world will give a person ulcers faster than the bridal gown business. This first year I opened my shop I was reluctant to ask for money up front. I got stuck for $17,000. Two weddings were canceled when the brides changed their minds. A third canceled when the groom got cold feet. They were all from out of state and there was no way I could collect.

I'll never forget the bride who gained 22 pounds between the first fitting and her wedding day. We worked on that gown until 2 p.m. to ge it to fit. She was married at 4 p.m. I got a migraine that lasted four days.

In 1983 a socially prominent family ordered a $14,000 wedding dress. The bride had a fitting in February. In June she came in for another fitting -- five months pregnant. The wedding was scheduled for August. I had to redesign the gown completely. In July the bride had a miscarriage. When I was asked to schedule another fitting I told the bride's mother that I was closing my shop and retiring from the business. I did just that and am now living a much saner and healthier life. -- Manhattan

DEAR MANHATTAN: Thanks for adding a little balance to the picture. Once again we see that there are two sides to every story -- at least.

Feeling pressured to have sex? How well-informed are you? Write for Ann Landers' booklet "Sex and the Teen-ager." Send a self-addressed, long, business-size envelope and a check or money order for $3.65 (this includes postage and handling) to: Teens, c/o Ann Landers, P.O. Box 11562, Chicago, Ill. 60611-0562. (In Canada, send $4.45.)



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SPORTS

Ryan ropes win No. 300

MILWAUKEE (AP) - Nolan Ryan wanted to win his 300th game at home. Judging by the crowd noise, it sounded like he did.

The fans at County Stadium spent Tuesday night rooting for Ryan, and he rewarded them with his historic victory, leading the Texas Rangers over the Milwaukee Brewers 11-3.

"We found out the Milwaukee fans can still cheer loud," said Paul Molitor of the Brewers. "Of course, we haven't given them much to cheer about.

"I said before the game that we had to score early to take him out of the game, but we didn't and fans got behind him, deservedly so for what he accomplished," Molitor said.

Elsewhere in the American League it was Baltimore 6, Toronto 4; Boston 6, Chicago 4; New York 10, Detroit 0; Kansas City 8, Cleveland 4; California 13, Minnesota 2; and Seattle 7, Oakland 2.

A sellout crowd of 51,533, the ninth-largest in the major leagues this season, began cheering for Ryan when he walked to the bullpen in right-center field to warm up. He got the first of several standing ovations when he went back to the dugout before the game began, flanked by his teen-aged sons.

The Rangers were excited, the Brewers were excited, the fans were excited. And so was Ryan, although he typically did not show it.

"He didn't act any differently. He acted just like he does on a day he has another start, but that's Nolan Ryan," Texas catcher Geno Petralli said.

In fact, Ryan spent time before the game in the clubhouse easily chatting with teammates and signing a few autographs for them. In an age when far lesser lights in baseball breeze past their fans, Ryan signed a few autographs for young and old.

"He deserves a lot of respect," Milwaukee's Dave Parker said.

On and off the field, certainly.

Gary Sheffield, born seven months after Ryan appeared in his first major game in 1966, had faced him in only one other game. It was last season, and Sheffield drew four walks; he earned them, getting knocked down by four of Ryan's fastballs.

On this evening, Sheffield went 0-for-4, striking out once. Sheffield came to bat in the eighth inning with two runners on base, no outs and Milwaukee trailing 5-1.

Ryan's first pitch to Sheffield was clocked at 96 mph. Sheffield eventually popped up.

"The last time I came up, he was still throwing in the 90s," Sheffield said. "That tells you the man is in great shape."

Ryan left later in the inning, earning another standing ovation. He waved to the crowd, and waited in dugout for the end of the game.

In the bottom of the ninth inning, with two outs and two strikes on Robin Yount, the fans stood and started applauding. When Yount flied out to center fielder Gary Pettis for the final out, they erupted.

Ryan was mobbed as he made his way to the mound to thank reliever Brad Arnsberg, who saved the game. Pettis gave the game ball to Ryan and, with the hand-shaking all done, he made his way back the dugout.

It was a scene all baseball fans have grown accustomed to seeing: Ryan, slightly tilted to one side, with his hand in the air, acknowledging his accolades.

This time, Ryan's 18-year-old son, Reid, was down on the field, recording the historic moment up close and personal with a video camera.

Ryan did a brief interview in the dugout, with fans hanging over the railing to shout their praises. It was over in a minute and then Ryan

(See AL ROUNDUP, Page 5)

Raider QB Gill not satisfied with '89 success

LUBBOCK (AP) - Texas Tech quarterback Jamie Gill is not satisfied.

Forget about the Red Raiders' 9-3 finish last season, the team's best record in almost 15 years.

Forget that Tech smashed Duke 49-21 in the All-American Bowl, making it the only Southwest Conference team to win a bowl game.

Forget they finished last season ranked in the Top 20.

Gill wants more.

"Everyone picked us down in the conference last year and we surprised some people," the junior quarterback said. "We could smell the Cotton Bowl last season and I really think we can get there this year."

If the Raiders are to reach Dallas on Jan. 1, however, they will have to muster all their firepower.

A treacherous schedule and heavy losses to graduation on offense have the Red Raiders thinking more about survival than success this fall, says Tech head coach Spike Dykes.

"We've got some work to do," said Dykes, who was named Southwest Conference Coach-of-the-Year in 1989. "I look at our schedule and think we have got to get good in a hurry."

After playing five of the first seven games on the road against teams including Ohio State, Arkansas and Texas A&M, the Red Raiders return home for a date with the reigning national champion Miami Hurricanes.

"Boy, that's a tall order," Dykes said. "We could be worse than 2-and-5 at one point and be playing pretty good football."

Tech, which ended last season with its best record since 1976 (10-2) and ranked No. 19, lost nine of 11 starters on offense.

Among the missing are All-Southwest Conference running back James Gray and the entire offensive line.

The team also learned early in the summer that starting senior tight end Charlie Lott had been ruled scholastically ineligible.

"The offensive line is tender," Dykes said, adding that some of the players vying for starting spots have never played in a college game.

"Any time you lose a James Gray you don't replace him. You just hope to go on to the next stage and develop from there," he said. "But we have got some tools. We are not barefooted."

Without Gray, who averaged 100-plus rushing yards per game last season, Gill, and junior running back Anthony Lynn will highlight a passing offense, Dykes said.

Lynn, who could be mistaken for former SWC great Eric Dickerson in running style and stature, can catch the football. He led the Red Raiders in receiving yards in the team's final spring scrimmage.

"I think we can open it up and not only hit the backs coming out of the backfield, but maybe burn some teams deep too," Gill said.

Defensively, the Raiders return eight starters, including the entire defensive backfield.

Anchored by senior linebacker Charles Rowe, a consensus All-SWC selection last year, and sophomore free safety Tracy Saul, who was named SWC Defensive Newcomer of the Year in 1989, the Raiders' "bend but don't break" style defense is the backbone of the team, Dykes said.

The defense gave up an average of 400 yards total offense per game last year, but Dykes said "we can improve on that with the experience we'll have."

The kicking game worries Dykes the most, he said.

(See TEXAS TECH, Page 5)

Arlington draws 8,000

ARLINGTON, Texas (AP) - Nolan Ryan was in Milwaukee, almost 900 miles away, but it was an unprecedented "home away from home" game at Arlington Stadium for almost 8,000 Texas Rangers baseball fans as Ryan chalked up his 300th career victory.

The telecast of Tuesday night's game, won by Texas 11-3, was shown on the giant Diamond Vision screen in centerfield to a crowd that was admitted free. The radio broadcast was played on loud speakers, and the scoreboard functioned just as if it were a home game.

Fifteen-year-old John Buck of Fort Worth - who has spent "hundreds and hundreds of dollars" accumulating a baseball card collection that includes 118 Nolan Ryan cards - said his investment is "worth more after tonight."

"And now," he added, "they'll be coming out with a new Nolan Ryan card, for the 300th victory."

The event at Arlington Stadium was complete with its own set of crowd waves, music and dot races on the giant screen.

Chris Duell, 26, of Dallas and Kyle Jurca, 26, of Carrollton kept a running total of Ryan's strikeout total for the night by stringing up another 11-inch by 17-inch "K" with every new victim.

"We keep the K's every time Ryan pitches," Duell said. They were about halfway up the stands, on the third base side. "We tried to get in Section K, in the outfield bleachers, tonight but they wouldn't let us."

Chuck Edwards, a Grand Prairie realtor, said: "It's a lot more than I expected. I thought it would be great, but they had the wave and the music. It would have been nice to get to see Nolan pitch in person tonight, but this was the next best thing. We got the home crowd and everything."

The crowd was quiet through the first four innings, as the Rangers were handcuffed without a hit. But the stands came alive when Texas rallied for four runs in the fifth inning, propelling Ryan to win No. 300.

Sherrill Headrick, a former football linebacker for Texas Christian and the Kansas City Chiefs, was at the stadium with his wife and two friends because they were in a move to celebrate, anyway. He learned earlier Tuesday that TCU will induct him this fall into its football Hall of Fame.

"I think it's fantastic, all these people came here," Headrick said. "The amazing thing is that everybody could have watched it on TV. It's unbelievable that we drove 40 miles to come across Fort Worth ... but we decided we wanted to be here and watch it with other people."

The game was already a half-hour old by the time Bob Phillips, a 36-year-old lawyer, and his son, David, arrived at Arlington Stadium.

"We drove 200 miles from Georgetown, Texas, for this game, with a flat tire on the way, and it was worth every bit of it," Phillips said.

"We didn't think we were going to make it on time, but I paid extra to get the flat fixed faster and by the grace of God and the charity of a man at this station in Abbott, Texas, we were able to get here by the top of the second inning."

"I brought my son because I wanted him to be here for history," Phillips said. "My wife thinks I'm crazy."

Chris Kinnear, 30, of Arlington, brought a banner with a large "300" written on it and draped it over a section of the grandstand.

It was his second trip to Arlington Stadium with the banner. It made its appearance last week when Ryan was unsuccessful in his first attempt at the record.

"I am one big Nolan Ryan fan,

(See ARLINGTON, Page 5)

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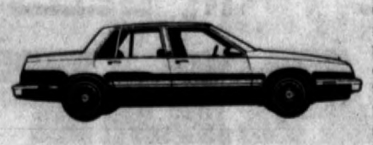
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Reds halt skid, try to regain momentum

By DICK BRINSTER
AP Sports Writer

Now that their long losing streak is over and their nightmarish West Coast road trip about to end, the Cincinnati Reds are looking to reclaim the momemtum that gave them a huge lead in the National League West.

"We've got the best home record in baseball, and we've got 20 games at home in August," Manager Lou Piniella said after Cincinnati beat the Los Angeles Dodgers 5-2 Tuesday night to snap an eight-game losing streak. "This thing is there to be won."

It was that attitude that propelled the Reds to an 11-game lead, half of which has disappeared in a 2-8 swing through California. The trip ends where it began - thanks to rescheduling tied to the delayed opening of the season - today in San Diego.

It ends none to soon to suit shortstop Barry Larkin.

"I don't know what it is about the Coast," he said. "We don't win here. It's not that we don't play well, it's that we don't win."

Part of the failure of the trip has been a lack of offense. Prior to collecting six hits in the victory Tuesday night, the Reds had been held to a total of three in consecutive losses Sunday and Monday.

"You just have to keep working on it and it'll come," center fielder Eric Davis said.

And it doesn't hurt to have pitcher Jose Rijo doing his part both offensively and on the mound.

Rijo scattered six hits in 6 1-3 innings. He also singled twice, scored once and stole a base, the first time this season a Cincinnati pitcher has attempted to steal.

Rijo (7-4) has at least one hit in each of his last four games.

Elsewhere, it was San Francisco 3, Houston 2; Montreal 7, New York 4; St. Louis 4, Philadelphia 2; Pittsburgh 9, Chicago 1; and San Diego 7, Atlanta 6.

Hal Morris, batting in the leadoff spot for the first time this season, tripled and doubled and scored twice for the Reds.

Rijo struck out four and walked one before Randy Myers relieved with two on and one out in the seventh inning and Cincinnati leading 4-4. Myers blanked the Dodgers over the final 2 2-3 innings to earn his 21st save.

Cardinals 4, Phillies 2

John Tudor won his fifth straight decision, Todd Zeile hit a two-run homer and Willie McGee extended his hitting streak to 21 games for St. Louis.

Denny Walling walked against Ken Howell (8-7) to start the second inning and Zeile hit a towering drive over the left field fence for his 11th homer.

Giants 3, Astros 2

Don Robinson, pinch-hitting instead of pitching, singled with the bases loaded in the ninth inning for San Francisco.

Robinson hit the first pitch from Juan Agosto (5-6) into left-center field to make a winner of Jeff Brantley (4-3).

Pirates 9, Cubs 1

Sid Bream had a two-run homer and three RBIs, and Bob Patterson (7-3) pitched strong emergency relief.

Bream's homer off Shawn Boskie (4-6) came in the second inning after Barry Bonds reached on an error by shortstop Shawon Dunson. The homer, Bream's 10th, gave Bob Walk a 3-0 lead.

But Walk left the game in the bottom of the inning when he bruised the middle finger of his right pitching hand attempting to field Dave Clark's hard grounder.

Expos 7, Mets 4

Andres Galarraga hit Montreal's first inside-the-park homer in three years and Oil Can Boyd allowed two runs and stranded five runners in scoring position in six innings.

Sid Fernandez (7-7), who shut out Montreal on two hits on April 22, lasted just 1 2-3 innings, allowing five runs on six hits.

Padres 7, Braves 6

Garry Templeton singled to tie the game and scored the winning run when Atlanta third baseman Jim Presley bobbled a grounder.

The Braves lost for the sixth time in seven games despite the 371st career homer - breaking a tie with Gil Hodges and Dave Winfield for 33rd place - and five RBIs by Dale Murphy.

TEXAS TECH

Junior Lin Elliott, who connected on only nine of 19 field goal attempts last year, has struggled.

Dykes said no one has emerged as a solid replacement for departed punter Jamie Simmons, who led the SWC in net punting in 1989.

Despite all of Dykes' concerns, he and his team are primed for the opportunity to topple some giants this season.

"We are gonna have some fun," Dykes said. "The only way you can build up a competitive program is by playing competitive teams. We are looking forward to the challenge."

All-Stars even at 13-13

HOUSTON (AP) - Coach Bob Ledbetter of Southlake Carroll took a calculated risk to help the North win the Texas High School Coaches' Association All-Star football game.

He miscalculated.

A fake field goal play went awry with 39 seconds left in the game Tuesday night and the North had to settle for a 13-13 tie with the South.

"I think it was open and I thought it would work," Ledbetter said.

But a fumbled snap prevented any hope of the play succeeding, spoiling a drive to the South's six-yard line late in the game.

