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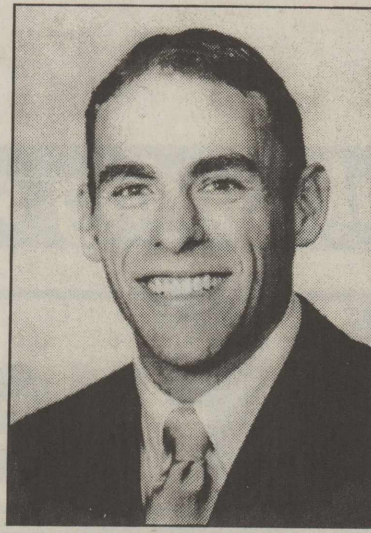
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CHRIS McSMITH

McSmith crowned homecoming king

Chris McSmith of Haskell was crowned the 2001-2002 Homecoming King at Hannibal-LaGrange College. The coronation took place during the Alumni/Student Homecoming banquet Friday, Nov. 2.

McSmith is the son of Bill and Carol McSmith. A senior Bible major, he is a 1998 graduate of Haskell High School. He works in the College missions office, is involved in CMVF (Christian Ministry Vocations Fellowship) and is a member of the HLG baseball team.

Calendar

Calf roping

A calf roping will be held Sat., Nov. 17 at the Longs Indoor Area in Abilene. For information call J. W. Wallace 864-3509 or Tim Layman 864-8500.

Immunizations

The Texas Dept. of Health in Stamford will hold an immunization clinic Thurs., Nov. 15 at the American Legion Hall in Haskell. Clinic times are 10 to 11:30 a.m. and 1 to 3 p.m. For more information, call 915-773-5681.

Obituaries

Henry Mason King

Funeral services for Henry Mason King, 81, of Houston were held Sat., Sept. 22 at Woodforest Baptist Church in Houston with Rev. John Brady officiating.

Mr. King died Sun., Sept. 16 at his Houston home. Born May 27, 1920 in Haskell County, he was the son of Harry A. and Floy (Furrh) King. He married his wife, Vera, in England during World War II, prior to his service in that war in Germany. They raised their family in various military posts over the world, instilling in his children his own love of country, sense of family and importance of independent thinking. He retired to Houston after a second career as sales manger with Electrolux.

He was preceded in death by his parents; his brother, Bryce; his sisters, Mary Frances, Thelma and Virginia; and his granddaughter, Susan Lynn McDaniel.

Survivors include his wife of 56 years, Vera (Wright) King; one sister, Audra A. Leflar of Mesa, Ariz.; one brother, Robert Leon "Pete" King and wife, Betty, of Yuma, Ariz.; three daughters, Elaine F. Kubinski of Spicewood, Beverly Ann King Ochel and husband, Erin, of Round Rock, and Deborah Murphy of Houston; two sons, Henry M. King, Jr. of San Augustine and Craig N. King of Kaposvar, Hungary; twelve grandchildren and ten great grandchildren. PD. NOTICE

Flora Mae McCarty New

Funeral services for Flora Mae McCarty New, 87, of Rule were held Tues., Nov. 13 at the Sagerton United Methodist Church. Burial was in Rule Cemetery under the direction of McCauley-Robison Funeral Directors of Rule.

Mrs. New died Sat., Nov. 10.

Born March 12, 1914 in Bosque County, she was the daughter of Jim and Janie McCarty. She married J. Melvin New Jan. 12, 1929.

She was preceded in death by her parents, seven brothers and two sisters.

Survivors include her husband of Sagerton; one son, Jimmy and his wife, Judy, of Sagerton; two grandsons, Charles and his wife, Ronnye of East Bernard and Craig and his wife, Trish of Sparks, Nevada; four sisters, Lou Roark of Richmond, Lorene Baucom of Cleburne, Lois Cummins of Weatherford and Flois Dame of San Bernardino, Calif.; and three great grandchildren. PD. NOTICE

Around Town

By Joyce Hawkins

Dan Burson visited with Travis and Peggy Burson of Lubbock, Travis had outpatient surgery on Tuesday morning, Nov. 6, and is doing very well.

Visiting in the home of Dan Burson over the weekend were, Jackson Williams of Dallas, Cleo Williams Casey of Houston and Sammie Williams Clay of Richardson.

Jim and Patsy Myers of Grangeville, Idaho and their son, Mike Myers of Salina were recent visitors with Lavoid and Geneva Robertson of Haskell. Jim and Patsy were co-workers of the Robertsons. Jim is an area Southern Baptist missionary for the State of Idaho. Mike is a Pilot Captain for American Airlines in Dallas. The couples have

been friends since 1964.

On Friday night, Jean Blair went to Throckmorton to watch her grandson, Lorin Pannell, play football. They lost the game which was their first loss of the year. Her granddaughter, Brittany Pannell, came home with her mother Michelle Pannell on Sunday and had lunch with her parents, Mr. and Mrs. Charles Blair and her sister Vickie and her husband, Gary Hawkins.

Bobby Hawkins of Lewisville came and stayed with his mom and other relatives. He and Christopher Tatum did a lot of hunting on Saturday evening. Mr. and Mrs. Sammy Hawkins and her children of Aspermont came and spent the night Sat. and all day Sunday. Leroy Stienman of Eastland came to go

hunting Sunday, he also visited and had lunch with Joyce and her children.

Visiting at Trinity Baptist for Sunday morning services were Mr. and Mrs. Scott McGregor and her children from Throckmorton.

Visiting Missionaries at Trinity Baptist Church on Sunday were the Ortiz Family missionaries to Tibet. The Ortiz Family held the morning services. The Bill Patterson Family, missionaries to India, held the Sunday evening service.

On Saturday, Faye Gray went by Munday and picked up Janette Philips and went to Benjamin and attended the Veteran's Day program.

Bernice Hillard attended the monthly Square dance at Tye on Saturday night.

Pneumonia vaccine can save lives

Pneumonia can be deadly. Each year the illness claims more than 40,000 American lives and those who are 65 and older are especially vulnerable.

pneumonia is the more serious of the two and is commonly caused by pneumococci. Currently there is a vaccine to combat the most prevalent types of these bacteria.

"The pneumococcal vaccine is safe and effective," says Dr. Craig Rubin, UT Southwestern Medical Center at Dallas geriatrician. "It can

be given at any time of the year and for most people it is a once-in-a-lifetime vaccination." Medicare covers the vaccination.

Besides senior citizens, those who have a chronic illness or weakened immune system also may be at risk and should ask their physicians if the vaccine is right for them.

There are two types of pneumonia, viral pneumonia and bacterial pneumonia. Bacterial

Sugary sodas cause weight gain

Gulping down sugary sodas can lead to unwanted weight gain, according to Dr. Jo Ann Carson, an associate professor of clinical nutrition at UT Southwestern Medical Center at Dallas.

"By adding one can of soda daily to your otherwise healthy regimen,

you could theoretically gain 15 pounds in a year's time," says Carson.

The average 12-ounce can of soda contains 150 calories, Americans are consuming twice as much soda as they did 25 years ago, and as the serving sizes of soda containers

continue to increase, so will the number of calories.

Caffeine-free diet sodas, vegetable juices and sugarless ice teas are healthy alternatives to calorie-laden sodas.

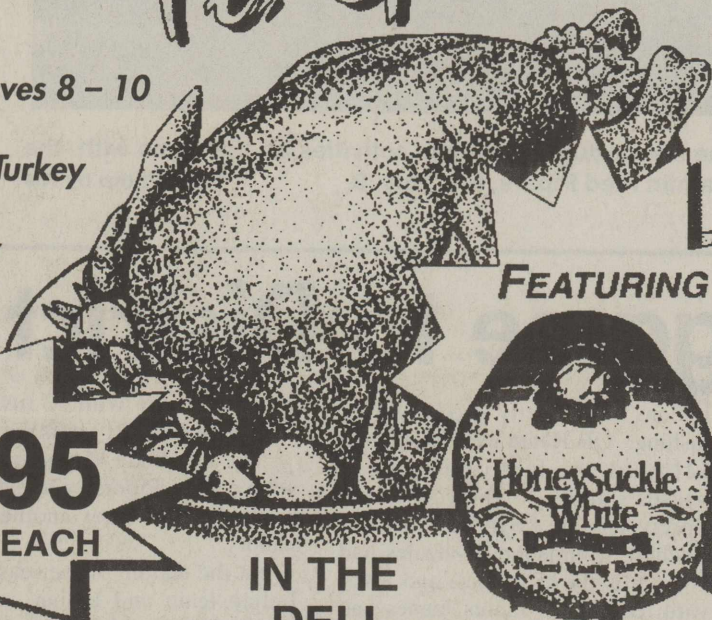
"Water with a bit of lemon is also a great choice," Carson says.

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Local Study Club learns "True Colors"

The Haskell Progressive Study Club met Thurs., Nov. 8, for a program focused on "Finding Fundamental Feelings," and on holiday decorating.

