

Salado Village Voice

Vol. XXVX11, Number 35 Wednesday, January 8, 2003 Hometown newspaper read by Steven & Suzanne Buchele

Testing the waters: Creek preservation committee works to protect states' first natural landmark, Salado Creek

By CHRIS MCGREGOR
STAFF WRITER

For more years than most care to count, the Salado Creek, with its fresh-water springs and tree-lined banks, was taken a little bit for granted. Maybe not so much abused, but rather, just not looked at as an exhaustible resource. But, like all other things in this world, nothing is infinite, not even the storied Salado Creek.

Its cool waters were an obvious spot for a dip since Tonkawa times, and from the old stories, the fishing was supposedly pretty good in the creek's slow current, with its bass, perch and carp. Crawfish slugged over watercress circled by sheets of minnows.

But beauty in nature can, at times, be a two-edged sword. The creek attracted settlement, and with that came development and many more people, and more people fostered more stress on the creek.

It wasn't until the mid 1960s, when the Creek was designated as Texas' first natural landmark, that any thought of conserva-

tion entered the minds of the residents here.

Karen Kinnison, who currently serves as president of the Salado Creek Preservation Committee, credits a group of citizens of that time, among them her father, the late Col. Paul Kinnison, with engineering the first efforts to maintain and clean the creek. "He was the first to really try and get people interested," she said.

At the instigation of residents, the first state authorized studies were conducted in 1973. The first of these was undertaken to determine whether the discharge from the Stagecoach Inn was negatively impacting the quality of the creek. The findings were for the most part inconclusive.

Over the years, a handful of other studies were held, mostly by the Brazos River Authority (BRA), and again, the majority of the results were ambiguous. But complaints of markedly increased algal growth continued to surface.

Subsequently, some folks in town were convinced there was some sort of problem. Pat Merrill was one of those number.

"Without Pat, none of what we do would ever have been done," said Sue Whistler, long-time volunteer for the Creek Preservation Committee. Karen Kinnison concurs: "Pat was very motivated, she believed we should check the creek faithfully."

Under Merrill's tutelage, and with help from the Salado Historical Society, the Creek Preservation Committee (CPC) was formed in 1991 as a volunteer-based monitoring group. The BRA agreed to train and certify its members, as well as supply equipment and provide lab work. The Preservation Committee was the BRA's first citizen-monitoring group, and is the longest continually active data collection entity.

Once the ball got rolling, the volunteers, totaling over 30 in number, tested for three primary indicators of contamination: chlorides, nitrates (which can come from fertilizers), and fecal coliform bacteria. They tested, on the first Tuesday of every month, at five different sites, as far upstream as Patterson's Crossing, and as far downstream as Summer's Mill.



Sue Whistler records tests results at the springs near Sirena, one of the locations that the Creek Preservation Committee monitors monthly. (Photo by Chris McGregor)

The findings from their data were surprising to many.

A 1998 summary report from the Committee states, "Data from this group (the CPC) have (sic) indicated that a serious threat to water quality is present...and that there is a trend of increasing

degradation of water quality. The data...has prompted additional studies by the Brazos River Authority, the Texas Natural Resource Conservation Commission (TNRCC), Baylor University, and other organizations, all of which support the theory that Salado

Creek is experiencing contamination in the form of fecal coliform bacteria, nitrates and chlorides...these studies and concern for human health have lead (sic) the Bell County Health Department to install the signs along the creek, Continued on Page 11A

Meet the Press: Salado Village Voice newspaper staff of 7 members serves growing community

As we begin the year, Salado Village Voice staff would like to introduce themselves to the community they serve.

Salado Village Voice has a staff of seven, including publishers Tim and Marilyn Fleischer. Other staffers are Ken Clapp, political columnist; Judy Shumate, composition and layout; Chris McGregor, staff writer and office assistant; Ashley Smith, staff writer and composition assistant, and Karen Sanders, outside advertising sales.

Tim Fleischer
Tim Fleischer has been a newspaperman since he was 16, working for both weeklies and daily newspapers. "I got the Devil's Ink at an early age and haven't been able to get rid of it," he said of his 20 years in the newspaper industry.

he has been the editor of the Salado Village Voice. "I came to Salado for the Art Fair and Gathering of the Clans with my parents," he said. "I drove through it every day on my way to run a small newspaper in Florence."

Tim and Marilyn Fleischer have published the newspaper since 1988. During that time, the newspaper has grown from an eight-page tabloid to a 40-page paper of two sections.

"We have grown with the community and are a reflection of it," he said.

In those years, the newspaper has won several awards from the Texas Community Newspaper Association, where Salado Village Voice competed against newspapers from San Antonio, Dallas, Houston, Austin and around the state. Tim has won several



Tim Fleischer

TCNA awards: advertising design (third in state for Large ad format and third in state for advertising series); editorial work (first in state for editorial writing, third in state for editorial writing, third in state for column writing) and second in state for community service for articles during the incor-

poration election. He has also served the community in a variety of capacities, including four years on the board of directors of the Salado Chamber of Commerce and six years on the board of directors of the Institute for Humanities at Salado. He was president of the Salado Chamber of Commerce and trea-



Marilyn Fleischer

surer for two years of the Institute for Humanities.