"We felt like at that point in time and the way everything was setup, the fake field goal would have been wide open," Ledbetter said.

The North drove to what would have been the winning field goal with an outstanding performance by Class 2A quarterback Tarnell Pritchett, the game's outstanding offensive player.

The South's Marcus Batts of Houston Lamar earned outstanding defensive player honors.

He intercepted the first pass of the game by the North's Steve Clements of Huntsville, setting up the first score of the game. Batts also had seven tackles and two assists.

Pritchett keyed the game-tying touchdown with a 5-yard third down run early in the fourth quarter, setting up John Henry's one-yard touchdown run.

The North could have taken a 14-13 lead at that point but Austin LBJ's Kenneth Alexander blocked the extra point attempt by Sunray's Brian Gill, preserving the tie.

In the closing minutes, Pritchett engineered a drive that ended at the South's six-yard line and the North set up for an apparent field goal with less than a minute to play.

Pritchett had two fourth down runs to keep the final drive alive.

On the first play after Batt's interception, Jeff Granger of Orangefield hit Daniel Adams of Schulenburg on a 42-yard touchdown pass.

Pritchett tied the game in the first quarter with a two-yard run and the South went back ahead in the second quarter with a 29-yard pass from Aldine MacArthur's Steve Emerson to Lee Fedora of A&M Consolidated.

The North won the 1989 game in Dallas 29-20 and lead the overall series 31-20 and there are five ties.

AL ROUNDUP

walked down the runway, getting one final, prolonged cheer.

"That's a special feeling that's hard to explain," Ryan said. "It was real exciting and rewarding on a personal basis to see the Milwaukee fans be so supportive, and I think it really speaks well of them.

"The only other time I've experienced that was last year when I came back to Anaheim for the first time after being gone for nine years. But that was a little different because I had pitched there and had a very special relationship with those fans," he said.

"It was the first time since the no-hitters I've seen the fans get up and start applauding as they do for the home team when they're one out away from winning a ballgame," he said. "So what we saw was unique."

And so is man everyone came to see.

Orioles 6, Blue Jays 4

Ben McDonald won his third straight game as a starter and Cal Ripken hit a three-run homer.

McDonald (3-0) scattered seven hits in seven innings and allowed only two earned runs in his third game since joining the starting rotation on July 21. McDonald has yet to lose a game in 15 appearances dating back to last year.

Red Sox 7, White Sox 2

Tom Brunansky ended an 0-for-34 slump and Tony Pena a 1-for-23 slide with key hits in a four-run second inning.

Brunansky and Wade Boggs had three singles apiece in a 14-hit attack that helped rookie Dana Kiekcer to even his record 4-4 with relief help from Dennis Lamp and Rob Murphy.

Chicago's Eric King (8-4) dropped to 0-3 in six starts in July as he was tagged for four runs and nine hits in four-plus innings.

Mariners 7, Athletics 2

Bill Swift pitched eight shutout innings to win his third straight start as Seattle took advantage of Mike Moore's wildness.

Swift allowed seven hits, struck out five and walked one. Keith Comstock got the last three outs, allowing Lance Blankenship's two-run double.

Yankees 10, Tigers 4

Rookie Mark Leiter allowed eight hits over 7 1-3 innings in his first major league start while Roberto Kelly knocked in two runs and scored twice.

Kelly, Oscar Azocar, Jim Leyritz and Kevin Maas had three hits apiece as the Yankees pounded out 17 hits and scored the most runs in 46 home games this season.

Royals 8, Indians 4

Danny Tartabull, just off the disabled list, hit two of Kansas City's five doubles and drove in three runs.

Kevin Appier (6-4) got the victory, giving up two runs on eight hits in seven innings, as Kansas City won for the fifth time in six games against the Indians this season.

Angels 13, Twins 2

Dave Winfield had two singles and drove in two runs to spark a six-run fifth inning as California routed Minnesota at the Metrodome under a season-high 20-hit attack.

Winfield knocked in three runs overall and was one of four California players with three hits. Lance Parrish, Dante Bichette and Kent Anderson also had three hits.

Chuck Finley (14-4) allowed just one earned run and nine hits to earn his fourth straight decision.

ARLINGTON

The atmosphere here tonight is like a regular game," Kinnear said.

Drew Pierce, 24, of Dallas, said of the night at the stadium: "I love it. It's baseball, it's Nolan Ryan, it's exciting. All three of those seem to come along with each other."

Added Cindy Smith, 37, of Dallas, "I think it's a hoot, with everybody doing the wave and all the music and dot races - all the people here. It feels good out here."

The crowd of 7,828 gave Ryan a standing ovation when he left the game in the eighth inning during a Milwaukee rally, then waited to see if a 5-3 Rangers lead would stand up. Julio Franco's grand slam in the ninth capped a 6-run inning that wrapped up a 11-3 victory and Win No. 300 for Ryan.

But fans weren't leaving. They waited not only for reliever Brad Arnsberger to get the save for Ryan in the bottom of the ninth, but for an interview of Ryan afterward.

Just as in Milwaukee, the fans at Arlington were on their feet with one out to go in the ninth, yelling, "Nolan ... Nolan ... Nolan!"

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HTFCU setting new records in pumping dollars back into economy

Home-owned Credit Union serves Deaf Smith, Castro counties

By ORVILLE HOWARD
Special Feature Writer

A home-owned Hereford financial center is setting new records in returning deposits back to the people in the form of consumer loans--pumping new dollars into an economy etched with a credit crunch.

Robert L. "Bob" Baker, manager of the Hereford Texas Federal Credit Union, said more than 63 percent of the credit union's deposit base is being funneled back into the Hereford-Dimmitt communities in the form of local loans.

"I believe our loan percentage is probably the highest here in the Hereford area," said Baker, while relating to the loan-to-deposit ratio. "Our board of directors and stockholders believe that available lending reserves should be returned back to the people in the form of loans when there is a sound need and a sound cause.

"After all, lending money is our business--that's how a financial institution earns money."

Baker's business is managing money...millions in a cash flow which he never sees. But he sees the people who get it, local folks needing funds to bridge financial gaps between paychecks or cropchecks. Installment and consumer loans are big ends of the loan business at the Hereford Texas Federal Credit Union located on the east side of the town square in downtown Hereford.

Since the credit union serves residents of both, Deaf Smith and Castro counties, the financial institution also has banking office in Dimmitt where a new building is expected to be completed by the summer of 1991. Baker serves as manager of both units, with the Dimmitt unit referred to as a "branch" unit in bank terms.

"Our charter serves Deaf Smith and Castro counties, and any resident in the two counties are eligibl to become a member and do business with the Hereford Texas Federal Credit Union," said Baker. "We are a community-oriented credit union, not one that is related to an industry, such as one frequently finds in the larger cities."

To do business at the Hereford-based credit union, one must be a resident of either of the two counties served by the federal/state charter and buy one share of stock at a current cost of $25. No one is allowed to purchase more than one share of stock regardless of the amount in deposits or savings. The credit union policy is one share, one vote per customer or stockholder.

"The stockholders elect the board of directors and in turn the board oversees the managerial staff," said Baker. "I am just an employee of the board of directors and stockholders who runs the day-to-day business of the credit union. We're dedicated 100 percent to the people and the communities of Deaf Smith and Castro counties."

As of June 30, 1990, the Hereford Texas Federal Credit Union showed individual deposits of $23,896,243.19, with undivided earnings set at $266,437.55 and net income at $88,210.34. By law, the credit union may loan 10 percent of its total individual deposits to any one person, thus in this particular case, the maximum loan to any one person may not exceed the $2.4 million level.

"We've never loaned the maximum at the individual level," said Baker. "But we try to keep the loan percentage numbers fairly high...scattered out across the community rather than to just to a few."

On the commercial lending end of the business, the credit union is allowed by law to loan a maximum of 20 percent of its sum total of allowable loan loss, regular reserve, undivided earnings and net income to any one business. In the Hereford/Dimmitt unit, the maximum commercial loan under this schedule to any one business as of June 30 could not have exceeded $279,064.

"You can see by the very nature of our loans that we are oriented to the individual," said Baker. "We can help a person get started in a business but somewhere along the line he must look to the larger lending agencies for his commercial needs. We do not consider ourselves being in the commercial or real estate lending business."

As a random example of the type of loans serviced by the credit union, 18 percent of its current lending gross is directed to new automobiles, with new truck loans running 17.78 percent and used truck loans running 14.38 percent.

The combined total of commercial business loans*(SBA), the business side of real estate/ agriculture and commercial equipment inventory totals only 12.72 percent, with agricultural loans running about 7.61 per cent. New vehicle loans total out at about 35.28 percent whereas used vehicle loans total about 24.29 percent. First mortgage real estate sets at about 2.39 percent.

The current board of directors include Joe Kerr, president; Dr. Milton Adams, vice president; Dr. W. Hill, secretary-treasurer, and directors Nick Yosten, Ralph Smith, Wayne Amstutz, and Charles Hoover.

The members of a supervisory committee include Richard Stahl, Jeryl Baker and Jimmy Bell. Baker's Hereford assistant is Troy Don Moore, a lawyer by profession but now on the cutting edge of consumer finance.

Kerr, office manager of the Deaf Smith Electric Cooperative by profession, believes the credit union plays a key role in the growth and development of Deaf Smith and Castro Counties--"You can see by our high loan percentage rate that we believe in our town and our area."

But Kerr did not hesitate to voice his concern over what has been termed as an "economic plateau" in Hereford's Golden Triangle.

"I think what we need is some vibrant leadership that's willing to take a little risk and you can see in our loan percentage rate that our credit union is willing to take some of that risk," said Kerr. "By checking our new loan ratio you'll see that the credit union is willing to work with new people and help new people. We've been community-oriented since those initial organizers went door-to-door collecting 25-cent pieces to get it started back in 1936."

Kerr, who has been with the Deaf Smith Electric Cooperative for 33 years, has a local heritage dating back to the 1800s. As a matter of record, his grandfather, the late C.F. Kerr, was county judge of Castro County in 1889.

Dr. Hill, secretary-treasurer of the credit union, has been a veterinarian for 21 years with offices in Dimmitt...in Dallas one year and 20 in Dimmitt.

"Since i've also been involved in farming and livestock production, I believe one of the first things we need to do is get commodity prices up to the point where farmers can pay their bills and have a little money left over," said Hill, in relating to the sluggish economy of agriculture. "Cattle prices have been good for the past two or three years, but farm commodity prices in many cases have been below the cost of production--this has got to be changed in one way or another before we can expect a big economic turn-around in the Hereford/Dimmitt area."

He pointed out that expense input into crop production has continually gone up over the past decade whereas commodity prices have dropped..."Grain prices are lower right now than when I moved to Dimmitt several years ago. We're also going to have to become more integrated in our farming operations if we're going to do more than just survive.

Born and reared in the grain and farming industries near Bushland 12 miles west of Amarillo, Hill is no stranger to big shifts in turnrow industries, pointing out that if smaller rural communities, such as Hereford, are going to maintain a growth pattern, they're going to have to develop small industries related to crops and cattle -- "We can't set around and wait on something to happen, we've got to unite and develop the smaller units that's related to what we do best...raise crops and cattle."

In addition to his input into the Hereford-based credit union, Hill is also a Past member of the Industrial Committee of the Dimmitt Chamber of Commerce - "We're working on this thing of bringing in new industry all of the time, and it's tough. So, we've come to the conclusion that we must help each other...help present industry to continue to grow and to develop ag-related industry that can be handled on a local level. What's good for Hereford is good for Dimmitt, and vice-versa."

He said that a number of small business units are being studied at this time, mostly related to corn and the food industry, with a new popcorn popping plant now in the mill...."We have a lot of popcorn now being grown in the Dimmitt-Hereford area."

Dr. Adams, an optometrist in Hereford for the past 46 years, believes Hereford is the top of the line when it comes to Texas towns--"I wouldn't have stayed around for 46 years if I had not of liked the town and believed in it."

"One of the primary purposes of the credit union is to loan money to people that most financial institutions would not lend to," said Dr. Adams. "I believe the credit union works more for the individual and his needs, and I think our growth rate alone reveals its status in the community of Hereford...we believe in Hereford and the people of Hereford. That's where our money is - in Hereford."

Dr. Adams heritage goes back to the West Texas newspaper business, not the eye diagnostic profession. Beginning with his father, the late H.B. Adams, the Adams family at one time owned 55 newspapers across West Texas, including the Plainview Daily Herald.

"We saw Hereford grow tremendously for nearly 20 years, then we saw it lose ground and in fact lose population," recalled Dr. Adams. "But the thing we've lost most has been our youthful administration..youth leadership. As the town grew, we saw the young people go off to college and never come back and this has been a big loss to Hereford."

The veteran optometrist, who is the senior optometrist in both age and practice in the Texas Panhandle, spoke in no uncertain terms for the need for youthful leadership in Hereford-"You heard it said many times in other towns that what they really needed was about 10 good funerals - but what Hereford needs is about 10 young leaders capable of backstopping our senior set who have set some pretty big foot-steps to follow...Hereford should be very proud of its senior leaders."

In a joint conversation, the credit union officers agreed with Moore that one of the main points of need in Hereford is community unity - "I don't know why and I'm not sure that it can't be traced back to the DOE controversy, but whatever it is, it needs to be corrected or healed so that we can move forward as a unit...get on with the healing process and get with our business."

Moore, who earned a degree in law from the University of Texas, refers to himself as the first baby in Deaf Smith County in 1944, a son of Mr. and Mrs. Troy Moore. The Moores for a number of years had the Shamrock Oil & Gas distributorship in Hereford. Moore also served as assistant county attorney in Amarillo and clerked in the U.S. Court of Civil Appeals before returning to Hereford.

A native of San Marcos, Baker frequently relates to the Baker family home, a three-story mansion of the southern colonial vintage that still stands in the South Texas community. A son of Robert and Flora Baker, the Hereford credit union manager earned a golf scholarship to Stephen F. Austin State University where he received a bachelor's and a Master's degree.

Following a year of teaching downstate, in 1960 Baker joined the faculty at Amarillo High School where he coached golf and taught biology, a position he held until 1964. In 1965, Baker moved to Hereford as the golf pro where he took over management of the John Pitman Municipal Golf Course and Pro Shop.

In 1969, Baker returned to Amarillo to run the Ross Rogers Municipal Golf Course where he remained until 1974, the year he once again returned to Hereford to join The First National Bank of Hereford as a loan officer. In 1979, Baker went into business for himself, joining the Hereford Texas Federal Credit Union as manager in 1985.

Baker pointed out that the Hereford-based credit union is different than the conventional credit union, one tied to an industry of institution..."We're a community credit union and not an industry-oriented unit." Since the credit union is a community-oriented institution, Baker pointed out that it is very similar to conventional banks in operations, other than it does not cater to commercial loans.

