

12/30/95
Mike Porter
Rt 2 Box 5
Rotan TX 79546

Roby Star Record

Rotan Advance

Volume 88 - No. 40 - The Voice Of Fisher County Since 1907 - 50 Cents Single Copy

Thursday, June 1, 1995

Fisher County, Texas

Fisher County

Home To

Gareth Pipes
Jason Osuna
Janece Pease
Vick Burk
Ryan Posey

Fisher County 4-Hers To Join 2,000 Others At 1995 Texas 4-H Round-Up

Local 4-Hers will be among 2,000 outstanding youth from across the state to compete in the 1995 Texas 4-H Roundup at Texas A&M University June 5-8.

Those attending from Fisher County will be: Coby Moore, Melissa Burk, Katrina Rains, Billy Floyd, Beau Hart, J.D. Hearn, Amy Beauchamp, Kelly McWilliams, Erin Hart, Makala Herron, Kendra Kiser, Mandy Taylor, Misty Taylor, Jaycee Carey, Amber Kelly, Kasey Greene, Christy Willett, Mario Barrera, Matt Counts, Mike Counts, Chad Dannheim, Michael Hull, and Bryce Moore.

Roundup, the biggest 4-H event held each year, gives 4-Hers an opportunity to gain educational experiences that

support 4-H projects, demonstrate skills and practice leadership at the state level. Outstanding 4-Hers compete in 44 contests in which they showcase their speaking abilities, decision-making skills and talents.

Contests in which our youth are participating include Drama Share The Fun, Singing Share The Fun, Food & Nutritional Illustrated Talk, Family Life Skit, and Promote 4-H Skit.

This year, more than \$920,000 in scholarships sponsored by the Texas 4-H Foundation will be awarded. Texas has the nation's largest 4-H scholarship program, which receives tremendous support from private donors.

The young people applying for scholarships are judged on their 4-H experiences, leadership skills, projects,

community service, personal needs and other qualifications pertaining to high school academic performance and college entrance exam scores. Scholarships are granted in agriculture, life sciences and unrestricted categories.

Melissa Burk, Coby Moore, Bryce Moore, and Chad Dannheim are finalists in the 4-H scholarship program.

The Texas 4-H Fashion Show also will take place during Roundup. More than 100 contestants will exhibit their knowledge and skills in clothing purchasing, construction and modeling techniques. Contestants will compete for plaques, Savings Bonds and scholarships. Katrina Rains will compete in the constructed specialty division.

Coby Moore, State 4-H Council

Secretary, will assume various leadership roles during Roundup.

Coaches for the various teams include Gloria Floyd, Kathy Spencer, Lisa Carey, Sherry McKimmey, and Carol Ann Gruben.



Drum Major for the 1995-96
Roby High School
David Bond

High Speed Chase Ends In Eskota Area

Fisher County law enforcement officers were involved in a high speed chase that started in I-20 in Nolan County with DPS Troopers and ended in the Eskota Community of Fisher County.

The incident began at 8:45 a.m., Saturday, May 27th and involved a 20-year old Austin resident reaching speeds of 120 miles a hour on I-20.

Bruce Christenson was arrested by Fisher County law enforcement officers and charged with fleeing and evading arrest.

The chase from start to finish lasted 55 minutes.

A passenger in the vehicle was not charged.

Two Juveniles Apprehended In Stolen Car

Fisher County Deputy Sheriff Kenneth Martin, after receiving a teletype message from the Austin Police Department that an individual could be headed toward Fisher County in a stolen vehicle, apprehended the subject.

Martin apprehended a 16-year old Sweetwater individual who had relatives in Roby and a run-away 15-year old passenger from Austin.

They were turned over to juvenile authorities.

They were apprehended in a 1995 GEO.



Four Roby High School students recently competed in the State U.I.L. Solo and Ensemble Contest held in San Marcos. Kevin Christian received a silver medal for his Division II (Excellent) rating on snare drum. He played two selections entitled "Fourth of July" and "Hurricane" by Jay Wanmaker. Kim Hudnall received a III (Good) rating with her twirling solo to the Beach Boys hit, "I Get Around". Twirling trio made up of Brandy Griffith, Kim Hudnall, and Candice Brown also performed to the band's rendition of "Chattanooga Choo Choo".



New Twirlers at Roby High School for the 1995-96 school year are (left to right) Kimberly Hudnall, Leslie Stephenson (head), and Candice Brown.



Color Guard members of the Roby Lions Band for the 1995-96 school year are (left to right- bottom) Leigha Hansen, Ashley Smith, Nikki Reed, and Leticia Leyva. (top) Karen Carriker, Kristi Bond, Denise Caswell, and Julie Terry.



ROUND-UP: Katrina Rains, daughter of Mr. and Mrs. Mac Rains, will participate in the State 4-H Fashion Revue.

Rotan Football Team In Playoffs Sun. In Abilene

The Rotan football team, members of the Abilene Independent League, finished the regular season with losses to the Knights and the Outlaws, but managed to hold on to third place heading into the playoffs.

Rotan plays the second place Knights on Sunday, June 3rd at 6:00 p.m., at Curly Hayes Field in Abilene.

Rotan Man Is Arrested On Cocaine Charge

The Fisher County Grand Jury returned a total of eighteen indictments on nine Rotan individuals and one from Aspermont for drug related incidents last week.

One additional indictment was returned but the individual was out of Fisher County when the original wave of arrests were made. That individual surrendered himself to Fisher County Sheriff Gene Pack last Saturday at the Fisher County Sheriff's Office.

Earl Leach, age 39 of Rotan, turned himself into authorities and was officially charged with 'delivery of cocaine', according to Pack. Leach made the \$5,000 bond and was released.

Annual Newman Reunion Is Set For Sat. June 3rd.

The annual Newman Reunion will be Saturday, June 3rd at the Newman Community Center, south of Sylvester.

A covered dish luncheon will be held at the Newman Tabernacle.

4-H ROUND-UP



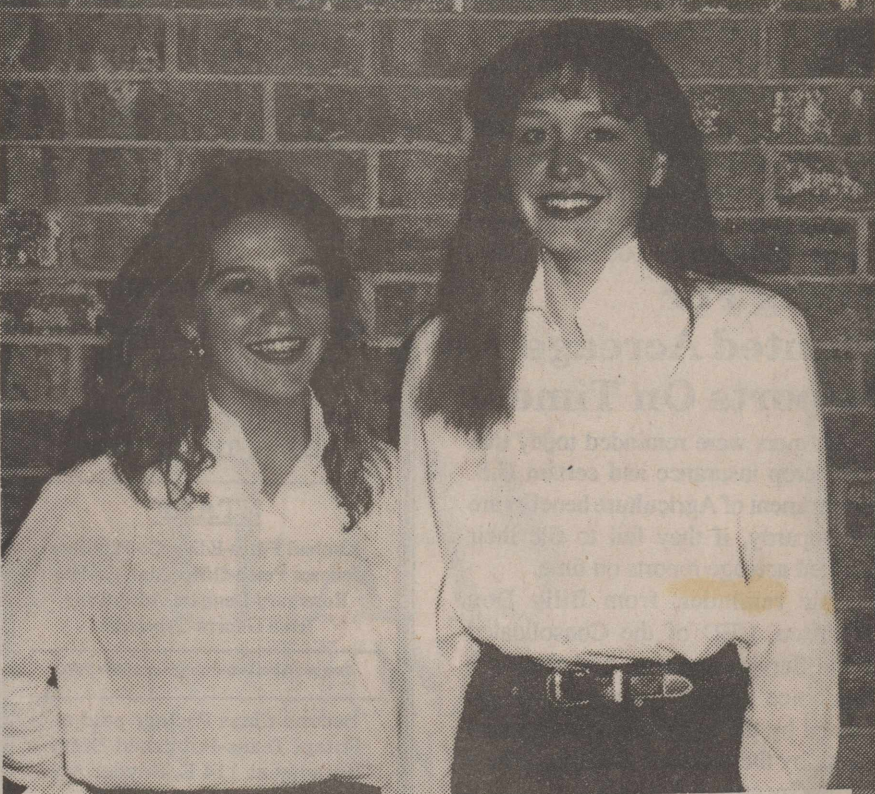
PROMOTE 4-H: Kasey Greene, left, and Christy Willette, right, daughters of Mr. and Mrs. Lloyd Greene and Mr. and Mrs. Koen McKimmey, will compete at the 4-H Round-Up with a Promote 4-H Demonstration.