To open the meeting, presided by President Oleta Cornelius, Francine Johnson gave a patriotic reading, "I Am Freedom, I Am America"

Introduced by Billie McKeever, guest speaker, Cindy McCulloch, Haskell Elementary School Counselor, led the members through a series of self-analysis testing to help identify their "true colors;" the individual characteristics and traits that govern behavior and affect relationships. Pointing out that good self-understanding will help in understanding the behavior of others and lead to improving all relationships, she gave anecdotes from her own learning and teaching experiences.

Following her presentation, guests Peggy Darden, Susan Blanks and Sheila Griffin sang "See Your True Colors Shining Through." They were accompanied by Sharon Lefevre at the piano.

Fall and Christmas decorating ideas were demonstrated by floral

designer Perry Kuehler and Pat Smith of Buds For You florist and gift shop in Munday. The door prize of an arrangement of fresh fall flowers in a pumpkin container, put together during the presentation, was won by Helen Fouts.

Billie McKeever spoke of the city-wide Thanksgiving Basket Project sponsored by the Haskell Ministerial Alliance, and of the various collection places for making contributions of canned goods to the Alliance's ongoing programs of help for the needy.

Specifications were given for the shoe boxes filled with personal items each member will bring to the December 13 meeting, to be sent to children overseas through the Franklin Graham Ministries. The boxes will be shipped from the collection point at First United Methodist Church in Abilene.

Lois Redwine and Jeanie Richards were named new members of the club.

Pumpkin pie and nuts, with coffee and hot punch, were served by hostesses Evelyn Cobb, Mary Martin, Nancy Plunkett and Bettie Wainscott. Twenty members attended.



MR. AND MRS. VANCE ROBERTS

Johnson, Roberts married Oct. 6

In a ceremony performed by the father of the bride, Ivy Lyn Johnson of Lubbock and John Vance Roberts of Anton were married Oct. 6, at the Haskell First United Methodist Church.

Following the ceremony, a reception was held in the fellowship hall at the church.

Rev. Michel S. Johnson and Sandra L. Johnson of Odessa are parents of the bride. Parents of the groom are Bobby G. and Kathryn A. Medford of Haskell.

Attending the bride as maid of

honor was her sister, Ana Marie Johnson, of College Station. Best man was Len A. Wilson of Grand Prairie.

The bride is a graduate of Fort Stockton High School and is employed by Covenant Health Systems in Lubbock.

The groom is a graduate of Haskell High School, McMurry University and Asbury Theological Seminary in Wilmore, Kentucky. He serves as an interim pastor.

After a honeymoon in Dallas, the couple is at home in Anton.

EEA Council meets

The Haskell County EEA Council met Nov. 8. Lennie Blankenship read a poem "Christian Love" by Michael Dubinas.

Delores Medford gave a report on the year books, recipe books and calendars. Eight members were present.

A committee was chosen to update changes in the by-laws.

County Extension agent Lou Gilly reported a growth in 4-H Club members. They now have 129 members. 26 members entered the

county food show. 13 qualified for the District show. Gilly reported they had over forty people helped with the food show.

The Council voted to add one-hundred dollars more for 4-H awards.

The Council approved the standing Committee recommendation for Oct 1, 2001 to Sept. 30, 2002.

Eight members are planning to attend the District 3 training meeting in Bowie, Nov. 30.

Trueblood presents native plants study to Garden Club

The Haskell Garden Club met Thurs., Nov. 8 at the Haskell National Bank Building.

Guest speaker Richard Trueblood presented a program on Explanations of Artistic Designs and Horticultural Specimens of the Native Americans. Trueblood spoke of the impact of the native plants of North America on Europe and Asia, and of how the discovery of North and Central America caused a revolution in the European eating habits. He also named and gave the history of the varieties of fruits, vegetables, herbs and spices that were exported to Europe, eventually making their way to Asia, and how they changed the eating habits of the world. A question and answer period followed the presentation.

Reports were given by members attending the Fall District Meeting in Abilene, Nov. 2-3.

During a short business session, presided by club president, Sue Hertel, the club voted to give

\$100.00 to the Haskell High School Scholarship Fund.

Refreshments were served by hostesses Grace Hannsz, Margie Dörner and Sharon Lusk to members Sue Hertel, Melba Lowrance, Erna Peiser, Melyn Wittenborn, Betty Lefevre, Wilma Pruitt, Wanda Ham, Frances Bowen and the guest speaker.

The next meeting of the club will be Thurs., Dec. 13. New members are welcomed by the club.

Sugary snacks can lead to tooth decay

What you eat could affect your teeth, and not just by leaving sugar behind to promote decay.

You probably know that sugary snacks can be bad for your teeth because they can lead to tooth decay. But good nutrition can affect your teeth and gums in a more positive way, according to periodontist. A periodontist is a dentist who treats gum disease and without healthy gums, you don't have healthy teeth.

According to a poll of periodontists, most of them counsel their patients on nutrition. One thing they recommend is taking extra Vitamin C. Vitamin C may play a role in building healthy connective tissue in the gums and in fighting infections in the gum tissue. They also recommend calcium, which

strengthens the bone around the teeth.

About half of the adult U.S. population has some form of gum disease. Most common is gingivitis, which is an early, mild form of gum disease. You may have it if your gums look puffy and if they often bleed when you brush your teeth. If left untreated, gingivitis can develop into more serious gum disease.

Oral surgeons at UT Southwestern Medical Center at Dallas say that in addition to good nutrition, you can help the health of your gums by following basic oral hygiene advice. Brush your teeth after every meal and floss daily. Visit your dentist twice a year for a checkup. Your dentist can spot gum disease while it's in the earliest stages so you can prevent more serious, and painful, gum problems.

FLATLANDS

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(West side of the square)

Flatlands is celebrating their 1 year Anniversary, and would like to thank everyone for helping make this a successful year.

You're invited to come by and register for the free gifts to be given away on Saturday, November 17, 2001. Drawings for gifts will be held throughout the day on Saturday.

Gifts to be given are:

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- ⊕ 26 oz. McCall's Candle
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- ⊕ 1 Pound of Gourmet Tea

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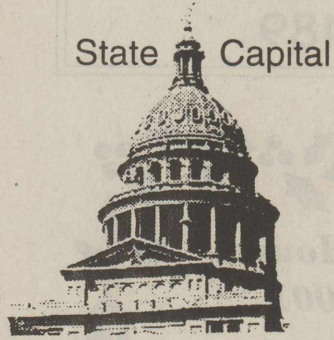
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OPINION



HIGHLIGHTS

By Mike Cox
TEXAS PRESS ASSOCIATION

AUSTIN - Did you vote? Fewer than 7 percent of Texas' registered voters in effect spent billions of dollars in the Nov. 6 election.

With all 7,307 precincts counted, the Texas Secretary of State's Office reports fewer than a million of the state's 12,066,242 registered voters cast a ballot in the off-year general election.

Though some mayoral races and assorted other items perked up some ballots, the only statewide issues were 19 Constitutional amendment propositions.

Every proposition passed, all but two by decisive margins.

The biggest squeaker was Proposition 3, an issue involving tax exemptions for certain cocoa and coffee held in Harris County.

Though the American Revolution had its roots in a dispute over taxation of tea, voters in Texas' most populated county were about evenly split on the issue.

The proposition carried with just 50.8 percent of the vote.

The second closest vote was for Proposition 16, an amendment to adjust laws concerning home improvement loans. That carried with 57.9 percent of the votes.

Of the 19 propositions approved by voters last week, the two biggest issues were Propositions 8 and 15.

Proposition 8, which got 61.8 percent voter approval, will allow the state to issue \$850 million in general obligation bonds to pay for a variety of improvements ranging from video cameras in police cars to remodeling and maintenance at Texas Department of Criminal Justice facilities.

Thirteen state agencies will net funding through the sale of bonds.

Passing with a slightly larger margin (67.4 percent), Proposition 15 allows the state to pay for new highways with bond

money. The program will operate through a new fund called the Texas Mobility Fund.

The fund will provide leverage for construction and expansion of highways, help pay for toll roads and light rail projects. The goal is speeding up the movement of people and goods in the state.

Though there is no money in the fund at present, now that the voters have given their okay, the next session of the Legislature is expected to provide the needed dollars.

Republican Sen. Florence Shapiro of Plano, author of the amendment, has estimated that an appropriation of \$100 million for the Mobility Fund would generate \$1 billion in funding.

Also overwhelmingly approved by voters was Proposition 19, which will allow sale of up to \$2 billion in bonds for water supply or water quality projects, as well as flood control measures.