In addition to conventional banking routines of checking accounts, savings and loans, the credit union also services nearly all types of specialized savings and pension funds, such CDs and IRAs.

"The big difference is that the credit union is a cooperative owned by a membership, whereas a conventional bank is generally owned by private investors," said Baker. "Here at the credit union, the depositors run the show and in our case we have 6500 members...there is no way one person or one set of persons who can ever gain control of the credit union. In essence, I have 6500 bosses."

Annual board elections are conducted once a year by the full membership generally in late March or April. The members of the board of directors work without pay, and in most cases all profits from the lending institution are funneled back into the business to either upgrade facilities or help lower lending rates.



Robert L."Bob Baker, HTFCU manager

HUSTLE HEREFORD

Ann Shannon is an assistant manager to Baker and manages the Dimmitt office.

The Hereford Texas Federal Credit Union was organized April 28, 1936, in accordance with the provisions of Public Act No. 467 of the 73rd Congress to establish under a common bond a market for securities of the United States - to make more funds available to people of small means through a system of cooperative credit.

The original offices of the Hereford unit were at 204 Main where eight Hereford residents signed the original charter. They were Lillie Hostetler, B.E. Brumley, J.W. Kirby, W. Dubois Walker, J.G. Evans, Mrs. C.P. Cockrell, Mrs. C.A. Skelton, and Mrs. Dyalthia Bradly Benson.

The credit union was organized initially to be operated on a non-profit basis, with the original motto being: "Not for charity, not for profit but for service."

The official opening date of the Hereford unit was July 11, 1936, when Mrs. Benson was elected treasurer, a position she held until the fall of 1967 when she resigned as treasurer/manager due to illness. Mrs. Benson died April 11, 1970, a woman regarded by many as one of Hereford's greatest business leaders.

The initial investment to open the credit union office and obtain a charter was $80, and by the end of the first year, the one-room financial center had 22 members and $125.44 in assets. It was a small beginning, but it was a beginning--a time when farmers stood in line for AAA crop grants and city folks formed soup lines and waited in long lines for boxes of apples and fruits from Oregon and California.

Those were the days of the Great Depression when forming a new financial agency was a real rarity. But a handful of Hereford folks did it, and they did with nickels and dimes and quarters...and once in a great white, a fiver or 10-spot.

The credit union was housed in the Deaf Smith County Courthouse from the latter part of 1936 to 1953 when office space as rented in the Evans Building on Sampson Street. In 1956, a new building was erected at 330 Schley Street, the present location which now includes drive-in teller service.

In addition to Mrs. Benson, some of the people who greatly influenced the development of the Hereford credit union included A.J. "Major" Schroeter, O.L. Bybee and R.L. Thompson who served as president and on the board of directors from 1946 to his death early this year.

But it was Pauline Howard, a 40-year veteran of the Hereford credit union, who presented a first-hand account of how the credit union came into existence during the Great Depression.

"Mrs. Benson was a case-worker for the welfare department in those days and it was she and Mrs. Hostetler who actually put the idea to work," recalled Mrs. Howard, as she reflected on the years she worked side-by-side with Mrs. Benson as assistant manager. "The two women were deeply concerned over the plight of the farmers and city folks who not only had no money but had no credit and no clothes or no food...it was really, really bad times, back in the Thirties."

Then the two women heard of the credit union act by Congress and made the initial move to establish one at Hereford. Following many weeks of work, the credit union charter was issued. But Mrs. Benson didn't stop. Being a woman from a rather wealthy ranching and farming family, Mrs. Benson had been taught the values of savings. So, she hit the streets of Hereford, going door-to-door asking folks to save...a quarter if possible, but less if necessary.

The collected quarters grew into dollars, and even destitute families began building tenny-weeny savings accounts. The banking rules stated that each depositor must have paid his 25-cent membership fee (one share, if you please) and have a deposit of at least $5 before he would be eligible for a loan. Thus, the five-buck minimum was what many were shooting for back in 1936 in downtown Hereford.

The first loan ever made by the Hereford credit union was for $5 to a farmer who wanted the money to buy baby chicks and the grain to feed them. He repaid the loan in full at the rate of 25 cents per month. Others later got similar loans to buy feed for a milk cow or two, then repay the loan with money from the cream.

Mrs. Howard, formerly Pauline "Leny" Loerwald, went to work for the credit union while still in Hereford High School and in 1954, she was named assistant manager to Mrs. Benson who by this time had built the credit union into a thriving

(See HUSTLE, Page 7)



Credit Union officers: Joe Kerr, Dr. Milton Adams, Dr. W.J. Hill



Troy Don Moore, Lydia Montgomery, Brenda Fuentes

HUSTLE

(Continued from Page 6)

financial institution for the Hereford/Dimmitt area. Mrs. Howard, known to customers and peers as "Leny", remained as assistant manager until retiring in 1986. She and her husband, Bill, speak fondly of Hereford and spend much time doing little jobs around the family home.

But one of Mrs. Howard's favorite subjects of conversation is Dyalthia Benson, founder of the Hereford credit union.

"She loved little children and knew the value of savings so much, that she built wooden steps so the little tykes could personally step up to the counter and place a penny or two into their very own savings account," recalled Mrs. Howard. "You can't believe how many savings accounts we had that were started with just a penny or two-but it's really true...those were the days of the Great Depression. There might be a lesson there in banking if we look close enough."

And it was Mrs. Benson, as far as is known, who started the first student loan program in Hereford, and perhaps the Panhandle, in the early 1950s. She would make a maximum loan of $300 at 3 percent interest in September, with the note due in full the following September. The loan limit was later raised to various levels, but Mrs. Howard recalled that over a period of about 15 years, the credit union lost less than $2,000 in bad loans.

When Mrs. Benson retired in 1967, Charlie Bell took over as manager and during the next 18 years the credit had some eight managers come and go. But, as one board member put it, Management has turned around since Bob Baker came here in 1985."



Janie Young, Oma Lee Lassiter

In summarizing a ledger of facts and figures, Baker said the Hereford-based credit union tries to maintain 30 percent in commercial loans with the balance in consumer type loans.

"My job is to evaluate character and credit and when you miss on the character, you have to question yourself...and that's what really upsets me," said Baker, while reflecting on a point or two in character misjudgment.

"It's easy to check the credit of an individual, but when you visit face-to-face with a person and follow exact procedure, then miss on character, it really hurts. But there's 2 percent who are going to beat you."

When questioned about leaving business at the office, Baker grinned for a moment before speaking: "I quit golf when I got into banking back in the Seventies, but sometimes you can find me out hitting balls about 7 in the morning...sometimes you just can't leave it all at the desk--a little, and sometimes a whole lot will follow you home."

Baker has a family of four, Bobby, Bridget, Theresa and Briar, with an entire office wall covered with family photos. Flecks of grey are now framing a turkey track or two around his eyes, but a keen sense of humor belies his 54 years. "It's pretty hard to believe that ole Putt Powell up at the Globe-News once called me the most eligible bachelor in Amarillo."

But on the more somber side of tight money and tight credit, Baker was very candid in his opinions in lending:

"One learns to share in both the good and the bad it's really great when it's mostly good."

Comics

BLONDIE ® by Dean Young and Stan Drake



Marvin By Tom Armstrong



BEETLE BAILEY ® By Mort Walker



Barney Google and Snuffy Smith ® By Fred Lasswell



The Wizard of Id By Brant Parker and Johnny Hart



Television

WEDNESDAY

EVENING

6:00 (2) (4) News
(5) MacNeil Lehrer NewsHour
(6) Scarecrow & Mrs. King
(7) Andy Griffith
(8) Night Court
(9) SportsCenter
(10) Webster
(11) Dennis The Menace
(12) Miami Vice
(13) Music Row Video
(14) Rendezvous
(15) New Wilderness A magnificient mother grizzly shows why she is the super bear of North America.
(16) Moonlighting
(17) James Robison
(18) Amanda Sabater Novela de Venezuela. *Mari Carmen Regueiro, Flavio Caballero*

6:05 (2) Jeffersons A Friend In Need

6:30 (2) Danger Bay Doc Roberts, the troubleshooting veterinarian, and his family live an adventurous life in the beauty of Canada.
(4) Cosby Show
(5) Wheel Of Fortune
(6) Bewitched
(7) Night Court
(8) Major League Baseball
(9) The Making Of Duck Tales
(10) Looney Tunes
(HBO) (11) Encyclopedia Brown, Boy Detective
(12) World Monitor
(13) World Of Survival Join John Forsythe and filmmaker Maurice Tibbles as they discover the happy occurrences at Chew Valley Lake.
(14) Morris Cerullo

6:35 (2) Sanford And Son My Brother-In-Law's Keeper

7:00 (2) Zorro Don Diego Vega returns to California from Spain and dons the disguise of Zorro to fight the injustices committed by the evil commandant. *Guy Williams, Brett Lomand*
(4) Unsolved Mysteries Report on a Texas woman believed to be poisoned; Police hunt for the brutal killers of a mother and daughter in Washington state. (R)
(5) National Geographic Special National Geographic takes a loving look at the creatures who have served and protected man for hundreds of years in work, play and even war.
(6) Growing Pains Jason can't find the way to tell Maggie of his plans to take a job outside the home. (Pt 2 Of 2) (R)

(8) MOVIE: For The Love Of Mike ★★ A 12-year-old Indian boy heals an injured colt and trains him to enter a race so he can donate his winnings to help build a new church. *Richard Basehart, Stuart Erwin* (1960)
(9) MOVIE: Missing In Action ★★ A former POW returns to Vietnam to rescue American soldiers reported missing in action and becomes a one man army out to find secret prison camps. *Chuck Norris, M. Emmet Walsh* (1984) R Profanity, Nudity, Violence.
(10) Lola A New York City family flees the city for a calmer life in the country, only to find a strange neighbors and many absurdities.
(11) Glory Days Lovejoy and Rutecki take opposite sides when a rap music artist comes to town.
(12) Dobie Gillis
(13) Murder, She Wrote
(14) Suzanne Somers Presents: Triple Crown Of Comedy Suzanne Somers hosts this glittering showcase, featuring three up and coming comic talents; Rich Jeni, Margaret Smith and Rich Schydner.
(HBO) (15) MOVIE: Indiana Jones And The Last Crusade ★★
(MAX) (16) MOVIE: Just Between Friends ★★
(17) Conversation With Dinah
(18) World War II (Pt 2 Of 3)
(19) Winston Churchill: The Valiant Years Hess parachutes into England as FDR and Chruchill begin their correspondence. Richard Burton is the voice of Churchill.
(20) Hotel
(21) Success-N-Life
(22) Amandote II

7:05 (2) Goodwill Games Boxing Semifinal; Women's Basketball, USA/USSR; Diving; Modern Pentathlon (L)

7:30 (2) Head Of The Class Accepted for early admission into Harvard, Alan makes a brutally honest farewell speech to the IHP class; a grim surprise then alters his plans. (R)
(4) His & Hers Doug becomes jealous when a patient he's seeing still has feelings for an ex-girlfriend, Reggie.
(5) Bewitched
(6) On Stage
(7) Crusade In The Pacific The explosive history of the Pacific is explored from Japan's seizure of Manchuria to the Korean conflict.

8:00 (2) MOVIE: Cowboys Don't Cry After his wife dies, a father and his son struggle to keep up the family ranch. The boy is soon on his own as the father turns to alcohol for solace. *Ron White, Zachary Ansley* (1988)
(4) Night Court Christine takes stock of her romance with Detective Tony Giuliano. Harry helps Bull prepare an astonishing magic act for the bailiff talent show. (R)
(5) Man Who Beat The Blacklist...John Henry Faulk This program features Bill Moyers in interviews with the late John Henry Faulk about his 1959 stand against blacklisters.
(6) Doogie Howser, M.D. Discouraged in love, Vinnie meets a blind girl at the hospital and the two get along well--until the girl's sight is restored. (R)
(7) Jake And The Fatman When a street youth grabs an attache containing counterfeiting plates Jake must become involved to save the child from the counterfeiter. (R) *William Conrad, Joe Penny*
(8) Molloy Paul and Molloy go to extreme lengths so that they can spend the weekend alone.
(9) Green Acres
(10) MOVIE: The Incredible Shrinking Woman ★★ This humorous story centers on a contemporary American housewife whose use of experimental household products causes her to shrink. *Lily Tomlin, Charles Grodin* (1981) PG Profanity.
(11) MOVIE: Black Widow ★★★ Like her namesake, she mates and she kills. One federal agent tries to track down the elusive, and deadly, Black Widow. *Debra Winger, Theresa Russell* (1986) R Profanity, Nudity.
(12) Nashville Now (L)
(13) Wings Martin B26
(14) Our Century: The War Years German U-Boats menace the North Atlantic seas and devastate British naval operations.
(15) MOVIE: Shattered Innocence ★★ When a young girl from the Midwest moves to Los Angeles, she finds infamy and tragedy as a star of pornographic movies. *Jonna Lee, Melinda Dillon* (1988)
(16) Richard Roberts
(17) Simplemente Maria Novela de Mexico.

8:30 (2) Dear John John tries to prove that he is not dependent on meetings of the One Two One Club by taking a night off from the support group. (R)
(4) Anything But Love

THURSDAY

EVENING

6:00 (2) (4) News
(5) MacNeil Lehrer NewsHour
(6) Scarecrow & Mrs. King
(7) Andy Griffith
(8) Night Court
(9) SportsCenter
(10) Webster
(11) Dennis The Menace
(12) Miami Vice
(13) Music Row Video
(14) Rendezvous
(15) New Wilderness Explore the true nature of the fabled night predator, the Great Horned Owl.
(16) Moonlighting
(17) James Robison
(18) Amanda Sabater Novela de Venezuela. *Mari Carmen Regueiro, Flavio Caballero*

6:05 (2) Jeffersons Louise Feels Useless

6:30 (2) Cosby Show
(4) Wheel Of Fortune
(5) Bewitched
(6) Night Court
(7) Pro Bowlers Association Columbia 300 Open From Austin, TX (L)
(8) Mr. Belvedere
(9) Looney Tunes
(HBO) (10) MOVIE: Time Trackers ★
(MAX) (11) MOVIE: Paperhouse ★★★
(12) World Monitor
(13) World Of Survival Host John Forsythe keeps up with the scampering antelope of the African plains.
(14) Morris Cerullo

6:35 (2) Sanford And Son The Masquerade Party

7:00 (2) Zorro Don Diego Vega returns to California from Spain and dons the disguise of Zorro to fight the injustices committed by the evil commandant. *Guy Williams, Brett Lomand*
(4) Cosby Show Despite Clair's warning, Cliff eats something he shouldn't before going to bed and is plagued by outrageous nightmares. *Bill Cosby, Phylicia Rashad*
(5) This Old House Terra-cotta tiling begins; Steve, Norm and Tommy case and frame doors and windows.
(6) Father Dowling Mysteries
(7) MOVIE: Kentucky ★★★ A feud between two rival Kentucky horse-breeding families that began during the Civil War is threatened when two modern-day heirs fall in love. *Loretta Young, Richard Greene* (1938)
(8) MOVIE: Braddock: Missing In Action III ★ Braddock returns to Southeast Asia to rescue his Vietnamese wife and young son. *Chuck Norris, Aki Aleong* (1988) R Profanity, Violence.
(9) 48 Hours
(10) MOVIE: Making Mr. Right ★★ A high-powered woman executive searches for the perfect man, only to find that he's a robot! *John Malkovich, Ann Magnuson* (1987) PG13
(11) Dobie Gillis
(12) Murder, She Wrote
(13) MOVIE: Mannequin ★ The life of a romantic window dresser is forever changed when one of his beautiful mannequins comes to life. *Andrew McCarthy, Kim Cattrall* (1987) PG
(14) My Heroes Have Always Been Cowboys A musical documentary hosted by singer/ songwriter Waylon Jennings, looks at the lives of modern-day Texas cowboys.
(15) Secrets Of Nature The Swift Summer Of The Polar Fox
(16) Crusade In Europe The triumphs and tragedies of war are seen in a riveting overview with film footage and interviews.
(17) Hotel
(18) Success-N-Life
(19) Amandote II

7:05 (2) Goodwill Games Boxing Semifinal; Figure Skating; Diving (L)

7:30 (2) Different World Whitley begins her search for employment and finds she's qualified to be a perfume spray lady. (R)
(4) Perspective
(5) Bewitched
(6) Eagle And The Bear Fierce fighting erupts between El Salvador's U.S.-backed government and communist guerrillas.