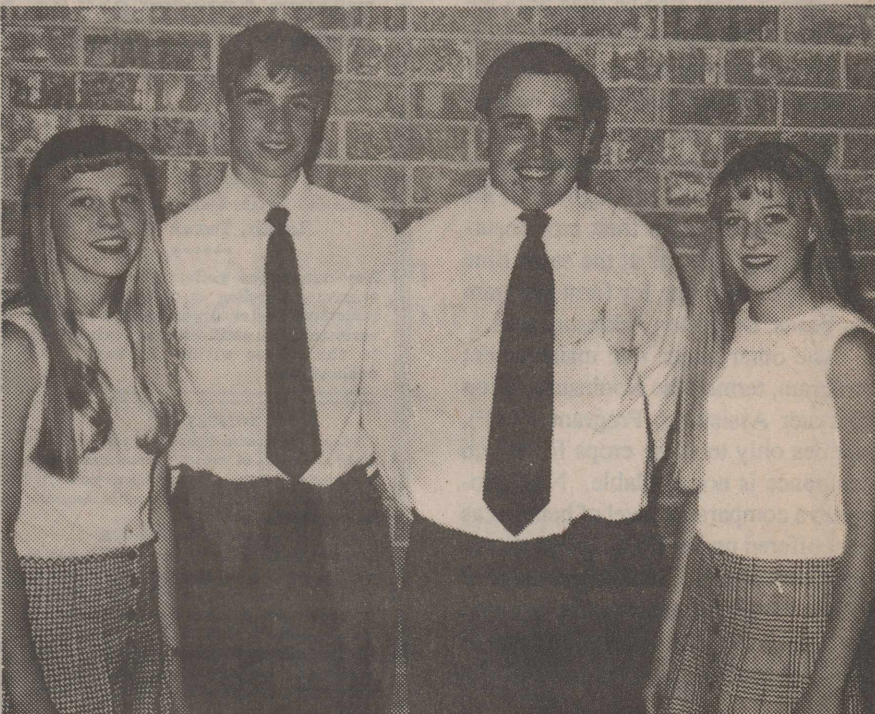
DRAMATIC SHARE THE FUN SKIT: (l to r) Mike Counts, Coby Moore, Chad Dannheim, Matt Counts, Mario Barrera, Bryce Moore and Michael Hull will compete at the Round-Up with a dramatic skit.



SINGING SHARE THE FUN SKIT: (l to r) Kendra Kiser, Amy Beauchamp, Kelly McWilliams, Makala Herron and Erin Hart will compete with a Singing Share the Fun Skit.



FOODS & NUTRITION: Amber Kelly, left and Jaycee Carey, right, daughters of Mr. and Mrs. Randy Kelly and Mr. and Mrs. Stuart Carey will compete with a foods and nutrition illustrated talk at the 4-H Round-Up.



FAMILY LIFE DEMONSTRATION: Misty Taylor, left, J.D. Hearn, Billy Floyd and Mandy Taylor. Misty and Mandy are the daughters of Judy Taylor; J.D. is the son of Mr. and Mrs. Jerry Hearn and Billy is the son of Mr. and Mrs. Gary Floyd. They will compete in the 4-H Round-Up with a family life demonstration.

Rotan
Days

Saturday, July 15th

Negotiators Give Final On New Bill Concerning Schools

State Capital



HIGHLIGHTS

By Lyndell Williams & Ed Sterling
TEXAS PRESS ASSOCIATION

AUSTIN — House and Senate negotiators gave final approval last week to a bill that would increase local control of schools, offer parents new school choices and require more days of class for most students.

The measure, which rewrites the state's education laws, is expected to pass both houses before the legislative session ends May 29.

Conference committee members said the reduction in state regulations and the increased authority for local school districts should prompt districts to develop better academic programs.

"The freedom that is given to local school districts to adapt to the educational needs of their children is probably the most meaningful change in this bill," said Paul Sadler, D-Henderson, chairman of the House Public Education Committee.

Sen. Bill Ratliff, R-Mount Pleasant, Senate Education Committee chairman, said that districts would have a free hand to make changes they think are desirable.

"We're trying to create a new mindset that local districts have the freedom to innovate and be creative, and not have to turn to the state for permission to do everything," Ratliff said.

Sen. Greg Luna, D-San Antonio, was the only member of the conference committee who opposed the compromise measure.

Luna said the \$170 million contained in the bill for school construction is inadequate for property-poor school districts.

The voucher program, which was included in Sen. Ratliff's original bill, and was supported by Gov. George W. Bush, was killed by the conference committee.

While vouchers were rejected, the committee did adopt a public school choice program that would allow students in low-performing schools to transfer to another school in their district or a neighboring district using "public education grants" from the state.

Bush Likes Welfare Bill

Meanwhile, Gov. Bush, who had been critical of a welfare bill that emerged from conference committee, said he is pleased that lawmakers changed the bill to require a five-year wait before reapplying for welfare benefits.

The bill was voted out of conference committee with a three-year wait, but Rep. Harvey Hilderbran, R-Kerrville, persuaded some lawmakers to change the wait to five years.

"I am very pleased that happened," Bush said. "Texas must say to the able-bodied, 'You can be on welfare for a limited period of time, and then you're off.' The five-year time limit recognizes some may need to recycle on for legitimate needs."

Bill Increases Tuition

A measure negotiated by a House-Senate conference committee to raise tuition at Texas' public universities was approved by the House and Senate last week.

The bill, sponsored by Sen. Teel Bivins, R-Amarillo, would continue \$2 per semester hour annual increases in undergraduate tuition until fiscal year 2001, when it would reach \$40 per hour.

The measure would boost out-of-state student tuition to the level charged by the other five most populous states. That would mean an increase from \$171 per semester hour to an estimated \$222.

One provision of the bill, however, would allow out-of-state athletes to attend Texas universities at the much-lower in-state rate.

"It puts Texas schools on a parity with other states in recruiting star athletes," Sen. Ken Armbrister, D-Victoria, said.

It was at Armbrister's suggestion that the provision was added to the tuition bill during debate in the Senate.

Food Stamp Card Launched

State Comptroller John Sharp last week formally initiated a new system of electronic welfare benefits for Dallas.

Sharp, Mayor-elect Ron Kirk and other Dallas officials formally launched the new Lone Star card system at a grocery store in Lakewood, near Dallas.

The Lone Star card works like a charge card, allowing welfare recipients to purchase food without stamps and to receive monthly cash benefits without waiting for a check from Aid to Families with Dependent Children.

Officials believe all Dallas welfare recipients will have received their cards by June 1, when more than 200,000 families in the Dallas area will switch to the cards.

Other Highlights

■ The Senate has sent Gov. Bush a bill that would deregulate the state trucking industry to conform with federal law and transfer regulatory authority over registration and safety from the Texas Railroad Commission to the state departments of Transportation and Public Safety.

■ The House gave final approval to a major anti-crime bill, but an amendment by Rep. Clyde Alexander, D-Athens, to legalize police checkpoints to catch drunken drivers, failed, 84-57, 10 votes short of passage.