He and wife Marilyn share responsibilities at the newspaper. "She runs the office and I make editorial decisions," he said.

MARILYN FLEISCHER

Marilyn got the Devil's Ink in her blood after the two met 17 years ago.

She worked for TU

Electric prior to the purchase of the Salado Village Voice in March 1988.

She also owned and operated a plant business in the Killeen/Copperas Cove area for several years while raising her three children.

During their years in Salado, Marilyn has served Continued Page 4A

FORUM

An Open Exchange of Ideas



War on vaccines

When Bill and Hillary Clinton made it one of their initial goals in office back in 1993 to ensure that every child in America got immunized, they might have been unrealistic, but at least their hearts were in the right place. What could be a better example of liberal dogoodism than protecting kids from disease?

In the decade since, things have gotten more complicated. Liberal Democrats now have to choose between their oft-stated love for "the children" on the one hand and their growing hatred of the people who make the vaccines to protect children, namely pharmaceutical companies, on the other.

The Homeland Security bill has been savagely criticized because it protects vaccine manufacturers from the threat of excessive lawsuits. Those suits have had a devastating effect on the industry over the years, making it harder to immunize children and potentially hampering the nation's efforts to protect itself from bioterror. Liability threats have whittled down the number of vaccine makers and have contributed to a vaccine shortage. There were more than two dozen vaccine makers in 1967. Now there are only four. Vaccines are inherently risky. In administering them, you are going to take healthy kids and make a few of them sick. A rational system would compensate the families of harmed children, without the galloping jury awards that drive vaccine makers out of business.

Incredibly enough, Congress created just such a system with a 1986 law. It directs alleged vaccine-related injuries to a no-fault vaccine court in which an expert decides what a family should recoup. But it forbids punitive damages, the enormous jury rewards that serve to bankrupt an industry and enrich trial lawyers.

A family is free to reject the proposed

The Rich Lowry column



settlement and take its claim to regular court. Who can argue with that? Well, the trial lawyers, who have been cut out of their usual bonanza. In recent years, they have been filing suits based on the creative idea that vaccine makers might be covered by the 1986 law, but not the makers of vaccine ingredients.

The Homeland Security bill simply clarifies what Congress meant in 1986 to include vaccine ingredients in the special vaccine-court system, which works for families, if not for lawyers. The average award has been \$932,000.

The Homeland Security bill also creates added protection for makers of the smallpox vaccine and for the doctors, nurses and others who will perform the coming smallpox vaccinations. It stipulates that smallpox vaccine-related suits be brought directly against the federal government, since it is driving the vaccination program as a matter of national security.

All of these measures, both protecting vaccine makers as intended in 1986 and shielding the implementers of the smallpox vaccination program, seem the opposite of "special interest" provisions. They are intimately connected to public health.

But liberals are enraged.

Just one question: How are we ever going to vaccinate all "the children" if there is no one to make the vaccines?

GOP poised for total takeover of State & Fed governments; Edgy voters uneasy about war, economy and massive deficits

The United States Congress and the Texas Legislature are poised to begin their 2003 sessions, and it promises to be a "heady" time for Republicans thanks to their majority victories in the Senate and House of Representatives at both the State and national lawmaking levels.

Today's column is taking a brief hiatus from the rough and tumble political battles that are already forming between those who preach "non-partisanship" while practicing the opposite - thus giving us a moment to report on several items we believe have merit and hopefully will take reader's minds off the upcoming wars between the affluently attuned conservatives and their loyal (albeit liberal) opposition.

BAD NEWS DELAYED

We could have frightened readers by delving into last week's shocking headline: "Markets see worst three year run since 1941," which gave us pause to recall what brought the nation out of that economic depression in late '41 - World War II.

Also - North Korea's nuclear saber rattling. Or, South Korea's astonishing headlines demanding we remove our troops - as they conveniently forget their helpless days in 1950-51 and how much time, money and military assets we have spent along the 38th parallel to keep them safe, secure and prosperous.

However, we promised at the outset to present something less worrisome this week, so we'll just let those big problems rest for a few days.

A GREAT SALADOAN

We are blessed to have in our midst, a truly fine gentle-man who is well known to all but the most recent arrivals, and who has spent his entire life doing unselfish things for others in and around Salado. He is Wilbur Foster. A man whose story could fill volumes. We don't intend to rewrite all that has been said or printed about this good man, but we do have a "snapshot" glimpse into what dwells within his heart, mind and conscience.