8:00 (2) MOVIE: Bonanza: The Next Generation ★★ The Ponderosa saga continues with Little Joe and his wife struggling to build upon the empire Ben Cartwright left behind. *Michael Landon, Jr., John Ireland* (1988)
(4) Cheers Sam and the gang hope to get a jump on their rivals at Gary's Old Tavern in the annual St. Patrick's Day practical joke competition. (R)
(5) Mystery! When a champion race horse is missing and its trainer is found murdered, investigations take Holmes and Watson into the shady world of the racetrack.
(6) Young Riders Emma's husband makes an unexpected return, trying to convince her that he's changed and that reconciliation is possible. (R)
(7) Eddie Capra Mysteries
(8) Top Rank Boxing 10-Rd Jr. Welterweight From South Bend, IN: Harold Brazier vs Tony Martin (L)
(9) Green Acres
(10) MOVIE: The Frisco Kid ★★ A young Polish rabbi, sent to the U.S. to take charge of a congregation, misses the boat and must cross America by means of foot, wagon and horse. *Gene Wilder, Harrison Ford* (1979) PG
(HBO) (11) MOVIE: Hometown Boy Makes Good
(MAX) (12) MOVIE: Runaway ★★
(13) Nashville Now (L)
(14) Beyond 2000 Medicinal Cosmetics
(15) MOVIE: The Merchant Of Venice Jonathan Miller's updated production of Shakespeare's classic play, shifting from the Elizabethan times to Venice in the 1880s. *Laurence Olivier, Joan Plowright* (1973)
(16) MOVIE: Ghost Writer A magazine writer discovers an actress's spirit haunting the beach house where she lives; they team up to track down the actress's murderer. *Audrey Landers, Judy Landers* (1990)
(17) Richard Roberts
(18) Yo Compro Esa Mujer

8:30 (2) Grand Carol Anne has a hair-raising reaction to the news that Tom has a 12-year-old son, Dylan, while Desmond prepares for his upcoming surgery. (R)
(4) Donna Reed
(5) Super Dave Super Dave Osborne goes on his own to continue his hilarious quest for truth, justice and the American way.
(6) What Catholics Believe

9:00 (2) L.A. Law Kuzak jousts with a British barrister; a homebound Kelsey fears she's being pushed out by the new partner Rosalind Shays. (R)
(4) Alive From Off Center Videographer Edin Velez explores butoh, a dance form that began in a spirit of revolt during the early 1960s in Japan.
(5) Primetime Live
(6) 700 Club With Pat Robertson
(7) News
(8) Northern Exposure Joel comes face to face with a Bigfoot-like character, while Chris meets a brother he didn't know he had.
(9) Gunsmoke
(10) Saturday Night Live
(11) MOVIE: Hit List ★★ When a case of mistaken identity causes the Mafia to kidnap the wrong boy, his father goes on a desperate search of the underworld. *Jan-Michael Vincent, Leo Rossi* (1989) R Profanity, Violence.
(12) Wonder Of Western Australia Hang gliders challenge the elements.
(13) Great Life Today
(14) Fama Y Fortuna

9:30 (2) Trying Times Alan Arkin directed this tale of a recently widowed woman who takes a job at the local Burger Guy, run by a tyrannical 19-year-old manager. *Jean Stapleton, Corey Feldman*
(4) Fernwood 2-Night
(HBO) (5) HBO's Making Movies
(6) Crook & Chase
(7) Noticiero Univision

9:35 (2) Adventures Of Ozzie And Harriet Ozzie and Harriet raise their two real sons, David and Ricky, in a house modeled on the Nelson's actual home in Hollywood.

10:00 (2) MOVIE: Those Magnificent Men In Their Flying Machines ★★★ In 1910, a wealthy British newspaper publisher is persuaded to sponsor an air race from London to Paris. *Stuart Whitman, Sarah Miles* (1965) G
(4) (5) (6) News
(7) Computer Chronicles
(8) Batman
(9) Twilight Zone
(10) Baseball Tonight
(11) Mama's Family
(12) Laugh In
(HBO) (13) Vietnam War Story
(MAX) (14) MOVIE: Black Widow ★★★ Like her namesake, she mates and she kills. One federal agent tries to track down the elusive, and deadly, Black Widow. *Debra Winger, Theresa Russell* (1986) R Profanity, Nudity.
(15) American Music Shop
(16) Explore Blue Men Of The Sahara-/From Timbuktu To The Stars
(17) Spenser: For Hire
(18) Jewish Voice
(19) Programacion Pagada

10:30 (2) Tonight Show Guests: Singer Michael McDonald; Hansen quadruplets.
(4) MacNeil Lehrer NewsHour
(5) MOVIE: Kentucky ★★★ A feud between two rival Kentucky horse-breeding families that began during the Civil War is threatened when two modern-day heirs fall in love. *Loretta Young, Richard Greene* (1938)
(6) Magnum, P.I.
(7) CBS Late Night *Night Heat* Kevin and Frank investigate a murder that seems to be related to a strike at a plant. The murder turns out to be completely unrelated. (R)
(8) SportsCenter
(9) MOVIE: Playing For Keeps Is there life after high school? Three recently graduated teens wonder, until fate comes to the rescue and one of them inherits a run-down hotel. *Daniel Jordano, Matthew Penn* (1986) PG13 Profanity, Adult Situation.
(10) Patty Duke
(11) Miami Vice
(12) Showtime Comedy Club Network This unique short-form showcases up-and-coming young stand-up comics.
(HBO) (13) MOVIE: El Diablo
(14) On Stage
(15) Improv Tonite Host: John Ratzenberger
(16) Choices We Face
(17) MOVIE: Cancion De Cuna *Lina Rosales, Soledad Miranda* NR

10:35 (2) Cheers

11:00 (2) IHRA Drag Racing Empire Nat'l From Rochester, NY (T)
(4) My Three Sons
(5) MOVIE: Bull Durham ★★★ A schoolteacher who worships baseball works with a minor league catcher to nurture the career of a dim, but talented pitcher. *Kevin Costner, Susan Sarandon* (1988) R Profanity, Nudity, Adult Themes.
(6) Nashville Now
(7) American Album Tunisian Victory (Pt 2 Of 2)
(8) Crusade In Europe The triumphs and tragedies of war are seen in a riveting overview with film footage and interviews.
(9) Cagney & Lacey
(10) Varied

11:05 (2) Goodwill Games
(4) Entertainment Tonight

11:30 (2) Late Night With David Letterman Guests: Actor Robert Townsend; Filmmaker Michael Moore.
(4) V: The Final Battle, Part 2 When alien invaders from outer space take over the Earth to plunder its resources and enslave the human race, a small group of Americans revolt. *Marc Singer, Faye Grant* (1983)
(5) Love Connection
(6) Mr. Ed
(7) Crime Story
(8) Eagle And The Bear Fierce fighting erupts between El Salvador's U.S.-backed government and communist guerrillas.
(9) Varied

11:35 (2) Nightline

11:45 (MAX) (2) MOVIE: Midnight Express

12:00 (2) Midnight Hour Guests: Musician Grace Slick; Psychic Kenny Kingston; Drummer Dallas Taylor.
(4) 1989 Ford/Budweiser Truck And Tractor Championship From Richmond, VA (T)
(5) Make Room For Daddy
(6) World Monitor
(7) MOVIE: The Merchant Of Venice Jonathan Miller's updated production of Shakespeare's classic play, shifting from the Elizabethan times to Venice in the 1880s. *Laurence Olivier, Joan Plowright* (1973)
(8) Self-Improvement Guide
(9) Success-N-Life

12:05 (2) Arsenio Hall

12:20 (HBO) (2) Dream On

12:30 (2) MOVIE: The Wild Pony ★★ When a boy becomes obsessed with a wild pony, his stepfather buys it over his new wife's strong objections, and a near catastrophe develops. *Marilyn Lightstone, Art Hindle* (1983)
(4) Later With Bob Costas Guest: Comedian Dana Carvey talks about the characters he has created for Saturday Night Live.
(5) Paid Programming
(6) Twilight Zone
(7) Dobie Gillis
(8) Hollywood Insider Julia Roberts discusses the real woman behind her glamorous public image; also, Kareem Hardison talks about his difficulties in high school.
(9) Creek & Chase
(10) Survival Carlsen Of The Flying Enterprise
(11) Noticiero Univision

12:50 (2) MOVIE: Emanuelle The Seductress Weary of her boorish, unbearable husband, Emanuelle hires a mysterious man to kill him. *Sylvia Kristel* R Profanity, Nudity, Violence.
(HBO) (3) MOVIE: Bright Lights, Big City

Calendar of Events

THURSDAY

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

Story hour at library, 10 a.m.

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

VFW, VFW clubhouse, 8 p.m.

BPOE Lodge, Elks Hall, 8:30 p.m.

Elketts, 8 p.m.

Merry Mixers Square Dance Club, Community Center, 8 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 at 3 p.m. at Senior Citizens Center.

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

SATURDAY

Open gym for all teens, noon to 6 p.m. on Saturdays and 2-5 p.m. Sundays at Firt Church of the Nazarene,

AA, 4-06 W. Fourth St., 8 p.m. on Saturdays and 11 a.m. on Sundays

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, 8:30 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, 6:30 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 the public, 7:30-8:30 p.m. For more information call the church office, 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. to 11:30 a.m.

Kiwanis Club of Hereford-Golden K, Senior Citizens Center, noon.

St. Anthony's Women's Organization, Antonian Room, 8 p.m.

Advisory Board of Hereford Satellite Work 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, Legion Hall, 8 p.m.

WEDNESDAY

Noon Lions Club, Community Center, noon.

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

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

United Methodist Women of First United Methodist Church, Ward Parlor, 9:30 a.m.

Credit Women International, Ranch House, noon.

Dick Tracy becomes visible using pen, ink and paper

For Dick Locher, who draws the Dick Tracy comic strip, and was a technical adviser to "Dick Tracy," the new film starring Warren Beatty, even Hollywood can't tear him away from a drawing board equipped with a good pen, ink and paper.

In his role as a technical adviser, Locher used those tools to produce sketches of infamous villains like Mumbles and Pruneface, that helped the film's make-up artist and hair stylists re-create every wrinkle and wave.

Dick Tracy, created in 1931, still runs in nearly 350 newspapers. Locher, who is also a Pulitzer Prize-winner political cartoonist, believes comic strips will be around for a long time, since cartoons tell a story simply, with black ink on white paper.

Locher is most at ease with those simple tools of his trade--pen and ink. "The right materials are very important. With a reliable pen and good ink, I can work for hours without a problem. With ink, I need the blackest blacks I can get. Remember, Dick Tracy is about good vs. evil. If the pen causes the paper to tear, or the ink doesn't dry right away, I'm in trouble because I draw the strip eight to 12 weeks in advance, and time is very valuable" he points out.

Locher relies on the same artpen he's used for five years. The barrel of the fountain style artpen is now smooth with wear, and bears the marks of pieces of tape and flecks of white ink. But he says he won't draw Dick Tracy with anything else.

To mark the occasion, Locher created a 2'by 2' drawing of Dick Tracy as a cartoonist using an artpen to create a likeness of his supervillain, Flattop.

Does he think his crime-fighting hero would have made a good cartoonist? "To be a good cartoonist, you have to have a story to tell and tell it cleverly, with gusto " Locher explains. Like Locher does every day and Sunday, in newspapers around the country and across the globe.



The majority of cats weigh between seven and twelve pounds.

Covington to speak Thursday

The public is invited to hear guest speaker, Elyssa Covington, at the Flame Fellowship meeting planned at 7:30 p.m. Thursday in the Hereford Community Center.

Covington, an ordained minister and co-founder of Word of Life Outreach Center, is a graduate of Word of Faith Bible School in Dallas and serves as superintendent of the World of Life Christian Academy.

She has hosted her own radio program of teaching and co-hosted her own televison and local cablevision with her husband, Gerry. She has recently organized a new founding board of women ministers and women lay ministers. She has been guest speaker at various ladies organizations in North Texas and Oklahoma.

Test drive before buying

Buying a lawn mower, even a walk behind version, is no longer an easy project.

The scores of lawn mower models from which to choose can easily leave one confused. The selection process can be simplified, however, for the well-informed buyer seeking value.

The most important step when purchasing a mower is to test run the model selected. Be sure you feel comfortable using the mower and that it starts easily, cuts cleanly and bags neatly (if that's your need).

Dan Skinner, a lawn and garden product manager for Husqvarna Forest & Garden Co, a major manufacturer of lawn and garden equipment, urges a visit to a local servicing dealer for a test run. Be sure to choose a dealer who knows the products and can readily supply parts and service.

Skinner suggests focusing on the engine, bagging, extra features and warranties of a mower when considering a purchase.

Lawn mower engines come in two cycle and four cycle varieties. Two cycle engines, more common in walk behind mowers because of their power and reliability, require the operator to pre-mix the mower oil and gas.

Four cycle models don't require pre-mixing, but can be less efficient. If you choose a four cycle engine, look for an overhead valve and pressurized lubrication for easier starting and longer lasting, better performance.