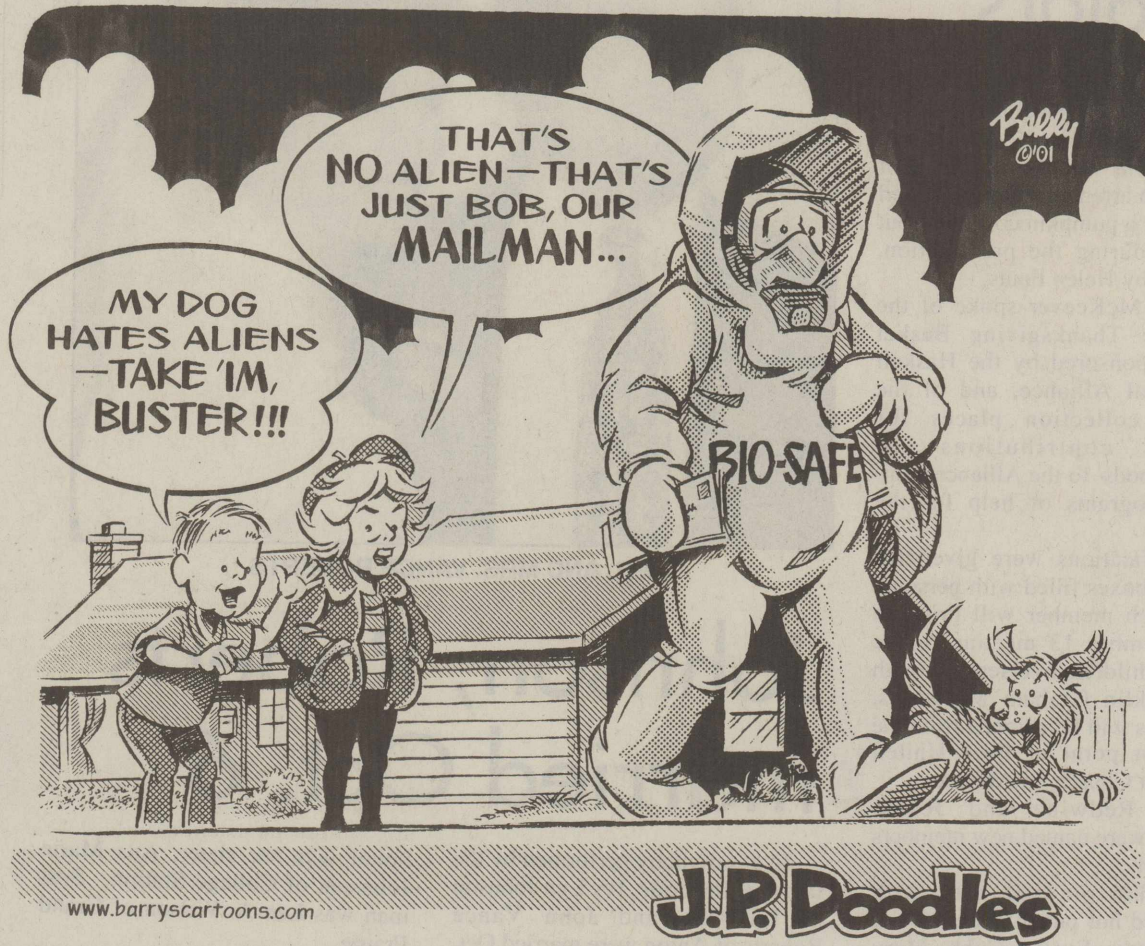
Proposition 2 will have a major impact on the border and another, Proposition 6, could have a significant impact in a future presidential election.

For border residents, and anyone concerned with the plight of those who live in the colonias, the passage of Proposition 2 authorizes a maximum of \$175 million in tax-supported bonds to improve the roadways leading to colonias.

An estimated half million people live in 1,800 colonias along the border.

By a 61.8 per cent margin, Texas voters also gave the nod to Proposition 6, a measure aimed at preventing an election crisis such as Florida faced last year.

The amendment requires the governor to call a special session to appoint presidential electors if the governor believed the outcome of the Texas vote could not be determined prior to the federal deadline for certifying electors.



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From Out of the Past

From the files of The Haskell Free Press

10 Years Ago

November 14, 1991

Dorothy Trussell has been chosen as Haskell County Extension Homemakers "Club Woman of the Year."

Haskell Young Homemakers costume party winners were Brittany Ray, most authentic; Brian Richardson, cutest; and Trac Mathis, most original.

The Weinert Extension Homemakers Club met in the home of Cordie Cunningham in Haskell. Blake Henshaw, Haskell sophomore, won second place in extemporaneous speaking at the state contest held at Sam Houston State University in Huntsville.

20 Years Ago

November 12, 1981

The Sagerton Hobby Club met in the home of Mrs. Johnny Teichelman.

The Rochester 4-H Club officers and members were host for the annual County Food Show. Serving on the program were Steven Quade, Scott Sloan, Debbie Quade, Kim Jones, Mary Ann Lopez, Michelle Scoggins and Traci Fry.

30 Years Ago

November 18, 1971

The Haskell County 4-H Club elected officers at their October meeting. Elected were: Tamara Sorrells, president; Janet Phillips, vice president; Connie Jameson, secretary; Jo Ann Dean, reporter;

Kim Campbell and Carla Shelton, council delegates.

The Radio team of Haskell FFA won first place in their division at Hamlin. The team consisted of Steve Guess, Forrest Mayfield and Ricky Phemister.

The Weinert Cemetery Association elected new officers at a recent board meeting. Elected were A. D. "Pete" Johnson, president; Mrs. Robert F. Horan, Jr., vice president; and Erlinda Mayfield, secretary-treasurer.

40 Years Ago

November 16, 1961

Rev. M. D. Rexrode, now in his eleventh year as pastor of Haskell's First Baptist Church, announced his resignation to the congregation last Sunday, effective Jan. 1, 1962. He will move to Dallas where he will be an associate pastor and minister of fiancée of the First Baptist Church.

Charles B. Goodwin, son of Mr. and Mrs. Ralph B. Goodwin of Haskell, graduated from the Naval School of Pre-flight, Naval Air Station, Pensacola, Fla. Goodwin is a graduate of Haskell High School. Sherry Newton of Mattson and

Vern Howard of Paint Creek, were named 4-H Gold Star winners for Haskell County at the O'Brien School.

50 Years Ago

November 15, 1951

W. D. Rogers, J. W. Gholson, C. G. Burson, Ed Fouts, Lynn Pace, Jr., Melvin Miller, C. C. Middleton and Skeet Miller are deer hunting in South Texas.

The Haskell Indians defeated the Munday Moguls 19-7.

A. A. Cox of O'Brien has purchased the Jenkins Cafe in Rochester and repair work has already begun on the building.

A. C. Knipling, Glyn Quade and F. A. Stegemoeller, all of Sagerton, went to Kerrville Saturday in search of a place to hunt deer.

90 Years Ago

November 18, 1911

The furnace at the County Jail, installed when the building was erected a few years ago, has been found to be unsatisfactory for heating the building and the Commissioners Court has instructed Sheriff Faulkner to discontinue its use. Stoves will be installed where needed.

M. S. Shook has returned from a prospecting trip to South Texas.

The Haskell County Singing Convention will meet at Sayles school house next Sunday in an all day program. E. L. Keys, president of the convention, says some able singers are expected to be present.

Thanksgiving is dangerous time for motorists to travel

Thanksgiving has always been one of the most dangerous holidays for motorists and their families, and this year is no exception. Despite the sharp drop in air and vehicle travel following the Sept. 11 attacks, holiday road travel is expected to bounce back, with only a 1.6 percent drop from last year, according to the AAA. And, a record proportion of travelers, (more than 87 percent), are choosing to drive. This return to the roadways for the Thanksgiving travel could mean more risks to motorists.

"While recent increases in travel may signal a lessening of people's fears, the dangers on America's roads every day remain very real," said Chuck Hurley, Executive director of Air Bag & Seat Belt Safety Campaign, a program of the National Safety Council. The

Council predicts as many as 532 will die in traffic crashes over the weekend holiday.

Nearly 8,000 adults and children will die this year for one reason alone; they did not buckle up. In the event of a traffic crash, the risk of dying is almost cut in half, simply by buckling up. Half of all children who die in crashes are completely unbelted. Tragically, nearly half of them would be alive today had they been properly restrained. Last year, 16,653 people died in alcohol-related traffic crashes.

"As our nation responds to recent terrorist threats which seem beyond our control, we must remember to continue to address the ongoing tragedies we can all do something about," said Hurley.

"Being unrestrained in a vehicle or riding with a drunk driver places children and adults at a tremendous risk, and with 30 million vehicles on the road this holiday, the risks to motorists and their families are as great as they have ever been."

High-visibility enforcement programs being set up across the nation should help reduce the numbers. For many people who don't wear seat belts, especially young people, the possibility of receiving a ticket is a more powerful incentive to buckle up than the threat of injury or death.

"Enforcement is what moves the numbers," added Hurley. "Seat belt use in states that conduct high visibility enforcement is 10 to 15 percentage points higher than in states that simply conduct public awareness campaigns."