■ A package of Medicaid overhaul bills were unanimously approved by the Senate and sent to Gov. Bush's desk. Sen. Judith Zaffirini, D-Laredo, told lawmakers the measures will save the state \$6 billion in the next five years.

Property Tax Protest and Appeal Procedures

The law gives property owners the right to protest actions concerning their property tax appraisals. You may follow these appeals procedures if you have a concern about:

- *the value placed on your property
- *any exemptions that may apply to you
- *the cancellation of an agricultural appraisal
- *the taxable status of your property
- *the local governments which should be taxing your property
- *any action taken by the appraisal district that adversely affected you.

Informal Review:

You can contact Betty Mize, Chief Appraiser at 776-2733 for real property matters. For exemption eligibility and auto questions, you can contact Penny Kiser.

Review by the Appraisal Review Board

If you can't resolve your problem informally with the appraisal district staff, you may have your case heard by the appraisal review board (ARB).

The ARB is an independent board of citizens that reviews problems with appraisals or other concerns listed above. It has the power to order the appraisal district to make the necessary changes to solve problems. If you file a written request for an ARB hearing (called a notice of protest) before the deadline, the ARB will set your case for a hearing. You'll receive written notice of the time, date and place of the hearing. The hearing will be informal. You and the appraisal district representative will be asked to present evidence about your case. The ARB will make its decision based on the evidence presented. You can get a copy of a protest form from the appraisal district office at P.O. Box 516, Roby, TX 79543.

Note: You shouldn't try to contact ARB members outside of the hearing. The law requires ARB members to sign an affidavit saying that they haven't talked about your case before the ARB hears it.

Review by the District Court

After it decides your case, the ARB must send you a copy of its order by certified mail. If you're not satisfied with the decision, you have the right to appeal to district court. If you choose to go to court, you must start the process by filing a petition within 45 days of the date you receive the ARB's order. If the appraisal district has appraised your property at \$1,000,000 or more, you must file a notice of appeal with the chief appraiser within 15 days of the date you receive the ARB's order.

More Information

You can get more information by contacting your appraisal district at P.O. Box 516, Roby, TX., 79543 or call 776-2733. You can also get a pamphlet describing how to prepare a protest from the appraisal district or from the State Comptroller's Property Tax Division at P.O. Box 13528, Austin, Texas 78711-3528.

Deadline for filing Protests with the ARB*

Usual Deadline

On or before May 31 (or 30 days after a notice of appraised value was mailed to you, whichever is later).

Late protests are allowed if you miss the usual deadline for good cause. Good cause is some reason beyond your control, like a medical emergency. The ARB decides whether you have good cause.

Late protests are due the day before the appraisal review board approves records for the year. Contact your appraisal district for more information.

Special Deadlines

For change of use (the appraisal district informed you that you are losing agricultural appraisal because you changed the use of your land), the deadline is before the 30th day after the notice of the determination was mailed to you.

For ARB changes (the ARB has informed you of a change that increases your tax liability and the change didn't result from a protest you filed), the deadline is before the 30th day after the notice of the determination was mailed to you.

If you believe the appraisal district or ARB should have sent you a notice and did not, you may file a protest until the day before taxes become delinquent (usually February 1). The ARB decides whether it will hear your case based on evidence about whether a required notice was mailed to you.

*The deadline is postponed to the next business day if it falls on a weekend or holiday.



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Rotan, Texas



Congratulations Scholarship Winner



Michael Hull is a member of Rotan's 1995 Graduating Class and was recently awarded the First National Bank's Annual Scholarship. We Congratulate Michael on his many accomplishments and wish him well in his college endeavors. See Michael's Scholarship Essay in this week's edition.

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FDIC
Rotan, Texas 79546

Legal Notice

CITATION BY PUBLICATION
THE STATE OF TEXAS
TO: BOBBY JOE TERRELL,
JAMES D. TERRELL, HELEN
TERRELL MORSE, PEGGY JOYCE
TERRELL EBERS, GARY
TERRELL, TAMARA TERRELL
GALLMAN, ROBERT DRAKE
TERRELL, BRITTON ANDREW
TERRELL, BUZZY LEE TERRELL,
JOHN DALE KNICKERBOCKER,
DANNY R. WILLIAMS, ALISA WIL-
LIAMS ASHTON, MITZIE
CAROLYN TERRELL RALSTON,
MARGARET TERRELL GARNETT,
and the unknown heirs and legal
representatives of each of the above-named
people if any of them be deceased and
all persons claiming any title and interest
in land under deeds heretofore given
to the any of the above-named persons,
GREETINGS:

You are hereby commanded to ap-
pear before the Honorable 32nd Judicial
District Court of Fisher County,
Texas, at the courthouse in Roby, Fisher
County, Texas, by filing a written an-
swer at or before 10 o'clock a.m., on the
first Monday next after the expiration
of forty-two (42) days from the is-
sue of this citation, same being the 3rd
day of July, 1995, to Plaintiff's Original
Petition filed in this Court on the 8th
day of May, 1995, in this cause num-
bered #5330 on the docket of this Court
and styled HIGHLAND PETROLEUM
COMPANY vs. BOBBY JOE
TERRELL, JAMES D. TERRELL,
HELEN TERRELL MORSE, PEGGY
JOYCE TERRELL EBERS, GARY
TERRELL, TAMARA TERRELL
GALLMAN, ROBERT DRAKE
TERRELL, BRITTON ANDREW
TERRELL, BUZZY LEE TERRELL,
JOHN DALE KNICKERBOCKER,
DANNY R. WILLIAMS, ALISA WIL-
LIAMS ASHTON, MITZIE
CAROLYN TERRELL RALSTON,
MARGARET TERRELL GARNETT,
et al and the unknown heirs and legal
representatives of each of the above-
named people if any of them be de-
ceased and persons claiming any title
or interest in minerals under deeds there-
fore given to any of the above-named
persons, and the persons to whom the
citation is directed.

A brief statement of the nature of
this suit is as follows, to-wit:

A suit for the appointment of a re-
ceiver under the provisions of Section
64.091 of Vernon's Annotated Texas

Civil Practice and Remedies Code to
execute an Oil, Gas and Mineral Lease
on the interests of the Defendants in the
following described land in Fisher
County, Texas, to-wit:

The East 140 acres of the West 240
acres of the North one-half (N/2) of
Section 181, Block One, B.B.B. & C.
Railway Company Survey, Fisher
County, Texas

Plaintiff's petition alleges that it owns
an Oil, Gas and Mineral Lease on ap-
proximately ninety percent (90%) of
the oil, gas and minerals under the
above-described land and that it and its
associates taken together own Oil, Gas
and Mineral Leases covering more than
ninety percent (90%) of the oil, gas and
minerals under the above-described
lands, that Bobbie Joe Terrell owns
.4392156 percent of the minerals under
the above-described land; that James
D. Terrell owns .4392156 percent of
the minerals under the above-described
land; that Helen Terrell Morse owns
.4329156 percent of the minerals under
the above-described land; that Peggy
Joyce Terrell Ebers owns .6588235
percent of the minerals under the above-
described land; that Gary Terrell owns
.2196078 percent of the minerals under
the above-described land; that Tamara
Terrell Gallman owns .2196078 per-
cent of the minerals under the above-
described land; that Robert Drake
Terrell owns .1098039 percent of the
minerals under the above-described
land; that Britton Andrew Terrell owns
.1098039 percent of the minerals under
the above-described land; that Buzzy
Lee Terrell owns .1098039 percent of
the minerals under the above-described
land; that John Dale Knickerbocker
owns .1098039 percent of the minerals
under the above-described land; that
Danny R. Williams owns .1464052
percent of the minerals under the above-
described land; that Alisa Williams
Ashton owns .1464052 percent of the
minerals under the above-described
land; that Mitzi Carolyn Terrell Ralston
owns .2196078 percent of the minerals
under the above-described land; that
Margaret Terrell Garnett owns
.4392156 percent of the minerals under
the above-described land; that the Plain-
tiff will suffer substantial damage or
diminution unless an Oil, Gas or Mineral

Lease is made covering the interest of
the Defendants in said land. Plaintiff
further alleges that the Defendants are
non-residents of the State of Texas or
are persons who have not paid or ren-
dered taxes for at least five (5) years
successively next preceding the filing
of this suit, and that such Defendants
have not paid taxes on said mineral
interests or rendered the same for taxes
within the same five (5) year prior.