If you choose to bag, consider rear discharge. This offers better balance and side clearance for ease in trimming around trees and bushes. Mulching mowers eliminate the inconvenience of bagging but require more frequent mowing.

If you are considering a self-propelled model, Skinner suggests one with variable speeds. This allows operators of different walking speeds to use the mower comfortably. The two options available-disk drive system and hydrostat system, both work well, although the hydrostat is generally more expensive.

Extra features can add safety and comfort to your mowing task. Folding handles are helpful when storage space is tight and when more than one persons uses the mower. Since most lawn care experts recommend changing the mowing eight of your lawn depending on the seasons, amount of rainfall, heat, etc., look for mowers with single lever height adjustment for the decks.

Other features to look for include electric start, a smooth composite polymer deck for easy cleaning, easy engine access for routine maintenance, and ball bearing wheels for extra life and durability. Also, a solid axle through the deck is much sturdier than wheels mounted on side bolts.

Finally, ask about the warranty. Look for a warranty backed by the servicing dealer. A warranty is only as good as the dealer and company that back it. Look for at least a two year warranty on the engine and a steel mower deck and a five year guarantee on a polymer deck. Make certain you examine your warranty and have it explained clearly.

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Senior Citizens

LUNCH MENU

THURSDAY-Hamburger steak, brown gravy, potato rounds, buttered corn, garden salad, fruited pudding, homemade bread.

FRIDAY-Catfish fillet, long grain wild rice, broccoli spears, cucumbers and tomatoes, cherry pie, French bread.

MONDAY-Sweet and sour meatballs, rice, oriental vegetables, baked custard, roll.

TUESDAY-Chicken fried steak, cream gravy, creamed potatoes, okra creole, tossed salad, sherbet, homemade bread.

WEDNESDAY-Chicken fillet, oven fried potatoes, cream gravy, baby lima beans, pear and cottage cheese, heavenly hash, roll.

ACTIVITIES

THURSDAY-Oil painting 1 p.m., choir 1 p.m., investment seminar 10:30 a.m., NARFE meeting 1 p.m.

FRIDAY-Advanced line dance 10 a.m., beginners line dance 1:15 p.m, "TEXAS".

MONDAY-Advanced line dance 10 a.m., devotional 12:45 p.m., beginners line dance 1:15 p.m.

TUESDAY-Stretch and flexibility 10-10:45 a.m., bowling 1:30 p.m., Little's Fashion Show 11:30 a.m. until 12:15 p.m.

WEDNESDAY-Stretch and flexibility 10-10:45 a.m., ceramics 1:30 p.m.



Whether you're buying a new home—or want a new one at the old address—check to see if the builder or remodeler uses quality materials.

Bag of baby basics makes ideal baby gift

Shopping for a friend's new baby can be more like child's play if you keep this thought in mind: Instead of the usual stuffed animals, how about getting the new parents a few things the can really use?

Infants go through two or three outfits every day and parents like extras to avoid doing overtime at the washing machine, experts agree. "Any first time mom would love a bag of baby basics," says Karin Whiting, fashion and shopping consultant for Marshalls department stores, the nation's largest off-price retailer with 365 stores nationwide. "A colorful diaper bag filled with all those tiny essentials is an affordable and very welcome gift whether it's a boy or girl. Baby basics are great gifts and seem extra special when combined creatively in a basket or bag.

"Children's boutiques are fun but pricey as well," Whiting adds. "By shopping at off-price department stores, you'll be able to get top-of-the-line quality without spending a fortune." Here are some of Whiting's gift suggestions:

* For $50 you can fill a diaper bag with a pair of velcro booties; terry washcloths; a drawstring infant gown; a pair of diaper pants; an infant receiving blanket; a couple of side snap undershirts; a body suit; a terry hooded towel; and a juice bib.

* Tuck two top-and-diaper pant sets in a receiving blanket for just under $20.

* Combine the washcloths, terry hooded towel and an after-bath bag for $17.

* For $15, wrap up a crib blanket and matching sheet.

* A pillow and comforter set can be had for just $10.

* Go with comfortable, all cotton or cotton blend, easy care flame-retardant fabrics. Make sure the garments are easy on and off and do not bind small arms. Most packaging is clearly labeled.

* What about size? Everything looks so tiny! Size tags on infant wear are clearly labeled by age or weight. If you're buying for a growing infant, it"s safest to choose an outfit based upon the child's weight.

Fall quilt show set in Amarillo

High Plains Quilters Guild of Amarillo has begun preparations for Quilt Show '90 Nov. 3-4 at the Amarillo Civic Center.

Categories include pieced quilts, applique quilts, sampler, scrap/charm, other techniques, mixed techniques, senior citizen, two-person quilts, children or infant quilts, machine applique and/or quilting, wallhanging, miniature quilts, wearable, first quilts, High Plains Quilters Guild Challenge and display only.

Quilters and quilt owners are encouraged to participate. For registration forms and/or additional information send a self-addressed stamped envelope to Joriata Groves, Box 135, Bushland, Texas 79012.

Social Security

The Social Security retirement test or earnings limitation has been eased for workers over age 65. You may be eligible for Social Security benefits for part of the year even if you continue to work. The same is true for dependent spouses and widow(er)s of insured or retired workers.

Social Security tests whether an applicant for benefits has actually retired by looking at current earnings. If an insured worker, dependent spouse, or widow(er) has little or no earnings, Social Security benefits are payable every month of the year. In 1990, eligible individuals aged 65 through 69, are considered fully retired-and eligible for 12 months of benefits-if annual earnings do not exceed $9,360.

But some benefits might be payable even if earnings are considerably over this exempt amount. Over $9,360, $1 in benefits is offset for every $3 in excess earnings, much better than the $1 for $2 offset which formerly applied.

Social Security can tell you if you are eligible for some benefits or you can quite easily determine the answer for yourself. Here's how:

Call Social Security at 1-800-234-5772 and ask how much you are eligible to receive in monthly Social Security benefits. Multiply your monthly benefits by 12 to learn how much you could receive in Social Security benefits this year.

Then estimate your 1990 earnings. From your earnings, subtract the $9,360 exempt amount to determine the excess. Divide your excess earnings by three (because the offset is only one-third) and subtract the answer from your full year's Social Security benefits. The difference is the benefits you are eligible to receive this year even if you do not retire.

For example, suppose your annual earnings are $26,000 and your benefits are $600 a month or $7,200 per year. You would subtract $9,360 from $26,000. The answer, $16,640, divided by three, is $5,546. Subtract $5,546 from your $7,200 annual benefits and you learn that you are entitled to $1,654 for the year, almost three months of Social Security benefits, in spite of earnings well over the exempt amount. Using this example of earnings and benefits, Social Security could pay a partial check for October and full benefits for November and December.

If you told Social Security you intended to continue working, benefits would stop in January, but would begin again late in 1991. The monthly benefits would resume dependent on next year' exempt amount and your estimated 1991 earnings. Naturally, if you stopped working completely, benefits would be payable for every month.

Individuals under age 65, are still subject to a $1 offset for each $2 of excess earnings and their 1990 exempt amount is only $6,840. Beginning with the month any workers reaches age 70, there is no longer an earnings test. Full benefits are payable for every month without regard to earnings.

You can learn more about Social Security and other issues of special concern to older Americans by joining the National Committee to Preserve Social Security and Medicare, an organization devoted to improving retirement income and health care. Free brochures about the organization and a copy of its newspaper are available by writing to: National Committee, 2000 K. St., N.W. Washington, D.C. 20006.



The real name of James McNeill Whistlers painting of his mother was "Arrangement in Grey and Black."

SNACK FROM WAY BACK

RALEIGH, N.C. (AP) - One of America's earliest survival foods, first prepared by Cree Indians, is enjoying a new popularity.

Pemmican beef jerky is made from strips of dried, smoked meat blended with spices. Originally, the meat was hung at the top of tepees to dry over a campfire.

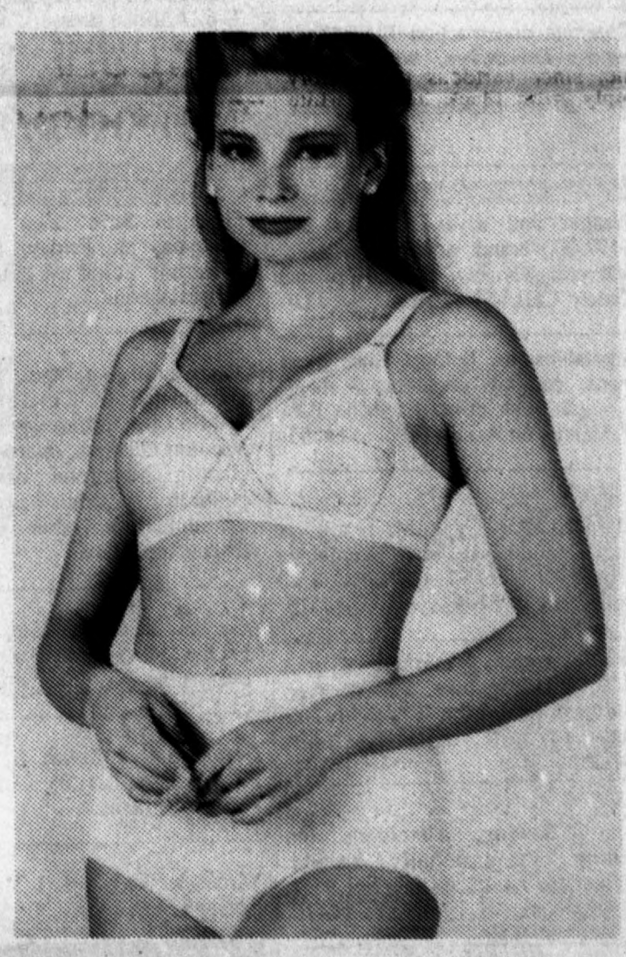
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3 days per word	.34	6.80
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LEGALS

Ad rates for legal notices are 14 cents per word first insertion, 10 cents per word for additional insertions.

ERRORS

Every effort is made to avoid errors in word ads and legal notices. Advertisers should call attention to any errors immediately after the first insertion. We will not be responsible for more than one incorrect insertion. In case of errors by the publishers, an additional insertion will be published.

1-Articles For Sale

MAXWELL ORCHARD
Pick your own yellow freestone peaches now at Maxwell Orchard. Soon to have green beans, cantaloupe, watermelons, tomatoes, bell peppers, jalpenos, chilies, apples & fresh apple cider. 14 Miles S. of Hereford on Highway 385.
647-4613
CLOSED MONDAYS

Sears Appliance Center announces we now carry many name brand appliances--GE, Whirlpool, Speed Queen, Tappan, Amana, RCA, Magnavox, etc. 14309

Repossessed Kirby.Other name brands.Used-rebuilt-$39-up. Sales-Service on all makes, 364-4288. 1200

For sale: Fresh sweet corn, $1.50 a dozen, we pick,$1.25, they pick. 276-5240 14280

Concrete construction B.L. "Lynn" Jones, Driveways, walks, patios, foundations, slabs. Free estimates. Over 20 yrs. experience. 364-6617. 40

Washer and dryer pair for only $497.00, brand new, comes with one year warranty. Sears Appliance Center. Call 364-3854. 14310

Vegetables as before plus green beans, canning cucumber s cheap, & fresh corn. 1/2 Mile East of Allsups on Austin Rd . 14553

20 inch color TV, cable ready, on screen menu. At Sears Appliance Center for $299.97. Call 364-3854. Hours 9-5:30 weekdays. 14313

Full Somma Waterbed (Tube) $150.00; 12 sp bike, $40.00; Toro Riding lawn mower, 7 hp with rear bag, $495.00. All excellent. 364-3534. 14593

Lynn's Sewing, Alterations and Ironing. Professionally trained. Reasonable rates. 364-8832. 14410

Piano For Sale: wanted responsible party to take on small monthly payments. See locally. Trade-in accepted. credit manager 1-800-233-8663. 14411

Pine table with 6 chairs, $350.,earthtone sofa, $200., beige recliner, $100., cook-top, $50., artificial Christmas tree, $50. Prices firm. 289-5876. 14546

For sale, regular Chow puppies, $100.00 each. Call 364-4635, 364-0242-days; 364-1734-nights. 14551

Dresser & matching full bed, small breaking garden plow, nice spoke hub caps, golf bag, vertical blinds, mini blinds, new hanging lamp, filing cabinets, round two-tier end table. Call 364-5846. 14552

Own A New Maytag. America's #1 Preferred Washer & Dryer On Sale $799.00 Pair with trade Ben's Appliance 212 N. Main 364-4041

Sears Appliance Center in Hereford has 21 cu. ft. refrigerators on sale for $599.99. Brand new one year warranty. 14311

For sale: Captain Solid Oak bunk bed with chest of drawers & wall unit with light bar & desk. In excellent condition. 364-5428. 14561

For sale: Sofas, full beds, dinettes, dressers, coffee tables, toy boxes & lots more. We buy, sell & trade. Maldonados, 364-5829, 513 E. Park Ave. 14564

Sears Appliance Center has 16 cu. ft. chest freezer for $299.99. Guaranteed to meet or beat prices from Amarillo Sears. 14315

1A-Garage Sales

Garage sale - 326 Ave. J. Thursday & Friday 8-? Furniture, clothes, misc. 14515

10 family garage sale Saturday, August 4, 7:00 a.m. - ?? 410 Lawton (Corner of 5th & Lawton)-All the clothes you can bag for $2.00 per bag!! 14556

Garage sale: Thursday & Friday 8-5. 1615 Harrison Hwy. Lots of toys, dishes, clothes. 14563

Estate Garage Sale - Friday-August 3 (9-9). Household items, electric appliances, tools, collectibles, 244 4th St. Hereford. 14572

Garage Sale: Thursday & Friday, 8-6. Antique dressers, woodburning stove, kitchen collectibles, Griswold, Fiesta, Spongeware, much more. Cross R.R. on S. Main. Turn left at bridge. Go 1/4 mile. 14581

Garage Sale 210 Ironwood, Thursday & Friday, 8-? Dishes, childrens clothes, furniture & miscellaneous. 14582

Multi-family garage sale, Dawn Community Center, Friday 9:00-5:00, Saturday 9:00-1:00. Vacuum cleaners, microwave, small electric organ(one base octave), children & adult clothes, toys, Christmas & other decorations, dishes, and misc. 14587

Garage Sale 433 Star Thursday, Friday & Saturday. 8-? Lots of everything. 14589

Garage Sale 232 Ave. B, Thursday, Friday. Saturday until 12. Numerous items. 14592

Yard sale: 415 Ave. J Thursday & Friday 8:30-5. 14594

2-Farm Equipment

FOR SALE
40 FT. CRUSTBUSTER DRILLS. 1985 SILVER ACCUPOINT 3200 SERIES 12" SPACING. EXCELLENT CONDITION. PRICED TO SELL. CALL 364-7358 NIGHTS.
#2-101