This particular story evolved during news reports about the folks who recently won gargantuan-sized lottery prizes around the country, followed by their incessant chatter about spending sprees for themselves and their families. Wilbur listened to all the palaver from the ecstatic winners; sat back in his chair; gave the matter some thought and said: "You know what I'd do if I won the lottery? I'd somehow seek out everyone in Bell County who is truly in need and see to it that those needs are met for as long as necessary!"

Wilbur grew up poor, and at times in need, and those memories stayed with him. No one has ever asked him for help that it wasn't given happily. His wife Jessie said he would give away all he had, beyond just simple needs - to anyone in trouble or hungry or without work.

This selfless desire to take a lottery fortune and use it to help those with proven needs, is the mark of not just a good man - but a great man!

World needs more folks like Wilbur, whose kind and gentle nature makes the rest of us feel guilty about our selfish ways. Think for a second - did you ever fantasize as to what you would do with a lottery prize? Bet it didn't include giving it away to those in need.

Off the Record

by Ken Clapp



This week's column to by-pass politics for a week and focus on a great villager plus a look back at Shoeless Joe Jackson and Pete Rose.

Words are hard to find, to adequately tell Wilbur how his friends and neighbors feel about him - but for this moment in time and space - we'd like him to know that we are all richer in spirit for having him here in our community, and for being just the way he is, and always has been.

REMEMBER SHOOLESS JOE JACKSON AND PETE ROSE?

Our second "non political" offering deals with the "national pastime" - baseball, and Pete Rose, one of the game's all time greats.

Rose - better known as "Charlie Hustle," compiled dozens of as yet unbroken records as a player-manager. Sadly, he is currently on the "ineligible list" which really means "banned for life" from any phase of baseball including the Hall of Fame - all due to his penchant for wagering on the game, and his own team - Cincinnati.

Pete's proven gambling misbehavior together with never admitting he was wrong or sorry, has kept his dismissal from being reviewed. Baseball Commissioner Bud Selig has, up to now, properly refused to reopen the case.

It has been opined by sport scribes that if Pete owned up to his foibles he would be reinstated and thus become eligible for Hall of Fame consideration.

SHOOLESS JOE'S CASE

If Rose's case is reviewed and Selig judges his sentence has been served (14 years to date), then it is time to do the same for Shoeless Joe Jackson, arguably one of the finest baseball players in the game's history. Jackson was barred from the game for his part in the Chicago White Sox world series "fix" in 1919.

Shoeless Joe was found "not guilty" in a "game fixing" 1920 trial, however Commissioner Kenesaw Mountain Landis, gave him the boot due to Jackson's admitted part in the bribery scandal.

Jackson's sterling play at bat and in the field against Cincinnati in the series could not overcome his misconduct nor could his subsequent apologies offset his part in the misdeed.

Pete Rose should do the same - admit his guilt, apologize and not act like a pouty, immature adult as he has been doing. If he does - then it would be proper for the Commissioner to certify that both Rose and Jackson, (who died in 1951), have served their "life" sentences and let the Hall of Fame committee decide any future membership status.

Even if Rose fails to do the right thing - Selig should commute Shoeless Joe Jackson's sentence and let his name and record be considered by the Hall of Fame, as Bob Feller and the late Ted Williams (both Hall of Famers) requested on Jackson's behalf in 1999.

That's -30-

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 Tim Fleischer, Editor-in-Chief
 Marilyn Fleischer, Managing Editor
 Ken Clapp, Political Commentary
 Judy Shumate, Composition
 Karen Sanders, Sales
 Chris McGregor, Staff Writer
 Ashley Smith, Office Assistant

School Board information Sup'ts Corner

by Dr. Robin Battershell

By ROBIN WUEBKER-BATTERSHELL, Ed.D.
SUPT. SALADO ISD

Most people assume that the board is responsible for three primary functions, adopting the budget and tax rate, determining policy, and hiring/firing the superintendent. However, according to policy, the board has five rigorous obligations. These five duties may surprise you.

The Board of Trustees, and the name is aptly stated, is first and foremost, responsible for determining and supporting the vision of the school district. This means that board members can't only look at the short-term needs of the school district, but must project the long-term needs of the district and plan accordingly. The budget must support both the short and long term needs of the district, and thusly the tax rate. Good boards will use past, current, and projected data to set a tax rate that adequately supports the district vision, and thus goals, not just for the current year but for year's to come.

Secondly, trustees are responsible for structuring the district so that it can operate effectively, this includes respecting the unique roles of the Texas Education Agency, administration, teachers, parents, and students. Each entity on the district team must be respected for its unique abilities and talents. The Board focuses its actions on policy making, planning, and evaluation. The Board ensures that the District planning and decision making process enables all segments of the community, parents, and professional staff to contribute meaningfully to achieving the District's vision. Effective boards are accountable and ensure that staff members are as well. The Board ensures progress toward achievement of district goals through a systematic, timely, and comprehensive review of reports prepared by or at the direction of the Superintendent.