Coming on the heels of a National Highway and Traffic Safety Administration (NHTSA) report, finding that drunk-driving deaths have increased by more than four percent, the largest increase since the agency started keeping records. "The risk of being killed by a drunk driver is up significantly from recent years," says Millie I. Webb, national president of Mothers Against Drunk Driving. "Combine that with increased holiday traffic and we have a recipe for disaster."

Ask the AG

By John Cornyn,
Attorney General

Q: It seems like there are new reports of anthrax or terrorist threats every day, but some turn out to be hoaxes or false alarms. It is terrible that people would call in a fake report at a time like this. If the person is caught, will anything be done?

Anyone who participates in a terrorism-related hoax or who uses threats of terrorist attacks in any way will be prosecuted to the fullest extent of the law. The Office of the Attorney General is part of the FBI's anti-terrorism task force, and we will work closely with local district attorneys, the FBI and U.S. Attorneys to make sure people who break the law by perpetrating hoaxes are brought to justice. My Prosecutor Assistance division stands ready to help any local district attorney prosecute and convict those charged with perpetrating a criminal hoax or threat.

Anything that contributes to public unrest or adds to the burden faced by emergency and law enforcement personnel is wrong. For example, it is against the law to:

- Yell "Fire" in a movie theater
- Jokingly threaten a hijacking at an airport
- Call in a phony bomb threat
- Engage in a hoax or threat that infringes on public safety.

The problem right now is very real. Two months ago, finding a powdery white substance in an envelope would not have raised suspicions. That, unfortunately, is not the case today. As a result of the public's heightened awareness and fear, law enforcement agencies have seen a dramatic increase in the number of reports they must investigate. The majority of them are false alarms, but some are intentional pranks or hoaxes. These hoaxes will not be tolerated.

In a typical year, the FBI investigates about 250 chemical, biological or other threats of mass destruction. In the past three weeks alone, the FBI has handled more than 3,300 investigations across the country. The resources of law enforcement agencies are being taxed, and hoaxes just contribute to the problem.

Any threat involving anthrax or any other weapon of mass destruction will not be tolerated. And the full weight of law enforcement will be used to investigate and prosecute the individuals who make these threats. The penalties are stiff; a person can face a maximum of life in prison under federal law.

Anyone who has any information about the plotting or perpetration of an anthrax threat or any terrorist act should report it immediately to federal, state, or local law enforcement agencies. Similarly, if you know of someone who is responsible for committing a hoax, report it at once.

And if anyone thinks it would be funny to play this kind of trick, think again. A person could end up in prison because of a poor sense of humor.

Marriage Licenses

Marriage licenses issued in October by Rhonda Moeller, Haskell County Clerk include:

Ricky Wayne Phemister and Emmalee Bivins, both of Haskell.
Jesse E. Bullington and Teodora Thomas, both of Haskell.
Larry Wayne Holder of Knox City and Connie Harris Sharp of Lamesa.
Anthony Douglas Easterling and Jennifer Lou Hisey, both of Rule.

Go Indians!
Go Maidens!

The Haskell Free Press

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This issue mailed Wed., Nov. 14, 2001

The Haskell Free Press

read by more people
in Haskell County
than any other
print media.





ICING ON THE CAKE—Rule 4-H Junior Food and Nutrition group members watch a cake decorating demonstration during a tour of a large grocery in Abilene. Learning the tricks are Stephanie Threet, Jenny Dudensing, Cade Brown, Lacy Stephens, Brittany Barnett, Kelsie Miller and Molly Dudensing.

Home water well testing scheduled November 28

by Lou Gilly and Brandon Anderson
Haskell Co. Extension Agents

If you are a home or land owner with a water well or wells on your property that you use for drinking water either for humans or animals, when was the last time you had the water in your well checked for two common contaminants—fecal coliform and nitrate?

The presence of fecal coliforms in water indicates the feces (bodily waste from humans or animals) may have contaminated the water. Water contaminated with feces has microorganisms present that can cause a number of "waterborne" diseases such as cholera, typhoid and dysentery.

Nitrates in ground water at levels of 10 milligrams per liter (mg/L or parts per million) is considered unsafe for human consumption. Nitrate levels above 10 mg/L can disrupt the blood's ability to carry oxygen throughout the body. Nitrate is converted to nitrite which combines with hemoglobin, the chemical that carries oxygen in the blood, to form methemoglobin. Oxygen cannot bind with methemoglobin, therefore, oxygen is not carried throughout the body. As a result, oxygen starvation occurs. This condition is called methemoglobinemia. If left untreated, death may result. Infants less than 6 months in age and young livestock are most susceptible.

If it has been a while since you have had your water tested, you will be interested in knowing that the Haskell County Office of Texas Cooperative Extension in cooperation with the Haskell County's Extension Program Council's Executive Board is sponsoring a water well screening event for area residents Nov. 28 and 29.

The cost of the screening is \$5.00 per sample. To get the same results from an independent lab that tests well water for these two contaminants, it would cost you around \$70. The closest place in our area that offers this testing is located in Abilene. If you are a person that likes a good deal, this is definitely a good deal.

What do you get for you \$5? You will be supplied with an approved water sample bag and detailed

instructions for taking the sample. You can pick up the number of bags you desire from the Haskell County Extension Office located at 101 South Ave. D in Haskell on any of the following dates: Nov. 15-16, 19-20, or 26-27. Office hours are Monday - Friday, 8:00 a.m. to noon and 1:00 - 5:00 p.m. If you need to pick up a sample bag during the noon hour or after 5:00 p.m., you can contact the County Extension Office by calling either (940) 864-2658 or 2546 so arrangements can be made for someone to be available to help you.

The water sample must be returned to the County Extension Office Wed. morning, Nov. 28. Samples cannot be brought in any sooner than the 28th. The water in the sample bag must be as fresh as possible in order for the test to be accurate. You will pay the \$5 per sample when you turn in the samples on the 28th.

Results will be distributed Thurs., Nov. 29, during an educational program beginning at noon at the Haskell National Bank Community Room. Monty Dozier, Extension Water Resources Specialist, will conduct an educational program on all the different types of treatment solutions for contaminated water, especially water with high nitrate concentrations. A representative from a company that has a water treatment device designed to treat water with high nitrate concentrations will also be on the program to tell the audience all about his device and how it works. Mike McGuire, District General Manager for the Haskell-Knox Underground Water Conservation District, will have a part on the program to inform interested clientele about the necessity for the board's existence and what the board is doing to address water concerns in the counties it services. This program is open to anyone that is interested in the information. You do not have to have water tested to participate in this program. A chili and bean lunch will be served beginning at 11:30 a.m. at a cost of \$5. The menu will be consist of homemade chili beans, crackers, sliced onions and pickles, cherry cobbler, and ice tea and coffee. The program will begin at 12:30 p.m. If you would like to eat lunch, please

contact the County Extension Office by 5:00 p.m. Nov. 28, to make a reservation for lunch.

For more information, please contact the County Extension Office by calling either (940) 864-2546 or 2658.

HNB receives award

Bauerfinancial Reports, Inc., the nation's leading independent bank analysis, is pleased to announce that Haskell National Bank, Haskell, has earned another 5-star superior rating, denoting the highest level of strength, safety and performance. This continues Haskell National Bank's string of Superior ratings, its 38th consecutive 5-star rating to date.

"With so much uncertainty in the world today, it's good to know we can depend on steadfast community banks, like Haskell National Bank, that are able to shine even in the most difficult of circumstances," remarked Karen L. Dorway, V.P. & Director of Research. "At a time when everyone is asking how they can help in this new war on terrorism, Haskell National Bank is already doing its part by knowing its customers and focusing on its community, just as it always has. That's something you can truly feel good about," continued Dorway. "It makes Haskell National Bank part of the solution. And, operating with the same diligence in good times as in bad, Haskell National Bank represents the very best in community banking."

The Haskell Free Press

READ BY MORE PEOPLE IN HASKELL COUNTY THAN ANY OTHER NEWSPAPER.

Drug Abuse Council expands area

The Abilene Regional Council on Alcohol and Drug Abuse (ARCADA), an agency of the United Way of Abilene, has announced that, beginning Sept. 1, their services have been expanded to include six additional counties, bringing the total number of counties served to sixteen. In addition to Haskell, Callahan, Coleman, Eastland, Jones, Stonewall, Throckmorton, Shackelford, Stephens and Taylor Counties, they now serve Fisher, Nolan, Kent, Scurry, Mitchell and Runnels.

The services that are provided by the Abilene Regional Council on Alcohol and Drug Abuse are outreach, screening, referrals and intervention counseling. Presentations or trainings include, but are not limited to, information on alcohol, tobacco and other drugs are provided to schools, churches and civic organizations.

One of the areas that the council targets in the communities and schools is tobacco. Information is provided on the laws pertaining to the use and sale of tobacco, the harmful effects that tobacco has on the body, and the fact that tobacco is considered a gateway drug.

Anyone needing an appointment or interested in knowing more about the services, is asked to call the ARCADA at 915-673-2242 or 1-800-588-8728.