6 in. PVC. 20 ft. long, gated 30" or 40". Call M.D. Franks at 289-5977 or Mobile 357-9192. 14439

For sale: 2 above ground fuel tanks on stands. Call 276-5518. 14580

3-Cars For Sale

'88 model Chevy, 3500 series, single tire Silverado, extended cab, $10,500, 364-2850. 14458

'79 Chevrolet pickup with utility box, $1,000. 4x10 trailer for sale, $450. Call 364-7676. 14502

1977 Buick LeSabre two-door, good school car. 364-6425. 14507

Boggie Washington's 1989 Prelude for sale, $11,000. Call after 5 p.m. 364-1367. 14534

CROSSWORD

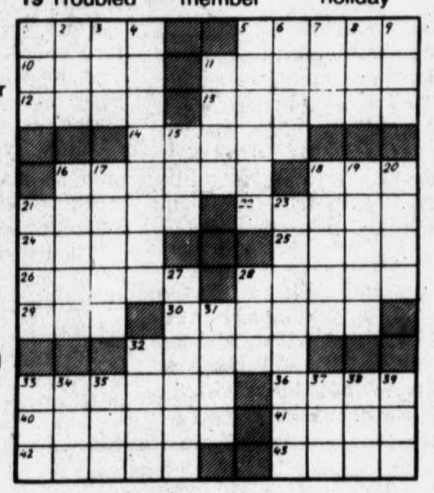
by THOMAS JOSEPH

ACROSS
1 Cast off
5 Stage production
10 English river
11 German art songs
12 Transaction
13 Instinctive
14 Happening
16 Fishing net
18 Weaken
21 Engendered
22 Nerve networks
24 Mine entrance
25 West African republic
26 Brazilian seaport
28 Dismember
29 English actress
30 Expiated
32 Obstinate
33 Gratify
36 Encourage
40 Puzzle-doer's aid
41 Domino
42 Assail
43 Blue-pencil

DOWN
1 Teary
2 Hasten
3 Baseball stat
4 Emissary
5 Meal
6 Monthly expense
7 Dean Martin movie
8 Got together
9 — you kidding?
11 Debtor's burden
15 Ex G.I.
16 Passover meal
17 Sure-footed
18 Barrel piece
19 Troubled
20 Duo
21 Hindu title
23 Correct one's writing
27 Croquet implement
28 Family member
31 Pinafore
32 Abject
33 Johnny —
34 Before
35 Empty talk
37 Proffer
38 Hebrew for "Lord"
39 Asian holiday



Yesterday's Answer



Very clean 1984 Ford F150 1/2 T pickup. Call after 6:00 p.m. 364-8107. 14538

For sale: 1978 Buick LaSabre. Excellent condition. Clean, one owner. Newly painted. Runs like a top. 364-5345. 14554

'86 Cougar, good condition, sun roof, leather seats, good rubber. 364-2839. 14558

1984 GMC Sierra Classic, SW, loaded, great sound system, call David Armor, 364-3203, see at 202 Douglas, $4,500. 14584

3A-RVs For Sale

For sale 1983 14' Pro Craft Bass Boat and trailer, 50hp Johnson Outboard 5 speed Minn Kota Trolling Motor. LCR 4000 graph, super 60 Depth Finder, Timed Livewell, Ph. 364-6456 day or night. 13045

21 foot Holiday Travel Trailer, self contained, new air conditioner, very clean & nice. 3,500.00. 364-1274 8am-5pm; after 5pm & weekends, 364-3750. 13944

For sale or trade 21' Shasta Travel Trailer. Real clean, $2500. Call 364-8447. 14530

4-Real Estate

Money paid for houses, notes, mortgages. Call 364-2660. 790

Two houses and two separate corner lots near San Jose Church, one house at 237 Catalpa, 1/2 block , 140x300, that has been cleared on corner of Gracey & Sampson. Call 364-8842. 5470

No Money Down, 3 bedroom, 1 bath with fenced yard on West side, central heat & A/C, ceiling fans, remodeled, low payments. 364-3209. 14002

For sale by owner: 3 bedroom, 2 bath home near Senior Citizens and schools. 364-8785. 14164

For Sale by Owner: 241 Hickory. 3 bd., 2 baths, mini blinds, ceiling fans, nice yard. FHA assumable 10% loan. Owners motivated to sell. 364-7415. 14369

For Sale: 14'x73' 3 bedroom; 2 bath Mobile Home, carpet, appliances, central air, heating, excellent shape. Please call AC806-426-3504 (Wildorado, Tx.); 267-2667 (Vega, Tx.) or 267-2378 after 5 p.m. 14377

501 Willow Lane, 2-2-2, R/A, big yard, close to schools, NW area. 364-5472, Charlie Hill Real Estate. 14583

4A-Mobile Homes

For Sale: 1985 Oak Creek mobile home. 28x48, 3 bedrooms, 2 baths, central heat & air, appliances, excellent condition. 357-2551, No down & assume payments. 14545

5-Homes For Rent

1,2,3 and 4 bedroom apartments available. Low income housing. Stove and refrigerator furnished. Blue Water Garden Apts. Bills paid. Call 364-6661. 770

Move-in special now.No deposit. One and two bedroom apartments, All bills paid, except electricity, "Reduced Rate-By Week or By month" Eldorado Arms, 364-4332. 820

Best deal in town, furnished 1 bedroom efficiency apartments. $175.00 per month bills paid, red brick apartments 300 block West 2nd Street. 364-3566. 920

Nice, large, unfurnished apartments. Refrigerated air, two bedrooms. You pay only electric-we pay the rest. $275.00 month. 364-8421. 1320

Self-lock storage. 364-8448. 1360

Paloma Lane Apts. 2 bedroom available, clean, well cared for, reasonably, $170 deposit, no pets, EHO, 364-1255. 6060

Need extra space? Need a place to have a garage sale? Rent a mini-storage. Two sizes available. 364-4370. 12685

Special move in rate, two bedroom apartment, washer/dryer hookup, stove and refrigerator, water paid. 364-4370. 12686

For lease: 3 bedroom, 1 1/2 bath with garage. Deposit required. 364-2926. 13018

For Rent: 3 bedroom, 2 bath a/c, Central gas heat, stove,refrigerator, washer/dryer hookup, carpeted. Great shape. We accept Community Action. Call for details. 364-3209. 13046

Office space for rent. 122 W. 4th (Barber Shop). Call Bill Kester, 364-1811, 364-8494. 13198

For Rent: 30x50 metal bldg. 14 ft. door, concrete floor, excellent for storage or warehouse type operation. Call Hereford, 276-5887. 13703

Two bedroom home with A/C, Fridge & Stove provided. W/D hookups, carpeted, water bill paid. $255/mo, 364-3209. 13761

406 Avenue B apartment for rent, $190 per month, all utilities except electricity, $100 deposit. 372-9993. 13764

One bedroom, one bath, one car garage, $175 monthly, $100 deposit. 604 Miles, 364-5459. 13825

3-Office Suite for lease, prime location, newly decorated. 902 N. Lee. 364-0686. 13948

For rent: One small bedroom with stove and refrigerator, partially furnished. $200 monthly, water paid. 364-8751. 14086

One bedroom unit with all bills paid. AC, Fridge, Stove provided, $260/mo, 364-3209. 14156

For Rent: Executive Apt... 1BR-2BR with 1 1/2 bath-3BR with 2 full baths. Kitchen appliances furnished, water and cable furnished. Central heat and air-Call 364-4267. Ask for Shirley. 14230

Country Side Village-Hereford's newest Senior citizen Apartment Complex has two bedroom apartment still available with rental assistance. EHO 364-1255. 14261

Three bedroom, 1 1/2 baths. $325.00 per month. Deposit and references required. Call 364-2413. 14299

Extra nice 2 or 3 bedroom house in Northwest Hereford. $435 plus deposit. References required. 364-0092 after 7 p.m. or 373-1028. 14333

139 Av. F. 2 bedroom home, garage & large storage area. Deposit references. $225. 364-2956 or 1-384-2026. 14335

Nice 2 bedroom duplex for rent. 276-5350, 364-9041 or 364-4610. 14416

Neat, clean, 3 bedroom house with garage and fenced yard. Call 364-2660 or 364-7476 14440

For rent: Clean one bedroom apartment. 211 B. W. 9th, $175.00 monthly, 364-3293 or 364-3779. 14509

Bachelor trailer, private, cozy & clean, $150 monthly, includes electricity & water, $50 deposit. 364-2020, 364-0981, 364-6412. 14527

RETIREMENT LIVING AVAILABLE FOR RENT NOW!
ONE AND TWO BEDROOM BRICK HOMES WITH GARAGE AND/OR CARPORTS.
* Comfortable living Accommodations
* Separate Dining and Kitchen Areas
* Additional Storage
* Utilities Paid
* Yard Care Provided

Call (806) 364-0661 for an appointment to see these residences. Calls can be received between the hours of 8:00 A.M. to 12:00 Noon and from 1:00 P.M. to 5:00 P.M., Monday through Friday.

King's Manor Methodist Home, Inc.
P.O Box 1999, 400 Ranger Dr. Hereford, Texas 79045

2 bedroom apartment, stove, ref. dishwasher, fireplace, fenced patio, water, gas paid, NW area. 364-4370. 14531

One bedroom furnished apartment, new paint, new carpet, $200 monthly, all bills paid. 364-3803 after 7 weekdays & all day weekends. 14537

Three bedroom house for rent at 213 Ave. B. Appliances and some furniture. 364-0108. Would accept HUD. 14539

One or two bedroom duplex, stove & refrigerator, water paid.$197 monthly, 364-4370. 14547

Nice 3 bedroom 1 1/2 bath. Fenced back yard with cellar. References. Call 276-5536 after 6 p.m. Leave message. 14573

One bedroom furnished house, bills paid. Call 364-3734 after 5 p.m. 14574

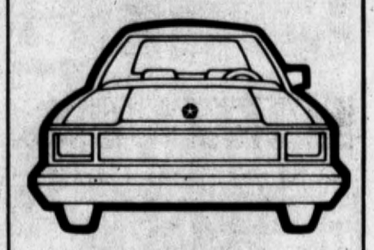
Two bedroom, unfurnished duplex, bills paid. Call after 5 p.m. 364-3734. 14575

For rent 2 bedroom mobile home, stove & refrigerator, w/d hookup, fenced yard. 364-4370. 14578

For rent: 2 bedroom house in country on pavement. $275 per month, bills paid. $125 deposit. 276-5518. 14579

PARK PLACE APARTMENTS
2 or 3 bedrooms
Double car garage
Fireplace
364-1550

Never, never, never be without a car.



Rent.

There's no reason for you to be "wheel-less." Not when renting a car from us is so fast, easy and economical. We'll give you quick, courteous service. And a highly competitive rate, by the hour, day week or longer. Call us and reserve that car you need. Remember, we're a neighborhood merchant. We want and appreciate your business. Our service and rental rates will prove it.

Whiteface Dodge/Chrysler
N. Highway 385 364-2727

6-Wanted

Wanted to lease: Wheat pasture, T Bar T Cattle, 357-2550. 14345

Want to buy: 3 1/2 x 7 or 4x8 slate pool table with drop pockets. 1-359-0086. 14562

7-Business Opportunities

A1 Credit Avail! Bad Credit? No Credit? We Can Help. Up To $5000 Easy! 95% Approval! Free Details! Free Details! 24 Hrs 1-800-366-3710. 14276

VISA/MASTERCARD
Easy, fast! No deposit. No credit check. Also $5,000 Gold Card Guaranteed! Cash advances! Free info! 1(800)234-6741, anytime.

CLASSIFIEDS

8-Help Wanted

Help Wanted: Waitress and delivery drivers. Apply in person Pizza Hut, 1404 W. 1st. Paid vacation plan provided. 12467

Person to work at feed yards doing millwright work. Need to be able to weld & fabricate. Contact Darrell, 647-2554 or 627-4241 or 258-7299. 14157

"Attention: Postal Jobs! Start $11.41/hour! For application info call (1) 602-838-8885, Ext. M-1488., 6am-10pm,7 days." 14473

"Attention: Government jobs-Your area! $17,840-$69,485. Call (1) 602-838-8885, Ext. R-1488." 14474

Help Wanted!! $325 per week! Work at Home! No Selling Involved! Free Recorded message. (601)264-6971. 14540

Operating Room Tech needed: Full-time position, experience required. Rotate Call, Excellent benefits. Call: Palo Duro Hospital, #2 Hospital Drive, Canyon, Texas. 806-655-7751. EOE 14588

9-Child Care

KING'S MANOR METHODIST CHILD CARE
*State Licensed
*Qualified Staff
Monday-Friday 6:00 a.m. - 6:p.m.
Drop-Ins Welcome with Two Hours Notice.
MARILYN BELL
Director
364-0661
400 Ranger

HEREFORD DAY CARE
State Licensed
Excellent program
by trained staff.
Children 0-12 years
215 Norton 364-3151
248 E. 16th 364-5062

Experienced child care for children of all ages. Call Bonnie Cole, 364-6664. 6000

10-Announcements

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

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

11-Business Service

Defensive Driving Course is now being offered nights and Saturdays. Will include ticket dismissal and insurance discount. For more information, call 364-6578. 700

Will pick up junk cars free. We buy scrap iron and metal, aluminum cans. 364-3350. 970

Garage Doors & Openers Repaired. Call Robert Betzen Mobile 1-679-5817; Nights Call 289-5500. 14237

Don't go to Sears in Amarillo and pay too much, stay home and shop at Sears Appliance Center in Hereford. 14317

Will haul trash, dirt, sand & gravel. Do flower beds & yard levelling, trim trees. 364-0553 or 364-8852. 14328

Silage chopping wanted: John Deere & Farmhand cutters, supporting trucks. Gary Regehr, Inman Ks. Phone 316-585-2255. 14464

We are now doing CRP shredding. Call Joe Ward, 289-5394 or 357-9142. 14468

Will do CRP Shredding. 289-5378-nights & 364-3345-days. 14524

Harvey's Lawn Mower repair, tune-ups, overhaul, oil change, blade sharpening, etc. Lawn mowing, $10.00 up. 364-8413, 705 South Main. 14576

ROUND-UP APPLICATION
Pipe-Wick Applicator
Pipe-Wick Mounted On
Hi-Boy, Row Crow, CRP
volunteer corn, 30" or 40" rows
Call Roy O'Brian
265-3247

WINDMILL & DOMESTIC
Sales, Repair, Service,
Gerald Parker,
258-7722
578-4646

WINDMILLS
New & Used Aermotor Windmills.
Prices Starting
$850-$4500
Call
817-383-3568

12-Livestock

Bales for Sale: Square triticale bales for sale. In barn since baled. Call 364-6139. 14565

13-Lost and Found

Lost: Tan, clipped, Pekingese from Ironwood. Call 364-3967. 14555

Found: Two female approximately one year old Dalmatians in the vicinity of S. Highway 385. Starving and need good home. 364-5716. 14559

LEGAL NOTICES

NOTICE TO ALL PERSONS HAVING CLAIMS AGAINST THE ESTATE OF W.T. GUNSTENSON, DECEASED

Notice is hereby given that original Letters Testamentary upon the Estate of W.T. GUNSTENSON were issued to me, the undersigned, on the 30th day of July, 1990, in the proceeding below my signature hereto, which proceeding is still pending, and that I now hold such letters. All persons who may have claims against said estate which is being administered in the County below named, are hereby required to present same to me at the following address: ETHEL B. GUNSTENSON, Route 2, Hereford, Texas 79045, before suit upon same is barred by the Statutes of Limitation, and within the time prescribed by law.