Thirdly, the board reviews the efficiency and

effectiveness of district operations and use of resources in supporting the district's vision, mission, and goals. The board evaluates the superintendent's performance annually in compliance with state laws and regulations. The board annually evaluates its performance in fulfilling the board's duties and responsibilities, and the board's ability to work with the superintendent as a team.

The next two roles are the surprises: advocacy and unity. According to policy, board members are to put aside their individual differences, make decisions based upon facts, and once decisions are made, support the overall decision of the board. The difference between good school board members and great ones are these two roles. Great school board members are not just members of a board, they are cheerleaders of a district. They take every opportunity to tout the praises of their district. They recognize students, faculty, and staff who excel. They support each other and the staff. These great members have the ability to look beyond themselves, and to look at the entire district and what is best for the district.

January is School Board Recognition Month. Take this opportunity to thank Deborah Aldridge, Jackie Burson, Frank Carlson, Miriam Ervi, John Konzen, Trey Little, and Darrell Street for all they do. They have a difficult job. Most individuals have one boss, your school board members have as many bosses as the community's population census data! But their number one bosses are the children they serve so well.

Let's salute those who volunteer to participate in what is perhaps the purest form of grassroots democratic principles upon which our country was founded.

Questions may be addressed to Dr. Battershell at P.O. Box 98, Salado, TX 76571.

FORUM

An Open Exchange of Ideas



Energy savings will be necessary

By CAROLE KEETON RYLANDER
STATE COMPTROLLER

We've had some early blasts of winter in Texas, and the U.S. Energy Information Administration expects a winter price increase for homes heated with natural gas, propane and electricity. Unless you're using solar energy or wind power, this affects you.

To keep those bills from rising, energy savings will be necessary. An arm of the Texas Comptroller's office, The State Energy Conservation Office (SECO) is the state agency charged with helping Texans use energy more efficiently. While SECO works primarily with cities, school districts and state agencies to create ways to save your tax dollars through more efficient energy use, its energy saving guidelines can help you and your family save energy and dollars in your home or business as well.

You may be thinking energy savings means sitting in a cold house with lights turned off. Turning off lights not in use and turning the thermostat down while you aren't home obviously are good ideas and will help, but there are ways to save energy and money without sacrifice.

I know it sounds like losing weight without diet and exercise, but the leading force in increasing energy efficiency is technology. And keeping up with technology can not only dampen your heating bills, but also ease the pain of those scorching electric bills that arrive with the onset of summer air conditioning.

Heating and air conditioning equipment purchased and installed 15 years ago may use twice the electricity of today's energy efficient equipment. This means you can make up for the cost of a new unit with lower util-

ity bills, and with twice the efficiency those savings come sooner rather than later.

Since heating and cooling unit manufacturers are now required to provide information about the energy efficiency of their products, take a little extra time and ask about the unit's energy use. Remember, a few extra dollars for a more energy efficient heater/air conditioner can save you much more money in the long run. Similar improvements have also occurred in portable units. And if your old air conditioner breaks on the hottest day of July (they always do), it might actually be cheaper to buy a new one rather than fixing an old energy-deficient dinosaur.

And speaking of technology's aid in your quest for energy savings, use the Internet before you go shopping. SECO's web page www.seco.cpa.state.tx.us contains a host of energy saving ideas and helpful links that will help you find the energy ratings of all sorts of products for home and office. And don't forget to look for the Energy Star logo on the products you buy.

Simple common sense can save energy and money as well. If you and your co-workers are trying to warm up your office with inefficient space heaters you may be making that cold office even worse and wasting energy at the same time. If your space heater is near the thermostat, the heating/cooling system may not be working for everyone else so more people have to use those inefficient appliances rather than letting the central unit do its job. Are you using an old stove for something that can be reheated in a more energy efficient microwave? Taking a look at your every day energy use may help you find new ways to save energy and that means saving money.

Saving energy isn't limited to adults. As one tough grandma watching out for Texas, I want to help your school get tough on energy savings. SECO's Watt Watchers programs involves students in energy efficiency, promotes activities that instill an energy efficient ethic in all aspects of school operation, and educates our future leaders about energy issues.

Student Watt Watcher teams in over 2,000 Texas schools patrol assigned areas of their schools, checking for lights on in unoccupied rooms. "Tickets" and thank you notes are left for the occupants to remind them to turn off the lights when they are not needed. And lighting accounts for 25- to 40-percent of energy use in schools. This is a proven method of promoting energy conservation habits and reducing school energy bills. Our energy future depends on decisions students will make about energy use. Ask about bringing the Watt Watchers program to your school.

SECO is helping state agencies, cities, and school districts save money, but these energy savings principles can help you and every hard-working Texan keep more of your hard-earned money in your pockets. For state agencies we are projecting a 15 to 20 percent savings in energy costs if energy savings plans are implemented. I hope these suggestions help you save money as well. Technology is everywhere, and it is helping energy efficiency and that helps the environment.