If this citation is not served within
ninety (90) days after the date of its
issuance, it shall be returned unserved.

The officer executing this writ shall
properly serve the same according to
the requirements of law, and the man-
dates thereof, and make due return as
the law directs.

ISSUED AND GIVEN under my
hand and seal of said Court at Roby,
Fisher County, Texas, this 8th day of
May, 1995.

Bettie Hargrove
District Clerk, in and for Fisher
County, Texas
37:4tc

Family and friends gathered Satur-
day and Sunday, May 13 & 14, 1995 for
a family reunion and to honor Bessie
Jones on her 90th birthday at the
Claytonville Community Center. Those
attending were: Bill and Leta Jones-
Kermit, Mary Lou and Truett Eaton-
Ft. Stockton, Opal and Pete Upshaw-
Colorado City, Erma Lee Jones- Pale-
stine, Mary Sullivan- Sweetwater;

Tabitha Jones, Jeanna, Tara, and Chelsa
Willhelm, Danny, Staci, Amber and
Zack Jones all of Kermit; Jeff, Darla,
Caleb and Carlie Tuasopo- Ft. Hood;
Pam and Kyrissa Hodges, Steve, De
Andra and Jessica Franks, Crystal of
San Angelo, Carol Lee, Monica and
Brandon Sage, Cory Hodges, Jay
Crabtree, John Yeager and Jarrett of Ft.

Stockton, Dale Eaton, Ephrim Garza of
Dallas; Donnie Upshaw of Ft. Worth;
Terry and Peggy Upshaw of Roscoe;
Roger, Timothy and Nikcoal Upshaw,
Jimmie, Mary and Lee Ann Upshaw,
Sasha Wryosdich, Billy, Charlotte,
Cody and Sidney Upshaw, Tandy and
Lovess Curlee of Colorado City; Ken-
neth, Bonnie, Kenny, David, Chris and
Justin Upshaw, Buddy and Evelyn
Bates, H.D. and Delores Bunn, Mary
Etta O'Donald, Troy Ballenger and son

of Sweetwater; Calvin Jones of
Fredericksburg, Va., Vonda Jones of
Green Bay, Wi., Randel and Erma Jones
of Huntsville; Fawna Jones and Jerry
Scott of Houston; Carlos, Belinda,
Christy, Laura and Megan Jones of
Palestine, Skeet and Edith McCain, Inez
Foreman of Roby; Bonnie and Angie
Powell of Big Springs, Mable Warren
of Rotan, Vita Smith of Midland, Dwana
Stevens and Wayne Bradshaw of
Abilene.

F.C.E. Club Holds Meeting

The F.C.E. Club met May 23, 1995 in
the Annex building. Wanda Horton
brought the program on container grow
plants. Everyone enjoyed the pro-

gram.

Refreshments were served to Eilene
Cave, Bernice Randolph, Helen
Thornburg, Lenora Waldon, Luella
Waddell, Voncille Driver and guests
Wanda Horton, Glenda Fields, Pat
Neeper, by hostess, Pat Kelley. The
next meeting will be June 13, 1995,
with a birthday luncheon and making
roses.

Office Supplies

We Deliver - We
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NEWS BRIEFS

Longworth Homecoming

The Longworth Homecoming will be held Saturday evening, June 3rd and
Sunday, June 4th. Everyone is encouraged to attend.

Weight Room Open

The Rotan field house weight room will be open from 9:30 a.m. - 12:30 p.m.;
and 5:30 p.m. - 8:30 p.m., Monday - Friday. It is open to the public.

Bloodmobile at Hospital

"Hemo", the Bloodmobile from the Meek Community Blood Bank, will be
at Fisher County Hospital on Friday, June 9, from 1-6 p.m. This is a special
replacement blood drive.

The bloodmobile will be parked in front of the hospital. Donors can register
inside the hospital prior to donation. Anyone between the ages of 17 and 71 and
in good general health can donate blood. Questions about donating can be
addressed to Ella Raye Helms, administrator at Fisher.

Immunization Clinic

The Texas Department of Health in Stamford holds regularly scheduled
immunization clinics to ensure that all children in Jones and Fisher County are
protected from vaccine preventable childhood diseases. Children who receive
their vaccinations on a timely basis benefit from the protection these vaccina-
tions provide and contribute to the well-being of everyone.

Fees for these immunizations are based on household size and income. In
most cases there is little or no cost. Please bring your child's shot record, social
security number, and medicaid number if receiving medicaid. The next
regularly scheduled clinic for June will be held at 504 E. 7th St. in Rotan, Texas.

If your child needs to begin or continue his immunizations and you are
unable to attend one of these clinics, you may call (915) 773-5681 and arrange
a time and date for immunizations to be administered.

L.U.L.A.C. Meeting

The Fisher County League of United Latin American Citizens (L.U.L.A.C.)
will hold a meeting at 7:00 p.m., June 5th at the Rotan Community Center.

Roby Lions Band Fund-Raisers

The Roby Lions Band is looking forward to a great year next year. In
preparation for this they are planning to send their new color guard members
to camp along with the twirlers and drum major. This camp will be held in San
Angelo during the week of July 9th, and will be holding several money-maker
projects in order to help the kids out with their expenses. (Traditionally the kids
themselves, not the school, pick up this expense.) Please support the kids in this
effort and help whenever possible. The cost for each student going is \$205, so
a lot of money needs to be raised in a very short time. Look for them doing some
car-window washing (for a donation) at Wal Mart or K-Mart or maybe even our
local supermarkets on Saturday, June 3. Then on June 10 (Saturday) they will
have a bake sale on the square in Roby. On Saturday, June 17, they will have
a car wash. Look for more details on these events and please plan to participate.
If you would like to order a baked good or simply make a donation, please call
Mrs. Christian at 776-2883 or 776-2637.

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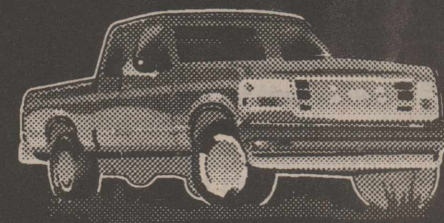
License #
TACLB005816



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ALLSUP'S

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And Prizes!**

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**\$5,000
Instantly!**

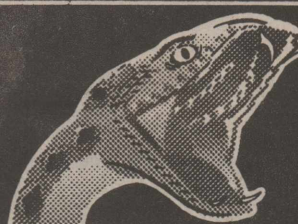


Win A 1995
**Ford F-150
Super Cab XLT!**

Rotan, Texas		PRICES EFFECTIVE Prices Effective May 31-June 6, 1995	
SAVE ON PEPSI-COLA SOFT DRINKS 6 PK. 12 OZ. CANS \$1.69	ALLSUP'S SAUSAGE & BISCUIT FOR ONLY 79¢	ALLSUP'S "FAMOUS" BURRITOS 2.99¢ FOR	ALLSUP'S "ALL PURPOSE" RUSSET POTATOES 10 LB. BAG \$1.29
HORMEL BLACK LABEL BACON 1 LB. PKG. \$1.49	ASSORTED FLAVORS ALLSUP'S ICE CREAM 1/2 GALLON \$1.49	LAY'S® GRAB BAGS RUFFLES® OR DORITOS® REGULAR 69¢ EACH OR 2\$1.00 FOR	