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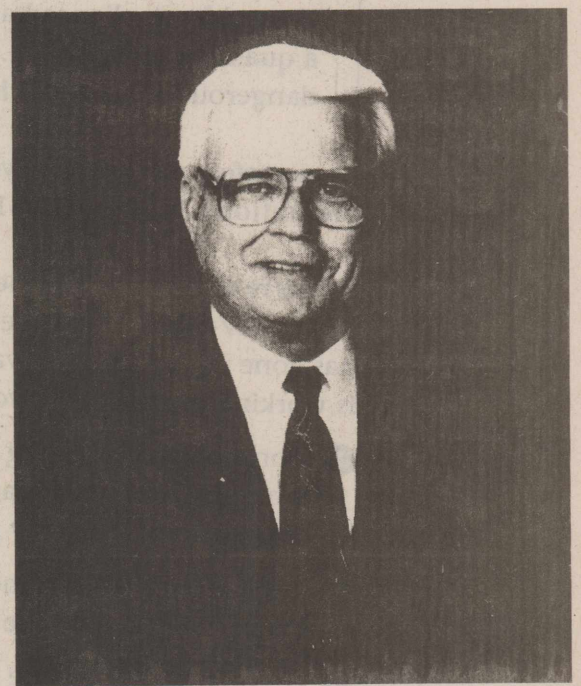
Your Vote Made All the Difference!

THANK YOU FOR YOUR SUPPORT!

I want to offer my sincere thanks to all of you who took the time to vote on Tuesday and helped pass Proposition 19.

Thanks to your help and your vote, Texas communities large and small can develop real solutions for their long-term water needs.

Our great state thanks you all!



-- Rep. David Counts
Chairman, House Natural Resources Committee

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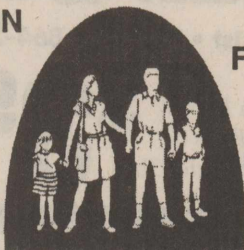
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Cattle Market Report

The market at the Haskell Livestock Auction was on a run of 663 head of cattle at its sale on Sat., Nov. 10, according to Gary Tate, reporter.

Packer cattle 2-3 higher. Stockers and feeders steady.

Jersey, longhorns, Holsteins, cripples, bad eyes, knots, \$5-\$30 less than figures quoted!

Cows: fat, .30-.36; cutters, .35-.40; canners, .20-.30.

Bulls: bologna, .44-.51; feeder: 65-72; utility: 38-45.

Steers: medium and large frame No. 1 200-300 lbs., 1.05-1.40; 300-400 lbs., .95-1.05; 400-500 lbs., .88-1.00; 500-600 lbs., .80-.90; 600-700 lbs., .77-.82; 700-800 lbs., .68-

.75; 800-up lbs., .62-.72.

Heifers: medium and large frame No. 1 200-300 lbs., .90-1.30; 300-400 lbs., .85-.95; 400-500 lbs., .80-.88; 500-600 lbs., .75-.84; 600-up lbs., .62-.74.

Bred Heifers: medium frame, 550-650.

Bred Cows: young to middle aged, 600-700; aged or small 475-550.

Cows with calves: medium frame No. 1 young and middle aged, 675-775; aged or small, 600-700.

Groom team wins six-man Dist. 2 title

In a game which ended early in the third quarter, due to the 45 point six-man football rule, the Groom Tigers defeated the Happy Cowboys 46 to 0, Thurs., Nov. 8.

The Tigers, who finished the regular season at 10-0 and at 5-0 in District 2 play, are coached by Larry Reid, a 1987 graduate of Rochester High School, who is in his sixth year as head coach of the team.

Reid is the son of James and Marsha Reid of Rochester. He is married to the former Karen Daniel, a 1989 graduate of Knox City High School. The daughter of Ed and Cheryl Daniel of Knox City, she teaches second grade and is the cheerleader sponsor. The couple has two children, twelve-year-old James, who is a seventh grader, and seven-year-old Ryan, a first grader.

As the 10-0 winners of District 2, the Groom Tigers will play District 1 runner-up Miami Warriors at Lefors Fri., Nov. 16, beginning at 7:30 p.m.

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The Haskell Free Press

Hunting is changing the face of Texas

Brandon Anderson

Haskell Co. Extension Agent

Hunting - Changing Face of Texas

What is the future of hunting in Texas? Dr. Billy Higginbotham, Texas Cooperative Extension wildlife and fisheries specialist at Overton said the answer lies in our state's rapidly changing demography.

"Demography is the study of the size, distribution and characteristics of a human population," said Higginbotham. "Our state's demography paints an interesting portrait of our state. Population growth rates, areas of growth, the increase in minorities and changes in household composition may all impact hunting's future.

"In the last 150 years our population has jumped from 200,000 to about 20 million. More Texans mean less available wildlife habitat. It's true most of us live in urban areas, but suburban sprawl has gobbled up vast amounts of prime wildlife and hunting habitat. Higginbotham notes that while our population has grown, the hunting percentage has dropped. The total number of hunters hovers around one million. "As our population increases, the number of hunters basically stays about the same," said the specialist.

"We hunters are also getting older." Twenty-five years ago the average hunter was 36 years-old now they're closer to 42. This basically means there's not as many young hunters coming into the sport as there once was. "The face of Texas is also literally changing before our eyes. Ethnically, Texas hunters are made up of ninety-four percent Anglo, three percent Hispanic, and two percent African-American. By the year 2030, the Texas population is projected to be only thirty-six percent Anglo, forty-six percent Hispanic, and ten percent African-American. This represents a significant decline in the ethnicity that has traditionally

made up the vast majority of hunters.

Higginbotham said the composition of the average Texas household also has implications for the future of hunting. Hunting has traditionally been a male dependent, "male-bonding" sport. In Texas, almost one-third of the households are non-family units, with fifteen percent of all homes headed by single parents. Eighty percent of these single parents are women, a traditionally non-hunting segment of our population.

Today, ninety-three percent of Texas hunters are male. Historically, fathers, sons, and male friends hunted. When girls and women hunt it's still usually with their fathers, brothers, or husbands. The increase of non-traditional family units has had a marked impact on the recruitment rate of youth into hunting, according to the specialist. Lease costs, game scarcity, and no place to hunt are other reasons why hunters discontinue the sport. The cost commitment and competition of time from other outdoor recreational activities has also dealt a blow to Texas hunting. "A recent survey reveals that one-third of the Texans polled had no interest in ever hunting," Higginbotham said.

"Hunting has long been an important part of our Texas heritage and economy. Of the \$1.4 billion hunting generates annually, half is spent in rural areas who depend heavily on the added revenue." Higginbotham said. "Given our rapidly changing demographics, if hunting is to continue into the 21st century, efforts must be made to introduce new hunters to the sport. These must include young people, women and minorities. The non-hunting public will also have to be educated on the role and importance of responsible hunting in our state if this very worthwhile sport is to survive."

Celebrate Family Week

by Lou Gilly

Haskell Co. Extension Agent

National Family Week is scheduled for Nov. 18-24. This annual event is organized by Alliance for Children and Families. The week honors the connections that support and strengthen families year round, as well as other individuals and organizations who help the family thrive.

This year's theme is "Connections Count," which points out how vital relationships are, not only among relatives, but with people outside the

family. Alliance for Children and Families urge you to get together with family, friends and neighbors. Together help others by providing items for a food party, or clothes for the needy. Provide Thanksgiving dinner for those less fortunate, or work with an organization that does.

Even children can offer to help by giving to the needy, or by simply increasing the amount of chores done around the house. Making "Connection Count" isn't difficult, anybody can do it.

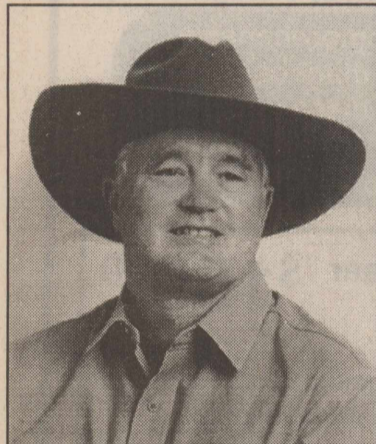
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Gene is currently writing another volume in the series.

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- 3 Go to a nearby phone and call TXU Electric & Gas at 1-800-817-8090. We'll send a truck right away, but until we do, don't go back into your home.