By using less electricity, our power plants burn less fuel and produce fewer emissions. This means that your energy savings not only helps you keep those winter and summer light bills down, it helps make Texas air cleaner. Now that's a win, win situation.

Vets drowned by political cynicism



Jim Hightower

We know that cynicism runs deep in Washington, but some politicians these days are getting so deeply cynical that they ought to wear hipwaders every time they speak.

Veterans Day is one time in particular that produces a torrent of cynical, self-serving rhetoric from politicians of both parties. They offer teary-eyed, red-white-and-blue, gushing tribute to America's beloved vets on this day - yet they spend the other 364 days of the year either ignoring or actively opposing the actual needs of veterans.

George W gets especially deep into this despicable political posturing. On this Veterans Day, he had a photo-op at the Vietnam memorial and made several speeches elsewhere, declaring solemnly: "We remember those who served America," adding that today's young people should talk to yesterday's soldiers about the honor of military service.

Touching. However, Bush didn't mention that his own administration has been quite busy taking actions that dishonor yesterday's soldiers. For example, even as he spoke on Veterans Day, his Pentagon lawyers were pushing a federal court case to deny health care coverage to World War II and Korean War veterans who had been recruited into service with a solemn promise that they'd get lifetime health care if they stayed in the military for 20 years. The vets upheld their end of this deal, but now the Pentagon wants to renege on its pledge, claiming that such health care is too costly and that there really was no valid contract because the promises didn't have the force of law.

Also, federal law now discriminates against disabled veterans by deducting their disability payments from their retirement pay - a hardship that is not imposed on other federal employees, such as George and his White House staff. Congress is moving to eliminate this rank discrimination ... but Bush has indicated that he'll veto the bill.

To help our vets fight the cynicism, contact the Military Retirees Grass Roots Group at www.mrgrg-ms.org <<http://www.mrgrg-ms.org/>>

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Evan Williams Black	\$8 ⁹⁹	\$10 ⁹⁹	\$16 ⁹⁹
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Meet the Press From 1A

the community in many ways. "I think I am most satisfied with my work with the Salado Family Relief Fund. Every Christmas our office becomes a wonderland of presents and generosity," she said. "Our employees pitch in and help sort and shop and hand out the gifts to families when they come in."

In addition to her work to establish the Salado Family Relief Fund, Marilyn has been Art Fair Chairperson for two years and served on the executive committee of the Ladies Auxiliary. She is also President of the of the Family Relief Fund in her fifth year on the board.

She has also won awards from the TCNA. She has twice been honored. She won second place for Best Feature Photo and second place for Community Service for her work with the Family Relief Fund.

Kenyon Ford Clapp

Ken Clapp began his career in the newspaper business in 1938, at the age of ten, when he was hired to home-deliver the *Cleveland News*, one of that city's two afternoon papers.

He studied Journalism in high school and after three years service with the Air Force followed later by a year's recall to active duty during the Korean conflict, Ken returned to Southwestern University in Georgetown with his wife Melba and their children.

Graduating with honors, Ken began teaching government, history and journalism at Uvalde High School. He later received his Master's Degree in Education from the University of Texas in Austin and was promoted to assistant high school principal.

After ten years as teacher-administrator, Ken accepted the position of managing editor of the Uvalde Leader-News. Two years later he moved to Killeen as that school district's Director of Personnel, Research and Public Relations.

In 1972, Ken took a leave of absence to work with Uvaldean Dolph Briscoe in the rancher-banker's successful run for Governor. Governor Briscoe convinced Clapp to remain in state government thus ending his 18 year career as teacher and administrator. Clapp became the Governor's executive assistant and chief of staff in 1974.

Before leaving office, Governor Briscoe appointed Clapp to the Texas Employment Commission in late 1978 to represent Texas employers.



Kenyon Ford Clapp



Judy Shumate

Commissioner Clapp was approved unanimously by the Texas Senate in January 1979 and served a full six year term before retiring in December 1984.

Returning to their Bell County home, Ken and his wife Melba, founded the Salado Post-Dispatch, located in the historic Vickrey-Berry house. The recession of '85-'86 took its toll including the Post-Dispatch, however never straying far from journalism, Ken continue writing a political column for a number of Texas newspapers and in 1988 created his "Off The Record" column for the Salado Village Voice under the new publisher-editors Tim and Marilyn Fleischer.

He has made his column's "-30-" deadline 765 times during his years with the Salado weekly, which means he is nearing the million word mark as an observer of state and national politics.

Ken is Chairman of the Salado Civic Center Foundation and is one of the original members of the group that renovated the old school building in 1992-3.

Judy Shumate

Judy Shumate has worked for the *Salado Village Voice* since August 1998. She works in ad composition designing a wide variety of ads for the newspaper's customers.

Judy was born in Germany to the late Marshall H. Fultz and Sigrid Fultz of Killeen. They lived there while her father was

in the army. He fought in the Korean War and World War II. After leaving Germany, Judy's family moved to Killeen, where her father retired from the army.