DATED this 30th day of July, 1990.

/s/ ETHEL B. GUNSTENSON
Independent Executrix of the Estate
of W.T. GUNSTENSON, Deceased
No. 3804 in the County Court
of Deaf Smith County, Texas

TROY, Mich. (AP) - Fired Beatles drummer Pete Best works in an unemployment office now and says he holds no grudges against the Fab Four.

Best, who lives in Liverpool, England, where the Beatles got their start, attended a memorabilia-swapping, movie-viewing convention for Beatles fans Saturday.

Ringo Starr took over for Best in August 1962, just days before the Beatles recorded a demo single of "Love Me Do."

Best spent the years after his dismissal trying for a musical career of his own. He also tried to commit suicide. Now, he says, he's not bitter about his firing.

"You try to erase yourself from what happened. You can say, 'I'm going to follow right behind them,'" Best said. "But the space and the direction that they were going in was so great. They were on their way to becoming mega-stars.

"There comes a time when you have to say, 'It's not going to happen to you,'" he said.

Best, who works in the Liverpool unemployment office, said he still doesn't know why he was tossed out. Explanations range from his James Dean, leather-jacket style not suiting the Beatles' changing image to professional jealousy.



Our driest state is Nevada. Its annual rainfall averages 8.8 inches.

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

8-1

B WAU'D EGUD DA RQ G SQUBJF — B XGMQ QUAJSX NOARPQYF TJFD DOKBUS DA RQ G YGU.—GPRQOD VGYJF

Yesterday's Cryptoquote: THEY WHOSE SOLE BLISS IS EATING CAN GIVE BUT THAT ONE BRUTISH REASON WHY THEY LIVE. — JUVENAL

Ask Dr. Lamb

DEAR DR. LAMB: My problem is my waist. I'm 5 feet 11 and my normal weight was 155 to 160 pounds and my waist was 34 to 35 inches. In the past 14 months my weight has been 171 and my waist is 41 inches. All the new weight is in the abdomen.

I have been an active person with a career as a police officer and 12 years in the military. I had hepatitis in Korea.

I have had dozens of X-rays and a colonoscopy. My doctor says I have a spastic colon, hiatal hernia and diverticuli. He tried various medications including Bentyl and Metamucil but none seemed to help. My abdomen is so distended that it is an effort to put on my shoes and socks or bend over.

I asked if exercise would help and he said no, as the CAT scan revealed very little fat. I am sending for your Special Report on irritable bowel and constipation and also the one on gaseous distention. If you have any other suggestions I would appreciate them.

DEAR READER: With the complete workup you describe and your diagnosis, the most likely cause for your expanded waistline is gaseous distention. This is often an overlooked factor in an expanded waistline, and it can increase a person's girth several inches. Try the suggestions in the reports you are getting and that may help.

Solving the gaseous problem is your first priority, but I do think you could benefit from exercise and probably a diet. I doubt you have gained weight and have not gained some fat you don't need.

With a history of hepatitis one might ask if you have a large liver or fluid in the abdomen. But your studies should have eliminated that cause.

Exercises do help to tone up the abdomen. Voluntary contractions of the lateral muscles of the abdomen are probably the most important exercises you can do for toning. Actually sit-ups and leg-lifts have most of their effects because you contract your lateral muscles while doing them. But you can contract them while sitting still. Also, exercise helps to eliminate excess fat and may even help your gaseous distention.

I have discussed the factors that cause an enlarged abdomen and what you can do about it in my new Special Report 104, How to Battle the Bulge, which I'm sending you. Others who want this report can send $2 with a long, stamped, self-addressed envelope for it to THE HEALTH LETTER/104, P.O. Box 787, Gibbstown, NJ 08027-9908.

Prices Effective Tuesday, July 31, 1990.

Schlabs Hysinger
COMMODITY SERVICES

Note: The Recorded Commodity Update Phone Number has changed to 364-1286.

1500 West Park Ave. 364-1281

Richard Schlabs Steve Hysinger Brenda Yosten

Phone 364-1286 Each Trading Day After 5:30 P.M. for Recorded Commodity Update.

CATTLE FUTURES

CATTLE-FEEDER (CME) 44,000 lbs.; cents per lb.

Aug	89.20	89.85	89.17	89.82	+ .55	89.85	78.50	3,912
Sept	88.10	88.70	88.05	88.65	+ .65	88.70	78.00	1,819
Oct	87.12	87.82	87.10	87.80	+ .65	87.82	78.20	2,789
Nov	87.12	87.75	87.07	87.70	+ .57	87.75	79.80	1,302
Ja91	86.80	87.15	86.55	87.15	+ .35	87.15	72.50	91
Mar	84.90	85.60	84.90	85.55	+ .65	85.60	80.90	343

Est vol 1,270; vol Mon 1,436; open int 11,169, +105.

CATTLE-LIVE (CME) 40,000 lbs.; cents per lb.

Aug	77.92	78.50	77.85	78.32	+ .35	78.50	69.12	14,035
Oct	78.35	79.10	78.25	78.97	+ .60	79.10	68.20	28,799
Dec	77.25	78.12	77.20	77.82	+ .57	78.12	71.60	15,193
Fb91	76.95	77.80	76.95	77.62	+ .75	77.80	72.50	6,970
Apr	77.20	78.05	77.20	78.00	+ .75	78.05	74.00	2,898
June	74.75	75.45	74.75	75.45	+ .70	75.45	72.62	1,686
Aug	73.50	73.85	73.50	73.75	+ .55	73.85	72.62	196

Est vol 15,536; vol Mon 18,183; open int 69,777, +267.

HOGS (CME) 30,000 lbs.; cents per lb.

Aug	60.85	61.37	60.75	61.22	+ .72	63.42	43.70	10,846
Oct	54.25	54.95	54.25	54.82	+ .72	55.70	40.80	11,269
Dec	53.00	54.12	53.00	53.82	+ .95	55.45	44.25	7,386
Fb91	50.40	51.37	50.40	51.30	+ .95	52.95	46.20	1,458
Apr	47.00	47.55	46.95	47.00	+ .35	48.80	43.15	58
June	50.75	51.30	50.75	51.30	+ .70	51.85	48.65	331

Est vol 9,943; vol Mon 9,444; open int 32,274, +597

GRAIN FUTURES

CORN (CBT) 5,000 bu.; cents per bu.

Sept	261¼	262¾	259¼	260¼	– ¾	297	229	38,621
Dec	256¾	258	254	255½	– ¾	296½	222	130,693
Mr91	263½	265¼	261½	262¾	– ¾	302½	241	25,714
May	270	270¾	267¼	269	– ¼	306½	249¾	8,279
July	273¼	273¼	270¾	271	– ¼	309¼	263	4,855
Sept	265½	265½	265½	265½	– ½	287½	260	323
Dec	262	262¾	261	261¼	– ½	275	254	2,906

Est vol 50,000; vol Mon 35,489; open int 211,391, +5,476.

SOYBEANS (CBT) 5,000 bu.; cents per bu.

Aug	591	596	588	594½	+ 6½	705	578	9,829
Sept	597	601	592½	599¼	+ 5½	676	568	17,700
Nov	602	611½	602	610	+ 5½	682	564½	50,184
Ja91	618½	622	613	621¼	+ 5½	692	587	7,220
Mar	629¼	632¼	624½	632¼	+ 5	703	608	4,031
May	636½	640	632	639	+ 5	711	614½	2,298
July	642	645	638	642½	+ 3	718	629	1,842
Aug				637	+ 6	695	628	132
Nov	625	629½	622½	628	+ 3	674	614	664

Est vol 53,000; vol Mon 56,960; open int 93,910, +564.

WHEAT (CBT) 5,000 bu.; cents per bu.

Sept	294	295	287½	288¼	– 5¼	377	287½	22,274
Dec	310¼	311¼	303	305	– 5½	380	303	27,066
Mr91	319½	320¼	313	313	– 6	382½	313	10,547
May	320	321½	314	314½	– 4½	373	314	2,020
July	317	318½	313	313	– 3½	355	313	867

Est vol 14,000; vol Mon 13,365; open int 62,785, +87.

METAL FUTURES

GOLD (CMX) – 100 troy oz.; $ per troy oz.

Aug	372.50	373.30	368.50	370.00	+ 2.20	487.00	348.20	12,428
Oct	376.50	377.90	373.20	374.60	+ 2.30	472.00	352.50	9,578
Dec	381.50	382.20	377.50	379.20	+ 2.40	455.50	357.00	38,091
Fb91	386.50	386.50	383.00	383.50	+ 2.50	457.50	362.00	12,325
Apr				387.50	+ 2.50	460.00	366.20	11,700
June				391.80	+ 2.50	466.50	372.00	5,613
Aug	398.00	398.00	398.00	395.90	+ 2.50	468.00	375.00	4,322
Oct				400.60	+ 2.60	476.00	385.00	1,479
Dec				405.20	+ 2.60	483.00	385.50	3,471
Fb92	410.50	410.50	410.50	410.00	+ 2.60	433.00	392.00	1,816
Apr	417.00	417.00	414.00	414.60	+ 2.60	417.00	396.50	927

Est vol 30,000; vol Mon 46,942; open int 101,769, +6,328.

SILVER (CMX) – 5,000 troy oz.; cents per troy oz.

Aug				478.7	– 1.6	511.0	490.0	158
Sept	488.5	490.0	482.0	482.2	– 1.8	760.0	481.0	52,467
Dec	499.4	501.0	492.5	492.7	– 1.7	742.0	492.0	30,727
Mr91	510.0	510.0	502.5	502.8	– 1.6	665.0	502.5	9,678
May	510.0	510.0	510.0	509.5	– 1.6	647.0	510.0	2,839
July	520.0	520.0	516.5	516.4	– 1.6	667.5	516.5	1,853
Sept	529.0	529.0	529.0	522.9	– 1.5	654.0	525.0	1,417
Dec	535.0	535.0	535.0	534.7	– 1.5	622.5	535.0	772
Mr92				546.0	– 1.5	613.0	548.0	399

Est vol 10,000; vol Mon 6,862; open int 100,249, +115.

FUTURES OPTIONS

CATTLE-FEEDER (CME) 44,000 lbs.; cents per lb.

Strike Price	Calls–Settle Aug-c	Sep-c	Oct-c	Puts–Settle Aug-p	Sep-p	Oct-p
86	2.87	3.05	2.60	0.05	0.40	0.80
88	2.07	1.65	1.42	0.25	1.00	1.62
90	0.75	0.70	0.60	0.92	....	....
92	0.12	....	0.25	....	....	....
94						
96						

Est. vol. 633, Mon vol. 309 calls, 313 puts
Open interest Mon: 5,361 calls, 12,760 puts

CATTLE-LIVE (CME) 40,000 lbs.; cents per lb.

Strike Price	Calls–Settle Oct-c	Dec-c	Feb-c	Puts–Settle Oct-p	Dec-p	Feb-p
74	5.10	4.25	4.45	0.17	0.60	0.97
76	3.37	2.85	3.00	0.42	1.05	1.50
78	1.87	1.60	1.87	0.90	1.77	....
80	0.85	0.82	1.12	1.85	2.95	....
82	0.30	0.37	0.62	....	....	....
84						

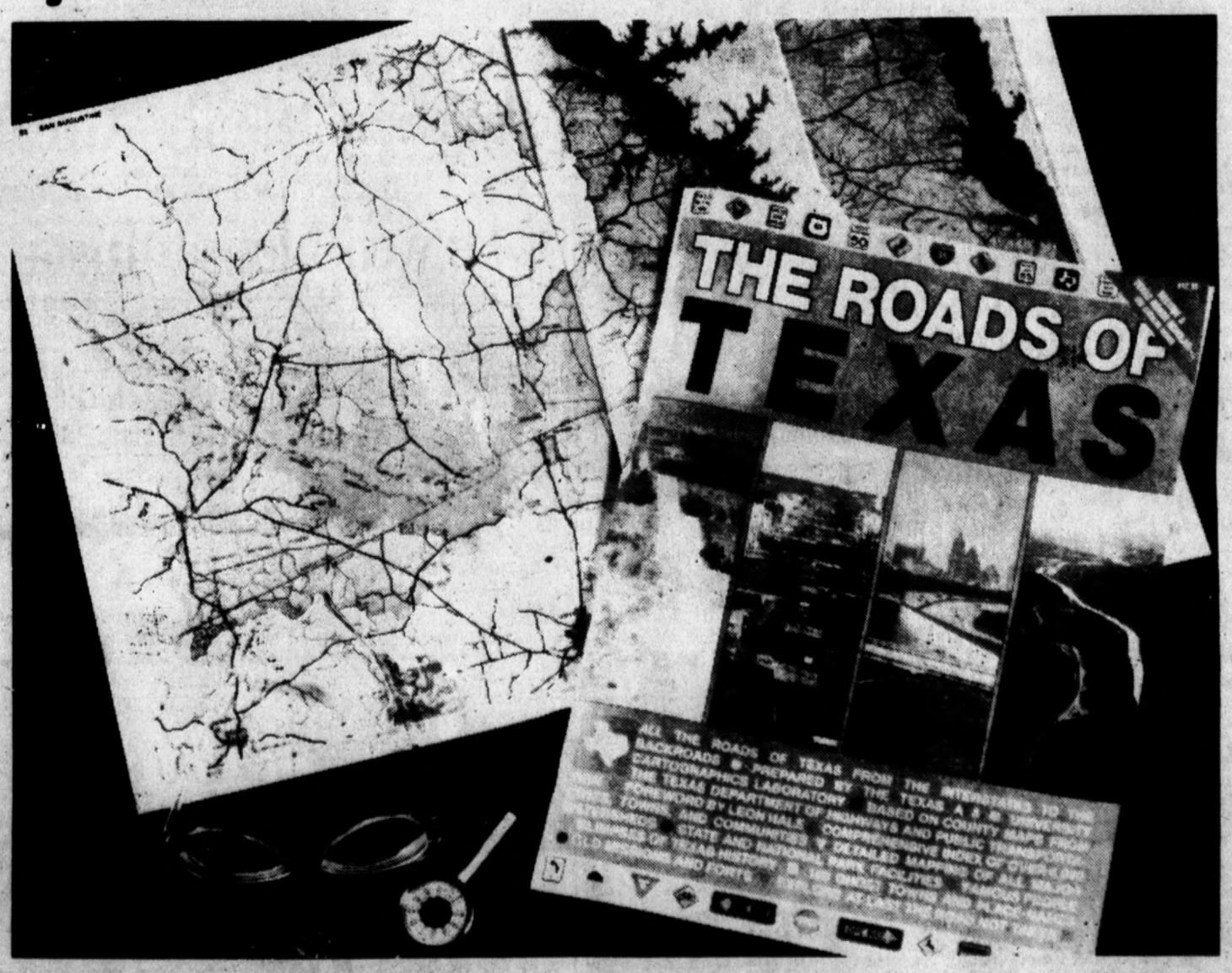
Est. vol. 2,855, Mon vol. 773 calls, 752 puts
Open interest Mon: 15,545 calls, 24,711 puts

CORN (CBT) 5,000 bu.; cents per bu.