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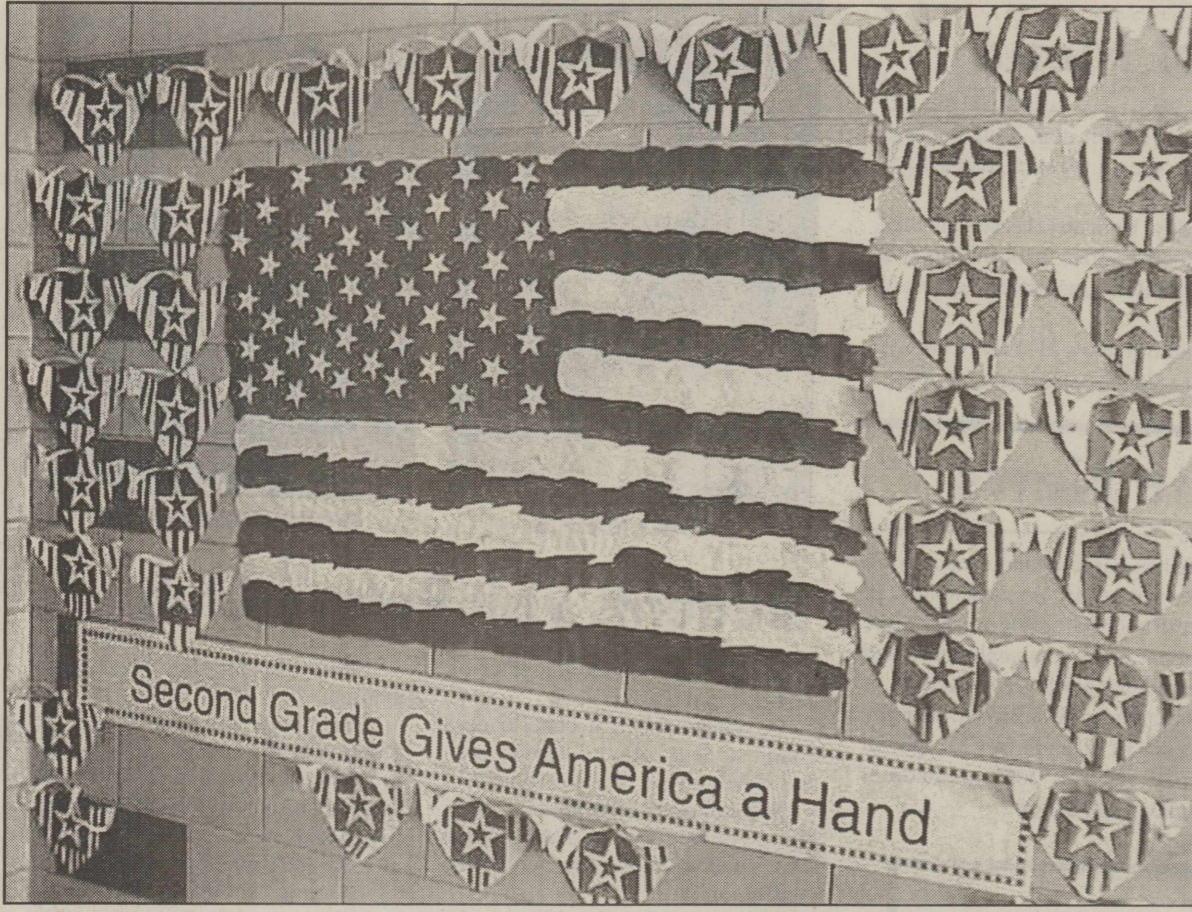
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HANDING A SALUTE TO THE COUNTRY—The wall size flag at Haskell Elementary School was made by second grade students using patterns drawn around their hands in celebration of Freedom Week.

National Family Week to be celebrated Nov. 18-24

by Lou Gilly
Haskell Co. Extension Agent

Since the terrorist attack on the World Trade Center and the Pentagon Sept. 11, family and friends seem more important than ever. Celebrate those relationships with National Family Week, Nov. 18-24.

This annual event, organized by Alliance for Children and Families and supported by the Annie E. Casey Foundation, is marked each year during Thanksgiving week.

"National Family Week is a wonderful time to honor the connections that support and strengthen families year round," said Peter Goldberg, president and CEO of the Alliance for Children and Families. "Families traditionally connect and celebrate during Thanksgiving week, so it's a perfect time to thank one another, as well as the other individuals and organizations who help the family thrive."

This year's theme is "Connections Count," said Dr. Dorothy James, Texas Cooperative Extension family life specialist, who pointed out how vital these connections are, not only among relatives. "You need to connect with people outside the

family too," she said.

Relationships with friends and community are good for everyone's mental health, she said, adding that studies have shown how older adults especially benefit from relationships outside the immediate family.

These connections can be made in many ways, James said. For instance, church groups, business or professional organizations, recreation or hobby clubs — anywhere people get together — are ideal places to connect with others.

Celebrate togetherness," James said, "whether by phone or by mail or in person." She had some suggestions for marking this National Family Week by making Connections Count:

- Get together with family, friends and neighbors and provide items for a food pantry or a clothes closet for the needy.

- Provide Thanksgiving dinner for those less fortunate or work with an organization that does.

- Adults can mentor children in schools, providing one-on-one help for these young students who might be struggling with their reading, math or science skills.

- Join an organization such as Big Brothers/Big Sisters and become an adult role model for a child who might need one.

- Experienced parents can help young parents learn how to connect with their children through such organizations as Master Parent Volunteers, an Extension project.

- Children can offer to help with chores around the house, over and above their usual responsibilities.

- Groups such as the Girl Scouts, Boy Scouts and Boys and Girls Clubs can sponsor canned food drives or offer their services as babysitters.

- Older adults can volunteer to be surrogate grandparents for children who might live far away from their own grandparents.

Making Connections Count isn't difficult, James said. "Anybody can do it. All it takes is the thought and the idea."

For more information visit www.nationalfamilyweek.org on the Internet or contact Lou Gilly, Haskell County Extension Agent - Family & Consumer Sciences at (940) 864-2546.

Improve your memory

Is memory loss really one of the most telltale signs of aging?

Throughout the world, researchers, scientists and seniors are learning that memory does not necessarily decrease with age.

According to Marge Engelman, author of *Aerobics of the Mind: Keeping the Mind Active in Aging*, recent studies have shown that older people can retain and retrieve the same amount of information under the same circumstances as younger people, albeit at a slower pace.

Engleman states, "It's the old 'use it or lose it' theme. The more you use it and exercise it, the better it is." Biologically, the brain needs good oxygenation and sufficient blood flow to keep its billions of neurons healthy. Mentally, it requires vigorous mental exercise to keep it active and sharp.

Our memory does not disappear as we age; rather, we do not continue to exercise it sufficiently. Here is some advice to use to help sharpen memory skills.

- Physical exercise not only increases blood flow and oxygen to the brain, creating a network, but it also reduces stress. Stress releases hormones that are deadly to the brain cells, so reducing stress can actually improve memory. Good physical health promotes good mental health.

- Brain exercise: The smallest efforts reap abundant rewards when you exercise your brain daily.

- Pay Attention. Focusing on daily activities increases awareness and memory.

- Memorize. Memorization helps build new dendrites—the memory connectors within the brain. Memorize a poem from your favorite poet, or a family recipe.

- Think. Challenge yourself to a crossword puzzle or brain teaser. Brain exercises will improve your ability to retrieve and remember information.

- Creative exercise: Varying your daily activities is very important for a strong and healthy brain. Make a list of 20 things you can do that would be out of the ordinary or different, then do them. Cook a dish that you have never cooked before, or write a long letter to an old friend. Creativity in everyday life can be exhilarating, and it provides excellent mental stimulation.

The AARP Health Care Options program suggests that the more we think, the more we grow, and it recommends doing something every day to build our memory and to keep our mind sharp.

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Tis the season for home fires

When the weather outside is frightful, the fire may be delightful. But did you know it also could be dangerous?

The number of deaths from home fires increases during the late fall and winter. Follow these simple safety tips and prevent home disasters:

The leading cause of home fire deaths is heating equipment. To help avoid a tragic home fire, never use lights or heaters with a damaged electrical cord and keep portable space heaters at least three feet away from anything that can burn. Also, be sure not to leave burning candles unattended.

Install a smoke alarm on every floor of your home and test it monthly. Always have a working fire extinguisher within easy access and know how to use it.

Fuel-burning appliances pose another danger—carbon monoxide

poisoning. Carbon monoxide, an odorless, colorless gas released by combustion, can kill without warning.

Signs of carbon monoxide poisoning include headache, nausea and dizziness. However, death can occur rapidly without warning signs, especially if you are sleeping.

Protect yourself by having fireplace chimneys and home heating systems inspected and cleaned annually. Leave doors and windows ajar when using kerosene or propane space heaters.

Camping stoves and charcoal can rapidly produce toxic levels of carbon monoxide. Never use them inside a home, tent or motor vehicle.

Do not use a gas range or oven to heat the home. Install battery operated carbon monoxide detectors on every floor of your home as

well. Severe winter storms can magnify the danger of carbon monoxide poisoning. Gasoline-powered electric generators have caused many carbon monoxide poisoning deaths after power outages. Never operate a generator in a basement, garage or any location where fumes can enter the home.

Deaths from carbon monoxide poisoning also have occurred in idling motor vehicles after a heavy snowfall, so always clear away snow from exhaust pipes before starting your car.

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Haskell School Menu

Juice and milk are served daily on the breakfast menu.