She began her career in composition in 1989 at Ad Team, Inc., a commercial printer in the Dallas suburb of Carrollton. While there, she attended community college at North Lake and Brookhaven in Dallas.

Before coming to Salado, She worked at Express Printers in Killeen as a Graphic Designer.

She has also worked in the composition department for *Thrifty Nickel*, *Killeen Daily Herald* and *Express Printers, Inc.*

Judy resides in Killeen with her two children, Travis age 12, and Alyssa, age 6. She is currently engaged to be married to Robert Green, (deployed to Korea).

Her interests are spending time with her family, shopping, reading, movies, country music, arts & crafts and anything else that requires being creative.

Chris McGregor

Chris was born in July of 1979, in Georgetown, Texas, and reared in Salado.

All of his public education came courtesy of Salado school's, K-12. He graduated from SHS in 1997.

Chris came to hold his current position at the newspaper quite by accident. Out of the blue, *Continued on Page 5A*

the owners of *Salado Village Voice*, Tim and Marilyn Fleischer, offered Chris a job on the staff. Chris accepted. He enjoys his work, and, if the stars align themselves correctly, looks forward to a career in letters.

Chris is now enjoying his second week of married life, with his wife, Whitney, and places gaining a university sheepskin at the top of his goal list. He is also awaiting another winning season from the Dallas Cowboys at some point in his remaining years.

Ashley Smith

Ashley is a senior Mass Communications/Journalism major at the University of Mary Hardin-Baylor. She plans to graduate in August 2003 with a Bachelor of Arts.

Ashley was born to Donald and Michele Klepac of Katy in February of 1981. She has one brother, Matt Klepac, who is a sophomore at UMHB.

Ashley's interest in journalism began with a day trip to Houston's Channel 2 newsroom as a sophomore in high school. At that time she visited evening news anchor Dominique Sachse and decided, after a briefing on the "ins" and "outs" of broadcast journalism, that a life in journalism was the perfect fit for her. So, after graduating from Langham Creek High School in 1999, she moved to Belton to begin her college years.

While attending UMHB, Ashley met and fell in love with her

husband, Chad Smith. They united in marriage on May 18, 2002 at First Baptist Church, Belton. Chad is a 2001 graduate of UMHB and currently works as a sales representative for IKON Office Solutions in Austin. The charming town of Georgetown is where Ashley and Chad call home.

In her free time, Ashley enjoys spending quality time with her family and friends, shopping, reading and doing arts and crafts.

Since June of 2002, Ashley has been a member of the *Salado Village Voice* staff, her greatest journalism opportunity yet.

Karen Sanders

Karen is a native of Bell County. She attended elementary school in Holland and graduated from Troy High School in 1979. She then attended Southwestern University in Georgetown and Temple Junior College.

Karen began her advertising sales career at the *Temple Daily Telegram* in 1989. After seven years of sales experience at the *Belton Journal*, Karen joins the *Salado Village Voice* staff as the Advertising Sales Representative.

She is married to Roy Sanders and has four children. Her kids are: John Edds, 20 years old of San Antonio; Anthony Edds, a Belton High School junior; Matt Sanders, a Belton Junior High eighth grader; and Emily Sanders, a Belton Junior High seventh grader.

Karen is proud of her active participation in her children's activities. "My parents always said their children kept them young," she said, "I



Chris McGregor



Ashley Smith



Karen Sanders

believe they were right." of the Colonial Dames XVII Century.

Some of Karen's favorite hobbies are reading and water skiing. Currently, she is serving as the President of the Gov. Samuel Mathews Chapter

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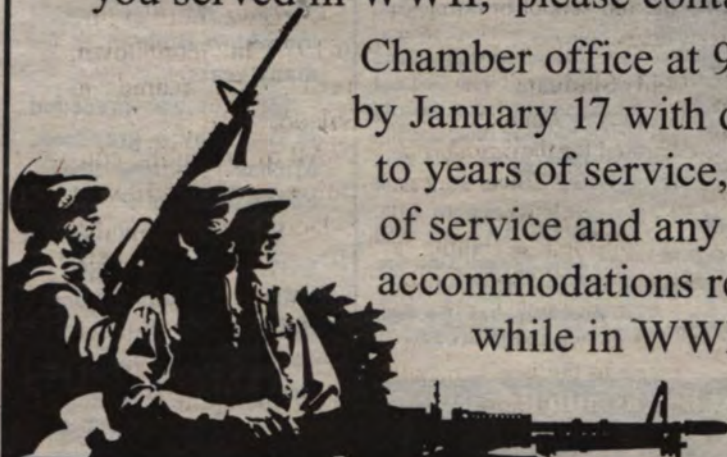
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will be recognizing World War II veterans that reside in Salado at the Annual Banquet on January 28. To help us with this, if you served in WWII, please contact the

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7:00 p.m. • Discipleship Classes

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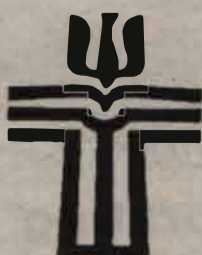
Sunday School • 9:45a.m.