SHURFINE 10 LB. BAG CHARCOAL BRIQUETS EACH \$1.59 SHURFINE CHARCOAL LIGHTER32 OZ. \$1.29 LUCKY LEAF APPLE JUICE 64 OZ. \$1.99 SHURFINE "CHUNK & GRAVY" DOG FOOD 20 LB. \$4.49 ALLSUP'S 1.5 LB. LOAF SANDWICH BREAD ...69¢ EACH OR 2 FOR \$1.00 "ALL VARIETIES" REG. \$1.39 LANCE POTATO CHIPS EACH 99¢ HOMOGENIZED ALLSUP'S MILK GAL \$1.99	* * * \$50.00 WORTH OF GASOLINE FREE!!! * * * TAKE THIS COUPON TO BIG COUNTRY FORD 2400 MABRY DR. CLOVIS, NEW MEXICO 88101. IF YOU PURCHASE A NEW VEHICLE BEFORE AUGUST 19, 1995 YOU WILL RECEIVE \$50.00 WORTH OF FREE GASOLINE COURTESY OF ALLSUP'S.
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No Purchase Necessary. Game begins May 20, 1995 and ends August 18, 1995. Official Rules and game piece available at participating
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Rep. David Counts Comments On Session

"This has been a good session for the folks back home," said State Representative David Counts (D-Knox City). "The legislature had a number of big issues before it and we have dealt with all of them in a way that will be good for all Texans."

Counts cited the issues of education, welfare, juvenile justice, and tort reform as a few of the major measures handled by the legislature. Counts specifically recognized House Speaker Pete Laney for his leadership on these important issues. "Speaker Laney had the foresight to call for committees to study these issues and come back with workable solutions. There has been a great deal of work by these committees which sought input from folks around the state. This hard work during the interim is the reason for the success of these reform measures."

He went on to state the proudest accomplishment of this session was the Education Reform measure which passed the House recently. "This legislation has taken thousands of hours of hard work, but the results are well worth the effort. Schools will have a lot more flexibility while maintaining high accountability standards to local taxpayers." Counts expressed his support for portions of the new Education Code dealing with facilities issues and the small and mid size school funding allotments, which should prove beneficial for most West Texas schools.

The Legislature also provided a significant increase in education while passing another state budget without tax increases. The \$2.2 billion increase in education funding will help fund the

state approved increase in the teacher pay scale, as well as an increase in the basic student allotment. The new budget for the coming biennium also provides additional funding in the area of criminal justice, much of which has been designated to fund the state's juvenile justice reform package.

He stated that he felt the juvenile justice reform measures were important, and while some provisions may seem a little harsh, the overall result should help curb much of the juvenile crime and violence in Texas. "This legislation sends a message to young offenders that there are consequences to their actions and that juvenile crime in Texas is a serious offense."

Counts cited one of the major accomplishments of the legislative session was the overhaul of the state's welfare system. The reform measure passed by the House would limit the time an individual could collect welfare benefits and requires recipients to be involved in job training and education programs. "This reform cracks down on recipients, but attempts to provide them every opportunity to get a job," said Counts.

He was also pleased with the legislature's recent efforts regarding tort reform. "Some people out there feel like we have gone too far," stated Counts, "While others feel we have not gone far enough. What we have passed is a solid measure that falls in the middle. It gets rid of the blatantly frivolous cases while preserving the rights of folks with legitimate concerns."

Property rights were another important issue that Counts has been actively involved in during the session. "We have worked for several measures that

will work to strengthen the property rights of landowners," said the Knox City lawmaker. As chairman of the House Natural Resources committee he worked to pass legislation that encourages the federal government to reform the Endangered Species Act. "The intent of most of the environmental legislation is well intended, what we have to do is recognize the rights of our landowners and work with them to find workable solutions."

Although the session has been a hard one he felt good about the results. "No one is going to like every piece of

legislation that has come out of the session," said Counts, "But they should be pleased with the majority of this

session's work and the effects it will have for their homes, families, and businesses."

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Fisher County Agricultural News

County Agents Column

By Richard Spencer

Cotton planting came to a halt with last week's rains. The rains were spotted with several areas still needing more rain. We might get an equalizer before it's over

It is true that for the most part U.S. cotton meets the highest standards. According to Cotton Incorporated, 90+ percent of bales fall into the top eight grades. Improved production technology has permitted us to come this far.

Technology could also keep us from hitting even higher quality marks if we don't manage the crop carefully. The introduction of HVI classing means that there is little chance that grassy or trashy cotton will go undetected. Because this technology is very precise, it is very important that each bale meets the highest possible quality standards if growers want to avoid down-

grading.

Downgrading and the resulting lost income for grassy cotton at the gin is not the only consideration. Grassy cotton can hurt profitability even before you get it out of the field due to yield loss. Some studies show that even a light weed infestation can result in yield losses between 10 and 15 percent - a loss of approximately \$100 per acre if cotton is at 72 cents. A severe grass problem can hurt yields by up to 50 percent, which will mean a \$450 to \$500 per acre loss under the same market conditions.

Grass problems in cotton are often more severe than they look, especially if compared to other crops. Even a relatively small number of escapes can result in downgrading at harvest. Grasses such as Johnsongrass, Bermudagrass, crabgrass, panicum and

others need to be kept in check when they escape preemergence treatments. The expense of controlling these robbers with a postemergence herbicide application is generally more than offset by the profit that could be given up in the form of yield loss and downgrading at the gin.

For decades, Mexican cattle have been crossing the border into U.S. feedlots. Currently, more than 1 million head are shipped from Mexico to the United States each year. Between 80 percent to 90 percent of these cattle enter through Texas ports.

The majority of Mexican cattle are fed in Texas and are ultimately sold in the domestic beef market. Thus, the quality of Mexican cattle coming into Texas directly impacts the U.S. Beef industry's efforts to produce a supply

of quality, consistent beef for the consumer.

To help improve the overall quality of cattle coming out of Mexico, the Texas-Mexico Agricultural Trade Alliance, sponsored a series of quality and consistency meetings for Mexican cattle producers and exporters.

Federal regulators, responding to public perceptions that hot-iron branding on the jaws of cattle and bison hurts the animals unnecessarily, are proposing a change in branding requirements.

The U.S. Agriculture Department's plan would change the regulations for tuberculosis and brucellosis identification by allowing cattle or bison to be branded only on the hip.

County Home Extension Agent News

County Agents Report
by Beth Dannheim
Pros and Cons of Packaging

Each year the average U.S. household discards 1,800 plastic items, 850 biometal cans, 500 all-aluminum cans, 500 glass bottles, and more than 13,000 individual items of paper. Most of this is packaging.

Packaging serves many different purposes. It protects the product from light, heat, oxygen, natural contamination, and tampering. Packaging also protects consumer goods from crushing, soiling and shoplifting.

Often the package provides information for the consumer on proper use and storage, and about features and warranty of the item. In addition, some packages are designed to provide an extra measure of convenience to the consumer. The squeezable tube, for example toothpaste, is a convenient package for what would otherwise be a messy product.

Packaging is a major contributor to municipal waste. It is the fourth larg-

est industry in the United States and accounts for 30% by weight and 50% by volume of what we discard, according to research studies. These figures show that most packaging is not being

recycled. Although most packaging is technically recyclable, less than half of it is recycled.

Each of us can reduce the packaging going to our landfill by recycling

and evaluating packaging before we buy a product. Remember, each person's "drop in the bucket" adds to our waste management problem.