Monday: Breakfast on a stick

Tuesday: Breakfast pizza

Lunch

Milk and iced tea are served daily at the Secondary campus. Milk is served daily at the Elementary School.

Monday: Chili dog, grated cheese, pickle spears, French fries, royal brownies

Tuesday: Ham and cheese sandwich, sliced dill pickles, baby carrots with ranch dressing, assorted chips, fresh apple

Wednesday, Nov. 21 - Friday, Nov. 23
 THANKSGIVING HOLIDAYS

Student in the News

Lane Murphy of Weinert has received an award from the Environmental Studies Department at Baylor University. The awards ceremony was held Oct. 31.

He has also been inducted into the Baylor University Crane Scholars. In order to qualify for this organization, a student must be a sophomore and have at least a 3.5 grade average of hours earned only at Baylor. Murphy is the son of Ed and Mary Murphy of Weinert and is a 2000 graduate of Munday High School.

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CANDICE McFADDEN

Students visit Rotary Club

Tracy Mathis is the daughter of Ron and Pam Opitz.

In school she is a cheerleader, honor student, plays softball, golf and serves on the student council.

Special awards for her have been being named an All-American Cheerleader, and a Homecoming Queen nominee.

Among her favorite things to do are playing golf, talking on the phone and hanging out with friends.

She plans to attend Tarleton State University after finishing high school.

Candice McFadden is the daughter of Rickey McFadden.

She attends the East Side Baptist Church.

Her school activities include the Spanish Club and the Fellowship of Christian Students. An honor student, she received the presidential award and was a three-time regional cross country qualifier.

Running, shopping, talking on the phone and hanging out with friends are her favorite leisure-time activities.

After finishing high school, she plans to attend Texas Tech University, earning a degree in health and science and becoming a physical therapist.

This Week's Devotional Message:

FAITH REVEALS THE UNLIMITED FACETS OF LOVE



To many of us, the word "love" usually signifies romantic adventure, happy marriage or the care and anxiety of a parent; but while all of these are good examples of it, they by no means tell the whole story. Love is an act of kindness for one's neighbor; an anonymous donation to a worthy cause; food and supplies sent to starving native children

or the victims of a disaster; a regular visit to the sick, the elderly or the lonely of any age; and so on indefinitely. Whatever forms it takes, the main ingredients of love are thoughtfulness and unselfishness, and you will find the recipe for it at the Church of your choice. It will be served with a generous portion of happiness for you as well as for the recipients of it.

ATTEND CHURCH THIS SUNDAY

HASKELL

East Side Baptist Church

David Page, pastor
 Sun. 8:30 a.m., 9:45 a.m., 11 a.m., 6 p.; Wed. 7 p.m.

Christian Church

Dusty Garison, minister
 Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 7 p.m.

Church of God

Eric Clark, pastor • 864-2021
 Sun. 9:45 a.m., 11 a.m., 6 p.m., Wed. 7:00 p.m.

Trinity Lutheran Church

Gary Bruns, pastor
 Sunday School 9:30 a.m., Worship 10:30

Iglesia Bautista El Calvario

Sun. Morn. 9:45 a., 10:45 a.m., 5 p.m.; Wed. 7 p.m.

First United Methodist Church

Shane Brue, pastor
 Sun. Morn. 9:45 a.m., 10:50 a.m. 6 p.m.; Wed. 6 p.m.

First Assembly of God

Rev. J.C. Amburn
 Sun. Morn. 9:45 a., 10:45 a.m., 6 p.m.; Wed. 7 p.m.

St. George Catholic Church

Father Michael Melcher
 Sat. Mass 7:15 p.m.; Sun. Morn. 9:00 a.m.

Church of Christ

Brett Anderson, minister
 Sun. Morn. 9:30 a., 10:30 a., 6 p.m.; Wed. 7:30 p.m.

First Presbyterian Church

Henry Chisholm, temporary supply
 Sun. Morn. 9:30 a.m., 11:00 a.m.

Trinity Baptist Church

Rev. Kenneth Blair
 Sun. Morn. 10 a., 11 a., 6:30 p.m.; Wed. 7:30 p.m.

Hopewell Baptist Church

John Lewis, pastor
 Sun. Morn. 9:30 a.m., 11:00 a.m.; Wed. 7 p.m.

Greater Independent Baptist Church

Samuel Blackwell, pastor
 Sun. Morn. 9:30 a., 11:00 a., 6:30 p.; Wed. 7 p.

New Covenant Foursquare

Bill and Renee Glass, pastors
 Sun. Morn. 10:00 a.m., 11:00 a.m.

Mission Revival Center

Rev. William Hodge
 Sun. Morn. 10 a.m., 11 a.m., 6 p.m.; Tues. 6 p.m.

First Baptist Church

Kevin Hall, pastor
 Sun. Morn. 9:45 a., 10:55 a., 6 p.m.; Wed. 7 p.m.

Church in the Park

Rev. Tim and Suzann Townsend
 Sun. Morn. 10:30 a.m. Wed. 7 p.m.

Gazebo or Pavillion

PAINT CREEK

Paint Creek Baptist Church

Sun. Morn. 10:00 a.m., 11:00 a.m., 6 p.m.

WEINERT

First Baptist Church

Chris Powell, pastor
 Sun. Morn. 10 a.m., 11 a.m., Wed. 7 p.m.

Weinert Foursquare Church

Rev. Robert Harrison
 Sun. Morn. 10 a.m., 11 a.m. Wed. 7 p.m.

ROCHESTER

Church of Christ

Steve Willis, minister
 Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 6 p.m.

West on Main Street, Rochester

First Baptist Church

Troy Culpepper, pastor
 Sun. 11:00 a.m., 6 p.m.; Wed. 7:00 p.m.

500 Main, Rochester

Union Chapel Baptist Church

Rev. Clarence Walker
 Sun. Morn. 9:45 a., 10:45 a., 6 p.m.; Wed. 7 p.m.

Faith Chapel of Rochester

Katherine Byrd, minister
 Sun. Morn. 10 a.m., 11 a.m., 7 p.m.

Hwy 6, Rochester

First United Methodist Church

Dolan Brinson, pastor
 Sun. Morn. 10:00 a.m., 11:00 a.m.

Rochester

SAGERTON

Sagerton Methodist Church

Tommy Wilson, pastor
 Sun. Morn. 9:30 a.m.

Sagerton

Faith Lutheran Church

Deborah Nissen, pastor
 Sun. Morn. 9:15 a.m., 10:30 a.m.; Wed. 7 p.m.

Sagerton

RULE

First Baptist Church

Scott Hensley, pastor
 Sun. Morn. 9:45 a., 11:00 a., 6 p.m.; Wed. 7 p.m.

1001 Union Ave., Rule

Primitive Baptist Church

Dale Turner Jr., pastor
 First & Third Sundays 10 a.m.

Corner of 8th & Robins, Rule

Church of Christ

John Greeson, minister
 Sun. Morn. 9:45 a., 10:40 a., 6 p.m.; Wed. 7 p.m.

811 Union, Rule

First United Methodist Church

Shane Brue, pastor
 Sun. Morn. Worship 9 a.m.

Sunday School 10 a.m.

1000 Union Ave., Rule

Primera Iglesia Bautista

Arturo Jr. Flores
 Sun. Morn. 9:30 a.m., 11:00 a.m.; Wed. 7 p.m.

Elm Street/Hwy 380 E, Rule

Sweet Home Baptist Church

Bill Trice, pastor
 Sun. Morn. 10:00 a., 11:00 a., 6 p.; Wed. 7 p.m.

10 Gladstone Ave., Rule

West Bethal Baptist Church

Rev. Robert Sweet
 Sun. Morn. 10 a., 11 a., 8 p.m.; Wed. 7:30 p.m.

300 Sunny Ave., Rule

TAX PLANNING

Written By
Richard E. Rodgers, CPA



LOOK BEYOND THE INTEREST RATE WHEN YOU REFINANCE

Given today's low mortgage interest rates, now may be a good time to refinance your existing home loan. But simply comparing interest rates is not enough. Here are some other factors to consider before you refinance.

•**Compare apples to apples.** Always request a good-faith estimate from any lender. This report should disclose all the fees and closing costs, such as points, credit report fees, inspection fees, private mortgage insurance, and appraisal fees. Use this information to evaluate competing loan proposals.

•**Calculate your breakeven period.** This is the length of time it takes you to recover the costs a lender typically charges to refinance your mortgage. To do this, divide your closing costs by your monthly savings (your current loan payment minus your new loan payment). If you plan on selling your home in the near future, refinancing may not save you money because it usually takes several years to recover your closing costs through a lower monthly payment.

•**Read the loan agreement.** Before you pay off your existing mortgage, check your loan for an early payment penalty clause. In addition, make sure you read and understand the terms of your new loan. For example, watch for restrictions against renting out your property without your lender's consent.

•**Evaluate the risks of debt consolidation.** When you refinance, it may be tempting to consolidate high-interest personal debts into a single lower-interest home loan. Securing a consolidation loan with your home may turn your interest into a tax deduction, but be aware of the risks as well. If you can't make the payments, you could lose your home.