Worship • 11 a.m.

Bible Study • 6 p.m.

Wednesday Praise & Prayer • 7:00 p.m.

Presbyterian Church of Salado



Worship Schedule

10 a.m. Worship

Nursery Provided

9 a.m. - Adult Bible Study

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Howerton, Jr. passes away at age 82

James M. Howerton, Jr., 82 of Salado, died in a Waco hospital Dec. 30.

Graveside services were held Jan. 2, at Salado Cemetery with Rev. Joe Bentley officiating.

James M. Howerton, Jr. was born to James M. and Lillian Beck Howerton in Barksdale, Texas on Feb. 24, 1920. He received a Bachelors degree from Southwest Texas State University in San Marcos and engaged in post-graduate studies at Baylor University. He was a WWII veteran, serving in the Army Air

Corps. He married Maxine Irene Hodge in Temple in December 1947. Prior to his retirement, he was employed as a salesman with the Bill Young and Ted Connell automobile dealerships in Killeen. He also sold oil leases and drilled for oil. He was employed with the Texas Employment Commission office in Temple. He and his wife formerly operated the Howerton Grocery Store and Gas Station in Salado.

Howerton attended the Salado United Methodist church where he had

taught Sunday school.

Survivors include one son, James R. Howerton of Salado; 2 grandchildren, James Austin Howerton of Belton and Jessica Howerton of Salado; and two great grandchildren Tori Howerton and Courtney Howerton, both of Salado. He was preceded in death by his wife Sept. 30, 1999.

Heartfield Funeral Home in Belton was in charge of arrangements.

Bridges, age 90, dies at his residence

Funeral services for N. E. (Bill) Bridges, 90 of Salado, were held 10 a.m. Jan. 2 at the First Baptist Church in Salado with Rev. Brian Dunks, Rev. Mike Bergman, Rev. Derald Dugger and Rev. Billy Johnson officiating. Burial followed at the Salado Cemetery.

The family received friends 6-8 p.m. Jan. 1 at the Dossman Funeral Home in Belton.

Bridges died Dec. 30 at his Temple residence.

Bridges was born Aug. 20, 1912 in Prairie Dell, the son of Gilford Bridges and Ida Mae (Livingston) Bridges. He was a 1931 graduate of Salado High School where he starred in baseball and basketball.

Bridges married Lillian "Doodle" Bridges Dec. 8, 1933 in Salado. The couple made their home in Salado where he farmed and was a breeder of registered Hereford Cattle. He was a two time President of the Capitol Area Hereford Association.

Bridges was ordained a deacon at Prairie Dell Baptist Church and continued to serve actively as a deacon at First Baptist Church Salado until 1992. He was a trustee of the church as well as the treasurer for 42 years. He also taught the Men's Bible class for many years.

Bridges was preceded in death by a grandson, Michael Andrew Sharp, and two sisters.

Survivors include his wife, Doodle Bridges of Salado; daughter Geneva Baker of The Woodlands; one brother, Granville Bridges of Dallas and many nieces and nephews.

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The Salado Church of Christ welcomes you to our services this week

Sunday Morning Service • January 12

Sermon Topic:

"Five Tremendous Thoughts for Time and



James LeFan, Minister

Sunday

Bible Class • 9 a.m.

Worship • 10 a.m.

Evening Worship • 6 p.m.

Wednesday

Bible Classes • 7 p.m.

There are truths that will serve you well in this life and also in the life to come. They are at the same time both simple and yet profound. First, life is short. The Bible says that life is like a vapor. Second, eternity is long. However long your best imagination can imagine, eternity is infinitely unending. Third, sin is utter darkness. Ever since the Garden of Eden, the serpent Satan has contaminated each of us with sin and sin separates us from God and all that is truly good. Fourth, Hell is real. The Bible actually says more about Hell than about Heaven—to warn us of that God-forsaken place. Fifth, Heaven can be yours. And thank God for that! One day, each of us will face God to give an account of how we dealt with these five great truths.

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<http://www.vvm.com/~snip2saladoch.htm>

Jackson receives de Fleury Medal

In a ceremony on December 18, 2002, Dewayne Jackson of Plans and Projects Division, Directorate of Public Works was awarded the Bronze Order of the de Fleury Medal. COL Randall Butler, Director of Public Works, Fort Hood bestowed this honor. The medal was awarded in recognition of Mr. Jackson's 30 years of public works service to the Fort Hood community. Mr. Jackson started his civil service career in July 1972 as a carpenter at Fort Hood, Texas in the Directorate of Facilities and Engineering. Mr. Jackson also worked as supervisory planner estimator, project manager, and nearly every other position at the DPW. Mr. Jackson currently serves as the Project Manager for 13th COSCOM, AG, Chaplain,



Dewayne Jackson and Randall Butler

HQ CMD, and III Corps G1, G2, and G3 projects and construction.