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Round - Up

By Joy Walker - 735-2840

We have really been having some stormy weather these past few days, and last Wednesday and Thursday it looked more like November, and felt like it too. It was sure damp, foggy and so very cool all day Wednesday and

HOSPITAL NEWS

Patients admitted and dismissed to the Fisher County Hospital during the week of May 23-29, 1995 were as follows:

ADMITTED:

Jimmy Pippins- San Angelo, Mary Posey- Rotan; Eugene Prevo- Rotan; Waldo Gatewood- Sylvester; Jerry Dycus- Rotan; Otis Polk- Rotan; William Brzezinski- Roby; Faye Ray- Roby; Oneta Ashley- Roby; John Morgan- Rotan.

DISMISSED:

Freddy Williamson- Roby; Juanita Sosa- Rotan; Waldo Gatewood- Eugene Prevo- Rotan; Jerry Dycus- Rotan; Louise Lemons- Rotan; Faye Ray- Roby; William Brzezinski- Roby.

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Thursday. I measured about three tenths of an inch of rain all. Friday night, graduation night, we had a bad storm with high winds and lightning and thunder, with another 1/2 inch of rain. Then Monday, Memorial Day, did we get a good rain, it just came a gully washer, as they say, and I measured 1 1/2 inches here at the house, with more to come by the looks of the sky.

We were sure pleased to have Randy Williams and his family with us Sunday at church. They were here from Tyler visiting with Andrew and Louise Williams, and Peggy and Ricky Williams and family. Andrea Williams will be staying here for two weeks visiting with her grandparents.

Hal Guinn was also at church and here visiting with his mother, Lila Guinn. Brian Odom was also here visiting with his grandmother; he is the son of Robbie and John Odom of Floydada. They were all at church Sunday. Kevin Osuna brought our special music Sunday morning and we so enjoyed his beautiful singing.

Mrs. Vada White from Lubbock and her mother Mrs. Smith from Spur were also at church on Sunday.

Jim and Tracy Ratliff, Trese and David, from Fort Worth visited over the weekend with the James Ratliffs. They came Friday night and stayed until late on Sunday. Trese told me he was awarded Perfect Attendance, the Presidential Academic Award; good grades through kindergarten to the 5th grade. Second place on a math test and the Eagle Award for being really good in his grades through the school year. So Trese has really made a name for himself in his school, and is to be congratulated.

Rudy and Von Martinez and two of their children have been here over the Memorial Day weekend. They came

Friday and left Monday. They visited with Louise Martinez and with Mr. and Mrs. Charlie Messick in Rotan. Sunday everyone was out at Louise's. Rudy and Von are from Angleton.

Windle Cave is feeling a little better, but he has to go back to see his doctor on the 31st. We hope that he gets a good report.

Mr. and Mrs. Wayne Boydston and Joe from Mesquite have been here visiting the Frank Boydstons. They came Saturday and stayed until Monday.

Mr. and Mrs. Frank Mitchell went to Decatur and visited with their daughter Barbara and husband Lee Swan; they went the weekend before last. They have just got back (Sunday) from a trip to Shreveport, Louisiana, where they visited nephew, Joel Aaron and his family. They then went on to Nashville, Tenn. and attended their youngest grandson's graduation. Jeremy Holston graduated Thursday night. The Mitchell's then drove back to Decatur Saturday and spent the night there with Barbara and Lee, and came home Sunday. They said they really enjoyed their trip.

James and Marguerite Nettleton went to Fort Worth Wednesday; they attended the funeral for James' niece, Dianne Burnett, who passed away Wednesday morning. They came home Friday and then on Sunday they went to Lubbock and picked up Marguerite's mother, Mrs. Katherine Willingham, who was there visiting. Marcos Medrano, Doris Diamond and daughter, Jessica and Ginger Couch from Carrollton went to Coahoma's graduation Thursday night. Michael Lopez, Marcos's grandson and son of Mr. and Mrs. Ysabel Lopez graduated. He got a scholarship from Howard County College for Journalism. His mother, Esther, teaches at the college, and four

of Marcos's children went to college at Howard County and Michael is the 2nd generation. They all stayed in Coahoma until Saturday morning.

Mr. and Mrs. George Price went to San Angelo on Saturday and visited Ben and Kristi Givens and Zack. They came home that night. The Givens' had some damage from the storm and high winds that hit San Angelo Sunday, but thankfully most of it was repairable. They said it was really scary and they hope not to have to experience that again.

Jerry Dycus came to Rotan Wednesday, but got very sick and went to Fisher County Hospital and then was taken by ambulance back to Houston. He was feeling a little better at last report. Keep Jerry and his family in your prayers. Phillip Goodrum of Levelland passed away in Methodist

Hospital in Lubbock; funeral services were held Tuesday evening in Levelland, with burial in Lubbock. Our sincere sympathy goes out to his family.

Alpha Ashton passed away Sunday in Florida; the funeral will be on Friday. She is Vernie Coan's sister-in-law, and Morris Stricklin's sister. Our heartfelt sympathy goes out to all of them.

Gary Daniel's dad, Odell, who is from Odessa, has been here visiting

with them over the weekend. He planned on leaving Monday if the weather wasn't too bad.

I have been visiting some with Carye Gruben while she was here, and Robert Odom from Lewisville came Saturday morning and will be staying with the Grubens until Wednesday. Well it's raining again, so we may be in for another storm. I know some farmers who are really going to be busy when the land dries out, as it's getting time for cotton planting, in fact, they will be late getting their crop planted this year.

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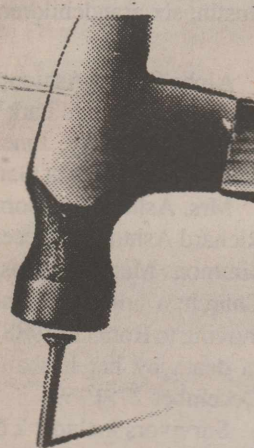
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Legal Notice - Transportation

NOTICE OF PUBLIC HEARINGS TRANSPORTATION IMPROVEMENT PLAN (TIP)

The Texas Department of Transportation will conduct public hearings at two sites in the Abilene District to discuss the 1996-1998 Transportation Improvement Plan (TIP).

The 1996-1998 Transportation Improvement Plan is a three-year plan developed by the Texas Department of Transportation for Borden, Callahan, Fisher, Haskell, Howard, Jones, Kent, Mitchell, Nolan, Scurry, Shackelford, Stonewall and Taylor counties.

The TIP includes the following:

*A priority list of projects and project segments that will be carried out within the 3-year period, and

*A financial plan that demonstrates how the TIP can be implemented, indicates resources from private (if any) and public sources that are reasonably expected to be made available to carry out the plan, and recommends any innovative techniques to finance needed projects and programs.

The public hearings will be held:

* June 13 at 6:30 p.m. in the Fine Arts Theater of Western Texas College, Snyder, and,

* June 15 at 6:30 p.m. in the Lions Club Building, South 1st and Rusk, Clyde.

A 10-day comment period following the public hearings will permit other interested persons to submit written comments to Maribel P. Chavez, District Engineer, Texas Department of Transportation, Abilene District, P.O. Box 150, Abilene, Texas 79604.

All written comments must be received at the Abilene District Office no later than 12 noon on June 26, 1995.

Those desiring to make oral comments or presentations at the meetings may register starting at 6 p.m. Any interested persons may appear and offer comments, either orally or in writing. Comment cards will be available at registration.

The Texas Department of

Transportation's TIP proposal can be examined during business hours through June 30, 1995, at the Abilene District Office, 4250 N. Clack, Abilene. 39:2tc

Legal

Notice is hereby given that application has been made to the Comptroller of the Currency, Director for Bank Analysis, 1600 Lincoln Plaza, 500 North Akard, Dallas, Texas, 75201-3394, for consent to merge Citizens State Bank, Roby, Texas into First National Bank, Sweetwater, Texas.