Whether refinancing makes sense in your particular situation depends upon a number of factors. Call us; we can work with you to review your financial situation and help you select the loan that best fits your needs.

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Garage Sales

GARAGE SALE: Sat., Nov. 17. 8 a.m. to 1 p.m. Paint Creek Road. Beauty shop equipment, exercise equipment, men's and women's clothes, stroller, lots of misc. Vickie Josselet, Ember Medford and Darlene Walton. No early sales. If weather bad, cancelled. 46p

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HOUSE FOR SALE: 4 bedroom, 2 living rooms, 2000 sq. ft. Water well, CH/A. 302 S. Ave. C. 940-997-0061. 19ffc

FOR SALE: 3 bedroom, 2 bath brick home with double garage on corner lot. 864-2238 or 864-3301. 28ffc

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HOUSE FOR SALE or rent in Rule: 2 bedroom, 1 bath. Large backyard. 940-256-8196. 45-46c

FOR SALE BY OWNER: 3 bedroom, 2 bath, den, living room, dining room, big lot. 107 N. 2nd St. Contact 979-696-7156. 46-49p

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HELP WANTED: Gin workers needed. Sagerton Gin 940-997-2445. 940-256-0931. 42ffc

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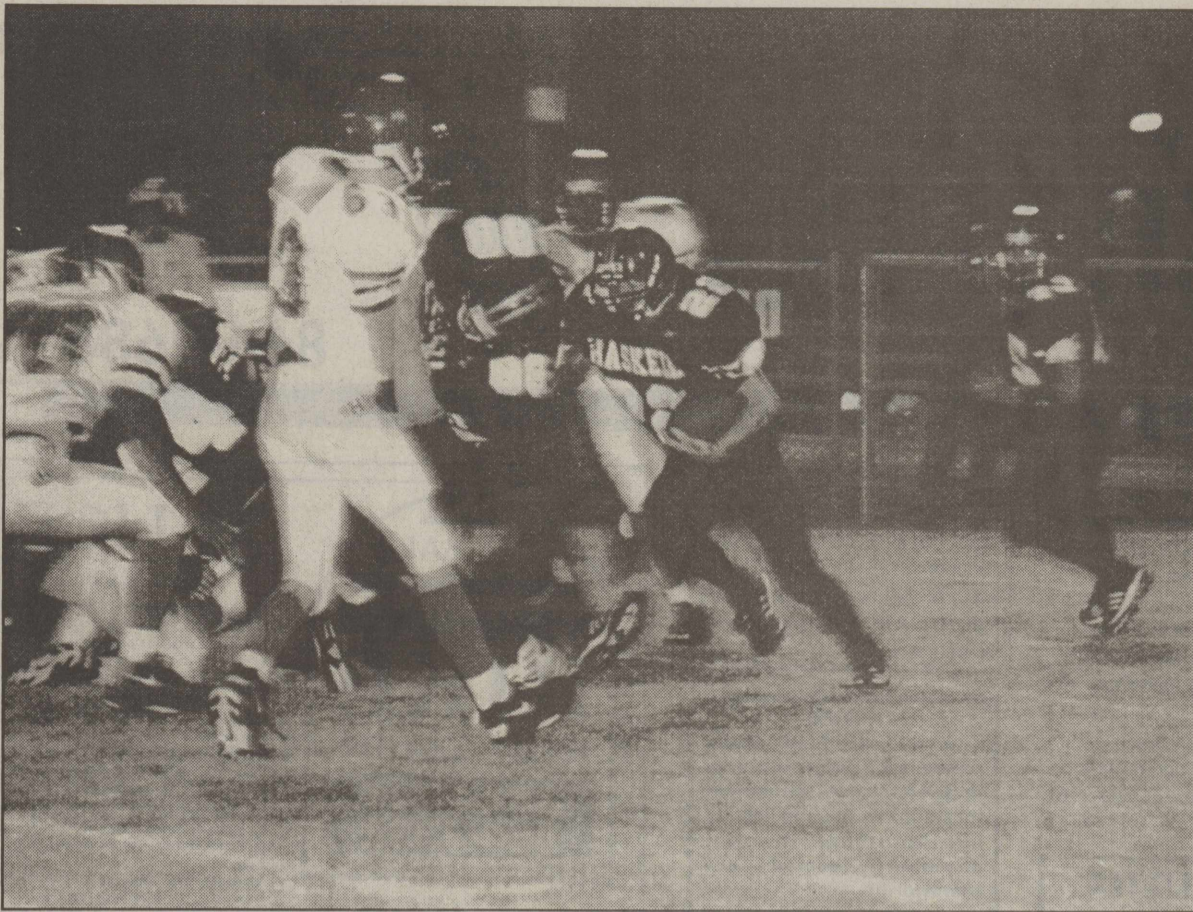
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PIPERS AND INDIANS—Haskell's #22 Wade Cothron carries the ball as the Indians played the Pied Pipers of Hamlin in the last game of the season, Fri., Nov. 9. Photo by Bill Blankenship

Haskell-Knox Counties set Pecan Show Dec. 4

by Brandon Anderson
Haskell Co. Extension Agent

Haskell County is teaming up with the folks from Knox County to have a pecan show this year. The show will be held Dec. 4, at 9:00 a.m. at the Haskell National Bank Community Room in Haskell. The pecans will be available for public viewing at 1:00 p.m. Participants do not have to be present the day of the show.

Anyone who has a pecan tree can enter the show. It's much simpler than you might think. The process involves gathering 40 of the best pecans and putting them in a sack. The sack must be labeled with your name, phone number, and pecan variety. If you do not know the

variety, our pecan experts help determine that. The next step is to drop off the sack of pecans at any of the designated drop off points Nov. 30, Dec. 1 or 3. The drop off sights are as follows:

Haskell, Haskell County Extension Office;
Rule, Simpson Oil;
Benjamin, Knox County Courthouse;
Knox City, City Hall Building and Munday, TAMU Experimental Station/Vegetable Center

On the evening of Dec. 3, from 6:30 p.m. - 9:30 p.m., volunteers will be needed at the Haskell National Bank to help crack and weigh pecans for the show. You do not have to participate in the pecan show to join

us that evening. If you have just an hour to spare, it would be greatly appreciated. In years past it has been a most enjoyable time and more of a social event than actual work. Refreshments and snacks will be served. This can be a great opportunity to meet some folks from our neighboring county. If you have any questions please call either Trish Jones, Knox County Extension Agent-Ag, at (940) 454-2651 or Brandon Anderson, Haskell County Extension Agent-Ag, at (940) 864-2658.

FOR CLASSIFIEDS
864-2686

Stress can make holidays overwhelming

The holidays can be a time of overwhelming stress, especially in families encountering conflict. Tension in the family can put a damper on everyone's holiday fun.

"Problems between parent and child, or in-laws and other family members can be enough to spoil activities," said Dr. Robert Luchi, who is with the Huffington Center on Aging at Baylor College of Medicine.

It is best to avoid topics that cause tension when the family gathers for dinner or to exchange gifts. The holidays are also not a good time to try to iron out family differences. Discussing emotional issues or behavior problems should be handled away from a family gathering. In addition, it is important to make sure the length of visits is comfortable for everyone involved. Overstaying a welcome to the point of imposing on family members can result in hurt feelings.

"The holidays are a time to express love and compassion," said Luchi. "Visits should be enjoyed, not just tolerated."

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<p>01 Ford Escape</p> <p style="text-align: center;">\$19,495</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #32 AUTO, AC, T/C, P/W, PL, PS, PB, AM/FM CASS./CD, 13K, 1 OWNER</p>	<p>2000 Chevy 4X4</p> <p style="text-align: center;">\$14,295</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #9210T 4X4 6CYL., AUTO</p>	<p>96 Dodge SLT</p> <p style="text-align: center;">\$9,495</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #910412 SLT, AUTO, CLUB CAB</p>	<p>96 Ford F150</p> <p style="text-align: center;">\$9,495</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #98938T REG. CAB, 6CYL., 4WD, EDDIE BAUER</p>
<p>97 Chevy 1500</p> <p style="text-align: center;">\$13,495</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #9142T AUTO, AC, T/C, P/W, PB, PS, AM/FM CD</p>	<p>98 Ford F150XL</p> <p style="text-align: center; font-size: 1.5em;">Sold!</p> <p style="text-align: center;">\$12,995</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #9144T REG. CAB, 4X4, SSP, MAN.</p>	<p>99 Ford F350</p> <p style="text-align: center;">\$21,995</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #91541T SUPER CAB, XLT, 6SPD, MAN.</p>	<p>99 Ford Ranger</p> <p style="text-align: center;">\$10,995</p> <p style="text-align: right; font-size: 0.8em;">+TTL</p> <p style="font-size: 0.8em;">Sik. #9598T AUTO, AC, T/C, AM/FM CASS., 1 OWNER</p>

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