Strike Price	Calls–Settle Sep-c	Dec-c	Mar-c	Puts–Settle Sep-p	Dec-p	Mar-p
240	20¼	18	25½	¼	3	3
250	10½	12¼	19	1	6¾	6¼
260	4¾	8	13¾	4¼	12½	10¼
270	1¾	5½	10¼	11	19¾	16½
280	½	3¾	7½	21	27¾	23
290	¼	2½	5½	30¾	36	31½

Est. vol. 10,000, Mon vol. 6,857 calls, 2,465 puts
Open interest Mon 138,773 calls, 78,777 puts

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Shoal Creek to admit black on honorary basis

BIRMINGHAM, Ala. (AP) - Bowing to pressure from civil rights groups and corporate sponsors of this month's Professional Golfers' Association championship, the host country club has agreed to admit black members.

Shoal Creek Country Club announced Tuesday that an insurance company president is its first black member. It said more blacks are under consideration.

The action halted plans by the NAACP and the Southern Christian Leadership Conference to protest the tournament Aug. 9-12.

Six companies, including IBM and Spalding, had decided not to run TV commercials during the championship because Shoal Creek had no blacks. An NBC-owned TV station in Los Angeles had said it would not air highlights of the tournament.

The PGA said it will recommend to its board that future championships be held at non-exclusionary clubs. The board was expected to agree next week.

"Just as Birmingham was the watershed in public accommodations, perhaps it has become the watershed in private facilities," said the Rev. Joseph Lowery, president of the leadership conference, referring to demonstrations that made Birmingham a battleground of the civil rights movement in the 1960s.

Lowery and the Rev. William J. Battle, president of the local NAACP, said their groups will cancel plans to demonstrate during the tournament, to be televised by ABC and ESPN.

There was no immediate word from the companies that had dumped plans to advertise during the tournament: International Business Machines, Toyota Motor Corp., American Honda Motor Co., Lincoln-Mercury, Anheuser-Busch and Spalding.

Shoal Creek's board named Louis J. Willie an honorary member, said Birmingham Mayor Richard Arrington, who helped negotiate an end to the controversy that erupted after club founder Hall Thompson said in June the club wouldn't be pressured into accepting black members.

Thompson later apologized and said the comment was taken out of context.

Willie's honorary status means the club's $35,000 induction fee and annual dues were waived. He has the rights of a regular member, including authority to sponsor other members.

"I did not volunteer for this, but the mayor sent word he would like for me to do this. I am doing it for the community," said Willie, 66. "I feel this is a great day for Birmingham and the community. I think it will avoid a potentially explosive and unpleasant event."

Willie was the first black member of the Kiwanis club of Birmingham and two social clubs in the area.

The PGA Championship is one of four major tournaments on the pro golf tour.

Shoal Creek President John Pittman said the club's board was "pleased to accept a distinguished member of the community as an honorary member."

The Rev. Abraham Woods, local SCLC president, said the admission of Willie "brings the white-only bar completely down in practice."

"It seems as so goes Birmingham, so goes the nation," Woods said. "The ripples have gone around the country and this sounded the death knell to exclusionary clubs around the country."

Jim Awtrey, chief executive officer of PGA of America, said tournament sites have been selected through 1994. The association "is having discussions with those clubs and will have announcements" concerning their membership status.

Judy Pierre, a spokeswoman for Lee Trevino, who won the 1984 PGA at Shoal Creek, said the golfer has decided to play this year's tournament after saying last week he was having second thoughts.

Hogs ready to move on

FAYETTEVILLE, Ark. (AP) - The University of Arkansas has its bags packed for the Southeastern Conference and its players say they're ready to go.

But UA Athletic Director Frank Broyles said Tuesday there are some rivals he doesn't want to leave behind - such as Texas and Texas A&M.

"I think we will be talking with them because our fans like to play those Southwest Conference teams. That's a pretty good reason. And we sell out those games," Broyles said in a telephone interview from his Fayetteville office.

"We will discuss with a lot of the schools whether they will like to play us," he said. "It won't just be Texas and Texas A&M. But we don't know. That's still all speculation. We don't know what the future holds. We're leaping in the dark."

The UA Board of Trustees was to meet today to discuss joining the SEC. UA-Fayetteville Chancellor Dan Ferritor had said he'd strongly recommend the move, and he had the full support of B. Alan Sugg, president of the UA system.

After reviewing figures that show the other league has what UA officials want most - big crowds, bigger bucks and major national exposure - the board appeared likely to vote to sever the university's 76-year ties to the SWC and form a new alliance with the SEC.

"The Southwest Conference has no more to offer us," said Ron Huery, a senior forward for the basketball team said Tuesday. "It isn't that we're too good, it's that we've dominated the last few years and it's time for us to move on and see what we're made of.

"I think it's a great move because, as far as competing against better programs, I think it would give us a better recruiting situation and I think we can compete with anybody," Huery said in a telephone interview from Fayetteville.

Playing in the Southeastern Conference would also give Arkansas more nationwide attention and that will help seniors break into the pros, Huery said.

Steve Hudson of Monroe, La., a senior tight end who is projected to start for this fall's Razorback football squad, said he liked the idea on two levels.

"I like the move personally. I'm from Louisiana myself and I've just kind of grown up watching the SEC all my life," he said in a telephone interview from his Fayetteville residence. "I never was all that interested in the Southwest Conference growing up. Other than that, I think it will be good for attendance at away games - trading off SMU and Rice for Tennessee or an Auburn where you have 80,000 or 100,000 people" in the stands.

Women's basketball star center Delmonica DeHorney said the move would help the men's football program and her team compete against the best teams in the nation.

"I think that's what's needed for Arkansas because ... it would only help Arkansas playing them year-round instead of only playing them in the Cotton Bowl," she said in a telephone interview from the school's weight room.

"A lot of the teams that are in the NCAA finals are from the SEC, so it would help us," the senior said.

Broyles said Arkansas could sever its ties with the SWC on July 1, 1991. All athletic squads would then compete in the SEC, except for football. Broyles said the football program is committed through the 1991 season by contract with the SWC. The Arkansas football team would play SWC schools as an independent in 1991, Broyles said.

Texas A&M Athletic Director John David Crow said he wasn't sure how to react to the proposal.

"Well, we play LSU out of the SEC," he said in a telephone interview from his College Station, Texas, office. "We'd just have to look at our schedule and see where we are and what we are doing when the contract runs out."

He added, with a laugh: "At that time we'll have to find out what conference we're in and how many members we have in that conference." Crow then said the school wasn't seriously considering a jump from the SWC.

"We have to start looking at where we are and where we have to go - as a conference," he said.

"That was no surprise to me," Crow said of the announcement Monday by Sugg and Ferritor. "I'm not angry. I think the University of Arkansas has every right to make what they think is the best decision for the University of Arkansas."

A secretary for Texas men's athletic director DeLoss Dodds referred a request for an interview to the school's sports information department. Bill Little of the department released this reaction from Dodds: "We'll cross that bridge when we come to it."

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Oldsmobile Scramble scheduled for Aug. 12

The 1990 Stevens Oldsmobile Scramble has been scheduled for Aug. 12 at Hereford's Pitman Municipal Golf Course.

Entry fee will be $25 per person plus cart and green fees. Tee times will be assigned starting at 9 a.m.

Scoring for the tourney will be handicapped using the Oldsmobile Scramble Handicap System. Each four-man team's Odlsmobile Scramble handicap must be no less than plus one and no more than plus eight. A plus eight handicap will be assigned to all teams whose handicap figures out to plus nine or higher.

Only one member per team may have a negative Oldsmobile Scramble handicap, but all four may have positive handicaps.

The winning team from the local round will be joined by Pitman GC head pro Brent Warner for the sectional round, scheduled for Aug. 27 at Comanche Trails GC in Amarillo.

Sectional champions in both net and gross divisions will compete in the national finals at Walt Disney World Vacation Kingdom in Lake Buena Vista, Fla. The net division finals will be held Sept. 28-Oct. 1 with the gross division playing Oct. 12-15.

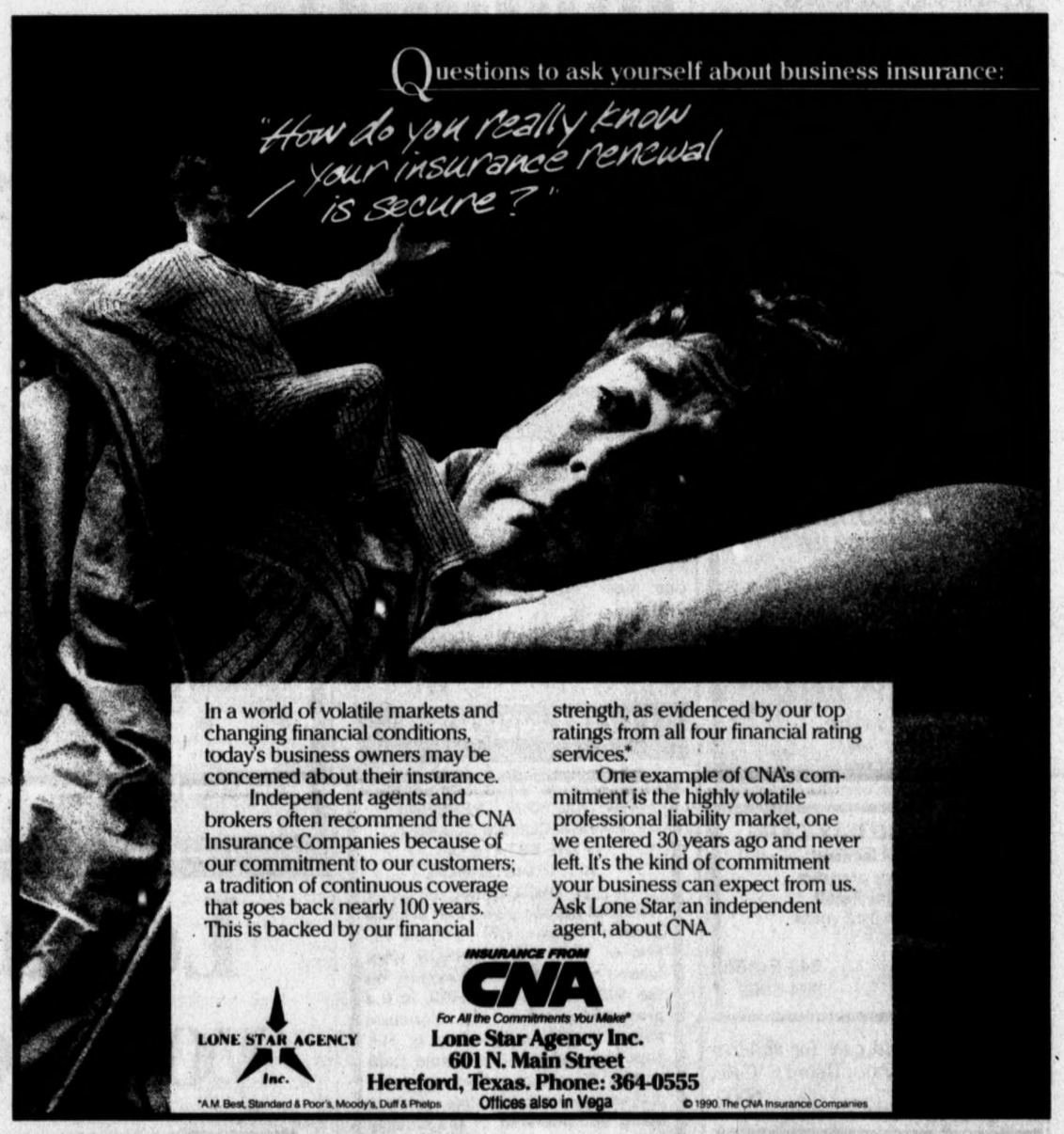
For more information, contact Jerry Stevens at 364-2160 or the Pitman Pro Shop at 364-2782.

7th graders need physicals

All incoming seventh-grade Hereford Junior High students who plan on participating in athletics must have physical examinations before they will be issued equipment, according to HJH Coach James Salinas.

Salinas said that local physicians have examination forms. Students who will be examined by an out-of-town doctor will need to pick up a form at the fieldhouse.

Questions to ask yourself about business insurance:



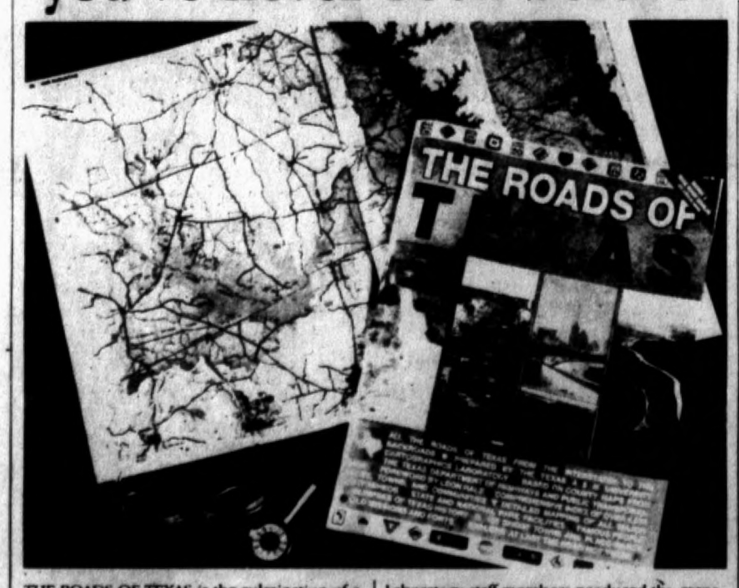
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