It is contemplated that all offices of the above-named banks will continue to operate.

This notice is published pursuant to 12U.S.C. 1828 (c) of the Federal De-

posit Insurance Act and Part 5 of the regulations of the Comptroller of the Currency. This notice will appear six times at approximately weekly intervals over a 30-day period beginning May 4, 1995 and ending June 8, 1995.

Any person desiring to comment on this application may do so by submitting written comments within 30 days of the date of the first publication of this notice to: Deputy Comptroller, Comptroller of the Currency, 1600 Lincoln Plaza, 500 North Akard, Dallas, Texas, 75201-3394. The public file is available for inspection in that office during regular business hours.

May 4, 1995
Citizens State Bank, Roby, Texas
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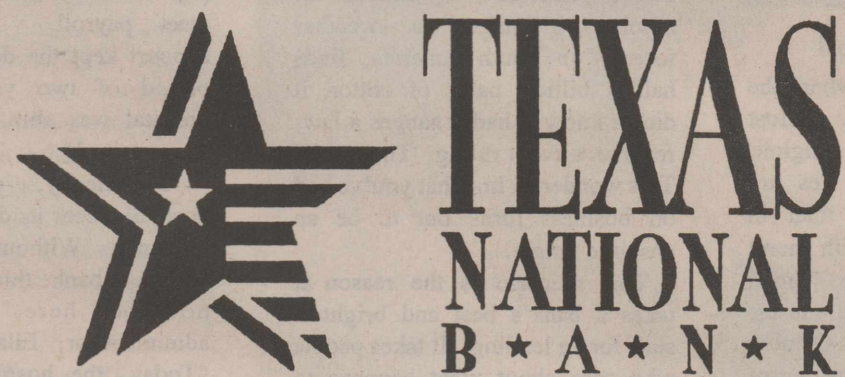
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Written By
Gerald Rodgers, CPA



WILL YOUR BUSINESS SURVIVE YOU?

Passing a family-owned business to the next generation can be rewarding. With proper planning, business owners can enjoy a comfortable retirement, secure in the knowledge that their children will prosper from the thriving business they are leaving behind.

Unfortunately, most business successions don't happen that way. Two out of three family businesses don't survive passage to the next generation. The ones that succeed usually share this trait: the business owners recognized the need for planning for their departure and allowed enough time to carry out their plan.

Elements of a successful succession plan should include an estate plan, a management-continuity plan, and a financing plan.

An estate plan can ensure an orderly transfer of the business to family members and should provide for meeting the estate tax liability that comes with it. Estate taxes can reach as high as 55 percent. The estate plan can also include steps to reduce this tax liability.

A management-continuity plan can identify successors and ensure their training. If several family members are involved in the business, their various skills and levels of participation should be addressed.

A financing plan can ensure that money is available to meet the conflicting demands of the family, the business, and the government. Life insurance is often used to pay the estate taxes or to finance a buy-sell agreement. Banking arrangements should be kept current to cover cash needs of the business in transition.

Each of these elements, as well as other parts of the succession plan, should be tailored to the business owner's situation. Early planning is essential for success. Contact our office if you'd like assistance.

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Defrauding Social Security Bad Business

Attempting to defraud the Social Security Administration (SSA) can lead to criminal investigation and prosecution, with stringent penalties for conviction, including imprisonment, fines, and mandatory restitution of funds. Additional fines may result from subsequent civil suits. One individual who was prosecuted for filing multiple fraudulent disability claims received all four of these types of penalties following his conviction on both criminal and civil charges.

In addition to state-of-the-art systems security safeguards to protect your records, SSA has trained employees

nationwide to detect potential fraud situations.

Fraudulent activity can take various forms. Individuals may file false claims or make false statements, or conceal factors such as work that will affect their entitlement to benefits. Claimants may also falsify medical evidence in order to establish their eligibility for disability benefits.

Nonclaimants may also attempt to defraud these programs through theft and forgery of benefit checks, or by concealing the death of beneficiaries with intent to fraudulently continue receiving their payments. Other examples

involve representative payee misuse of funds received on behalf of another, the filing of fraudulent Social Security applications, and schemes to print or sell Social Security cards.

All suspected fraud cases are referred for investigation and prosecution. The efforts of alert SSA employees contributed to the successful prosecution of the following cases:

-- A Washington, D.C. woman was investigated for receiving widow's benefits exceeding \$60,000 that were issued to her mother, who had died many years ago. Instead of criminal prosecution, the woman was charged under the Program Fraud Civil Remedies Act, whereby penalties may triple the amount of damages that can be assessed. In this case, the judge imposed a civil penalty of \$196,800, payable to Social Security.

Printing

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OBITUARIES

Joe L. McCombs

Joe L. McCombs, 87, of North Richland Hills, Texas; formerly of Rotan, died May 26, 1995. Services were at 2 p.m., Tuesday at Mount Olivet Chapel.

Nelson A. "Bud" Wyer

Nelson A. "Bud" Wyer, 93, formerly of Roby and Fisher County, died May 18 in Kermit, Texas. Services were held on May 20th at the Church of Christ in Kermit, with Blackie Ellison and Steve Mize, officiating. Burial was in Jalapeno, New Mexico.

Survivors include- His wife- Judy of Kermit; one daughter- Vida Simpson of Kermit, and three sons- Bob of Westico, Bill and Jerry of Tahoka; three sisters- Luella Waddell of Roby, Vera Hopper of Irving and Reba Wheeler of Austin; six grandchildren.

Alpha Omega Ashton

Alpha Omega Ashton, 83, of Green Cove Spring, Florida; died Sunday, May 28, 1995 at Orange Park Medical Center in Orange Park, Fla. Services were at 10 a.m., Friday, June 2, 1995; with Rev. Jay Simpson officiating; with graveside services at Garden of Memories, Sweetwater, Texas.

Mrs. Ashton was born August 1911 in DeLeon, Tx. She married Walter Richard Ashton on December 3, 1933 in Roby, Texas. She was retired from Simmons Memorial Hospital in maintenance Dept.; a member of the Baptist Church; a housewife and mother; she had lived in Sweetwater since 1947 moving to Rotan in 1988 and to Florida since August 1994. She was preceded in death by her husband, March 5, 1986 and one son- Butch Ashton on December 27, 1969.

Survivors include: 2 daughters- Helen Caille of Green Cove Springs, Fla., Carol Nezat of Middleburg, Fla.; 3 sons- Troy D. Ashton of Beaumont, Tx., Gene Ashton of Brownfield, Tx., Gayland Ashton of Beaumont, Tx.; 2 sisters- Maurice Strickland of Rotan, Nell Ashley of Blythe, CA.; 14 grandchildren; 23 great grandchildren.

Mrs. Ashton will not be in State at McCoy Funeral Home until Wednesday night. The family will receive friends at McCoy Funeral Home Thursday evening from 6 p.m. to 9 p.m.

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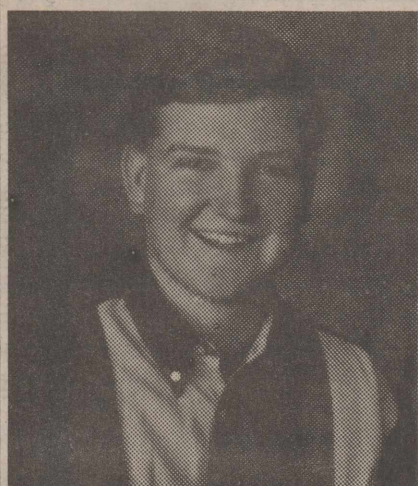


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Rotan Senior Michael Hull Awarded \$2,500 First National Bank Of Rotan Scholarship Winning Essay "What A Local Bank Means To A Small Community"



By Michael A. Hull

I live in a small town where the quality of life is better. Most Americans say that religion, community, and family ties are stronger in rural areas than in cities. I tend to agree with them! According to the article "Small Towns Have a Rosy Image" in the *American Demographics* October 1992 issue, rural residents agree that the quality of life is better in the country than in the city. Rural residents, like myself, give ourselves high marks for personal values, friendliness, cost of living, police protection, quality of life for children, low pollution, and overall quality of life.

Along with all of these qualities I have listed, our local bank fits right in. Rural communities have many of the same problems cities face, such as making a living and surviving on what we make. Sometimes, in difficult times (and everyone has those at one time or another) we need help to make it through. You guessed it, this is where the bank fits in!

Our community is primarily an agricultural community, just like so many others. Farming is tough. It is not easy to do this thing called production agriculture. Part of the problem is the unpredictable nature of the business. Think of agriculture as a big pot. Into this pot we put fertilizer; we put chemistry and physics and biology; we put in effects of a volcano halfway around the world; we put

in politics and bureaucracy. We put our egos in there. We find out what our neighbors are doing, and we put that in there. Then, once a year, we take off the lid and compile a financial statement. How can we expect something predictable to be in there?

The unpredictability of the business can kill you. You're sailing right along, and then all of a sudden, something happens: An entity you've never heard of, a thousand miles away in Washington D.C., changes a couple of numbers, changes a weather forecast in South America, finds half a billion bales of cotton it didn't know it had, changes a law, reverses a court ruling. The result? This wonderful line that you've had on business turns out to be an absolute tangle.

This scenario is the reason it takes a bank's best and brightest staff for ag lending. It takes people who care about what happens to you. It takes people who are willing to go another step further than someone in a city bank might. It takes our own community bank to help us untangle the mess we managed to get in.

One of the ways that our local bank proved how much the whole community means to them is their participation in the implement of the boll weevil eradication. A few farmers alone can never get rid of the boll weevil problem. It will take all farmers working together to accomplish this feat. Our local bank was willing to put up a large amount of money to help get this bill passed. They worked to get other banks to do the same. Several banks turned them down, but they persisted. As it turned out, they did not have to fund this endeavor, but they were very supportive. Hopefully, because of this boll weevil eradication, crop yields will be better in the future thus making the entire community's economic outlook better.

The long term economic benefits of having a supportive community bank are not limited to the

agricultural business. Other industries also depend on solid, reliable bankers, who care about the people they serve.

A prime example would be the recent story of Fisher County Hospital. Five years ago, due to changes in Medicare reimbursement, a declining patient base, and the inability to provide adequate physician coverage, the hospital's very existence was threatened. The local bank extended credit to the hospital to pay for needed supplies, and to meet payroll. This financial support kept the doors open for a period of two years, until the hospital was able to recover and support itself.

"Statistically, once a rural hospital closes its doors, it will not reopen." "Without the support of our local bank, this hospital might not be here," commented administrator, Ella Raye Helms. "Today, the hospital is a major economic force in the community. We provide part time and full time work to 80 employees and physicians, with a total annual payroll of \$1,861,540."

The significance of this direct economic impact is that these are real dollars that are available to be spent in the Fisher County economic area. When calculating the true monetary impact on Fisher County, due to the recirculation of payroll dollars and accounts payable dollars, the total economic impact is approximately \$3,000,000 a year, according to Helms.

The quality of life in Fisher County is better because of Fisher County Hospital. It's hard to attract new industry or retirees without a hospital close by. More importantly, it saves lives! The success of Fisher County Hospital is directly linked to our local bank.

The article "Rural Banking Trends and Economic Development in Nonmetro Areas" in the *Government Finance Review*, June 1986, states that rural America is undergoing a major economic restructuring. The traditional

industry of farming is declining in most rural areas, thus many rural communities are looking to diversify their economic bases. To implement economic restructuring requires capital. Local governments need capital to maintain existing public services and to provide new ones, such as roads, sewer and water lines, and schools. Private businesses seeking to locate in a community or to expand their local business also need capital.

Ultimately, rural communities depend on reinvestment for survival. Local communities are being forced to become more self-sufficient in generating economic development programs and in finding the capital to finance those programs. Low interest loan pools and venture capital will be essential elements of stimulating new and expanding business development. The involvement of local commercial banks will be crucial, and the degree of involvement will likely depend on the health of the local banks.

Our local bank has already been active in offering local businesses low interest loans to remodel and expand their company for the beautification of our community. There are many local business people and farmers who would have to close their business or sell the family farm, if it were not for our local bank.

Hank Day, co-owner of H.L. Davis & Co. says, "Our local bank is more willing to go out on a limb for us. They consider us a real person and not just a number like a big city bank might. However, they are good financial advisors and won't let us make bad investments."

This protects all the bank customers by keeping our investments secure. Good bankers sometimes say "No", but that's not all bad. If they lent money to everyone in town to open an Emu ranch, it wouldn't be long before the bank would be in financial trouble because there's probably

not a good enough market for everyone to have an Emu ranch!

An article in the October 1993 issue of *The Journal of Commercial Lending* called "What an Ag Borrower Looks for in a Lender" lists several qualities Wayne Humphreys says a bank should have. He calls it ACES - attitude, communication, enthusiasm, and sincerity. He noted one important aspect of attitude in his bank is he is known by name by the receptionists who greet him when he walks in the door. Our bank certainly rates an A in this area. Annie Laurie, Peggy, Brenda, Betty, Judy, Carol, Jan, Cynthia and Leatece know just about everyone. They are a courteous, friendly staff that everyone enjoys working with.

Mr. Humphrey says communication is also important. Listen to the customer's needs. Wayne, Robert, Greg and Ward are especially good to listen to the people and help them as they can. All of the bank employees are enthusiastic and educated. They are willing to go above and beyond to meet your needs. Mr. Humphrey notes that sincerity is simple, kind, positive words, like saying thank you. Our bank says "You're a part of our business, and we're a part of your business". The little things-saying thank you, saying you're appreciated-are vital. That's just one of the "little" things our local bank is good at!

In an interview with bank employees, Peggy Bilbo and Brenda Goodwin, they noted several important factors about the bank and its practices. The bank hires their employees from within the community. They pay their employees within one of the highest salary ranges in the community. Employees are rewarded with incentives such as Christmas bonuses. They buy tickets to local fund raising events and give them to their employees.

They also stated that the bank often gives financial support to

people who would not get it from any other bank. The bank offers services for which they do not charge the public, such as notary services and fax machine access. They give the best interest rate possible. Our investments are more secure than in a Savings and Loan, for example. Also, in a world of scams and fraud, even our Senior Citizens can rest assured their finances are safe in their local bank. We can all trust our local bank to take care of us and our financial needs.

Peggy Bilbo, who also currently serves as the Rotan Chamber of Commerce President, listed many ways the bank supports the Chamber of Commerce. One of most important is probably the fact that they allow Peggy to spend much of her "bank" time working on Chamber of Commerce duties. They supply Xerox machine services and supplies and computer access. They pay for many phone calls. They supply donations and door prizes such as savings bonds for many fund raisers. They are supportive and helpful in many ways. They are extremely community oriented and truly care about the survival of the community.

The bank is supportive of other community organizations including the local fire departments, Theater on the Brazos, Rotan Community Service League, Lion's Club, etc. Each organization offers something different and the bank believes in the betterment of our community. The bank also supplies the local county hospital with newspapers on a daily basis to be distributed to the patients. Some of the employees of the bank are involved in a group who cook for various fund raisers to benefit someone in need in the community. They never take the credit for all these things they do.

Our local bank, the **FIRST NATIONAL BANK OF ROTAN**, is not only important to our community, but is crucial for its survival and advancement into the future.