The de Fleury medal is awarded through the Army Engineer Association for inspirational leadership to the Army Engineer Regiment. The medal recognizes individuals who provide exceptional support to the mobility, countertermo-

bility, survivability, sustainment, and engineering mission. The medal was named after a French engineer who volunteered and fought with the American Army in 1777. LTC de Fleury was wounded in battle and also personally led an attack that captured two British forts on Stony Point. The defeat of

the British fired the Americans' determination and lifted morale. The 1779 Continental Congress struck this medal in LTC de Fleury's honor and recognized LTC de Fleury for his actions.

LTG Robert B. Flowers, U. S. Army Chief of Engineers, signed Mr. Jackson's award. Mr. Jackson is the first DPW civilian to receive this prestigious award and the ceremony was conducted on his 55th birthday. In attendance at the award ceremony was Mr. Jackson's wife Sherry, father Floyd Jackson, mother Margaret Jackson, daughter Amy Hendrickson, grandson Bradley Hendrickson, brother Donnie Jackson, and niece Brandi Jackson. And no, Mr. Jackson has no plans to retire but intends to continue to provide outstanding service to the Army customer.

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For more information, call 947-5592.



Moments in Time

The History Channel

• On Jan. 18, 1778, the English explorer Captain James Cook becomes the first European to sight the Hawaiian Islands when he sailed past the island of Oahu. Two days later, he landed at Waimea on the island of Kauai and named the island group the Sandwich Islands, in honor of John Montague, the Earl of Sandwich and one of his patrons.

• On Jan. 15, 1831, Victor Hugo finishes writing "Notre Dame de Paris," also known as "The Hunchback of Notre Dame." He completed the novel in only four months.

• On Jan. 13, 1962, Chubby Checker's hit "The Twist" becomes the first song to reach the No. 1 spot twice in two years. "The Twist" had hit the top of the charts in September 1960. The song was on the Top 100 charts for 39 weeks, longer than

any other single except "Red Red Wine" by UB40.

• On Jan. 17, 1977, Gary Gilmore, convicted in the double murder of an elderly couple, is shot to death by a volunteer firing squad in Utah, becoming the first person to be executed in the United States since the death penalty was reinstated in 1976. Gilmore's last words were, "Let's do it."

• On Jan. 14, 1980, after being released from government control, the price of gold posted its most staggering increase, soaring to more than \$800 an ounce.

• On Jan. 19, 1983, Klaus Barbie, the Nazi Gestapo chief of Lyons, France, during the German occupation, is arrested in Bolivia for his crimes against humanity four decades earlier.

• On Jan. 16, 1991, the

Gulf War begins when fighter aircraft are launched from Saudi Arabia and off U.S. and British aircraft carriers in the Persian Gulf on bombing missions over Iraq.

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Outdoor Adventures Aboard in Georgia

(NAPS)—Whether by air, land or water, sportsmen are finding that Georgia's diverse landscape offers a variety of unique adventures.

The gateway to the Appalachian Trail, the Peach State is just the place for hikers, bikers and campers to fine-tune their skills while taking in some beautiful mountain scenery.

Hike the challenging eight-mile approach to Springer Mountain, or visit Rock City for a view of seven states at once atop Lovers Leap. Don't forget Tallulah Gorge's newest suspension bridge over Hurricane Falls, the largest of the park's five waterfalls.

Mountain bikers love the switchbacks of Georgia's Bear Creek and Chicopee bike trails, not to mention the historic Bartram Trail, the 23-mile Pine Mountain Trail and the Silver Comet Trail just outside Atlanta.

For the genuine camping experience, visit Cumberland Island. Designated a National Seashore, Cumberland is the state's largest and southernmost barrier island with more than 17 miles of secluded beaches where wildlife roams freely.

Thirsty for adventure? Follow the 137-mile course of the Altamaha River, the second largest watershed on the eastern seaboard and home to more than 130 rare and



endangered species. This gentle brook is the ideal spot for a leisurely ride downstream.

For a real thrill, head to the Chattooga River for Class III, IV and V white-water rapids. The tune of "Dueling Banjos" echoes through these woods made famous in *Deliverance*, which was filmed along the river's well-preserved banks. For an up-close encounter of the alligator kind, tour the black waters of the Okefenokee Swamp in Folkston, home to more than 10,000 threatened American alligators.

To see Georgia by air, visit Lookout Mountain Flight Park in Rising Fawn. The park teaches and certifies more hang-glider pilots than any other school in the country and features the most used hang-glider launch in the world and more than 20 miles of scenic, soarable ridge.

Whether you want to stroll through a valley, float down a stream or leap from a ledge, Georgia has the outdoor adventure for you.

Time To Start Your Own Business? Shop At The Franchise "Supermarket"

(NAPS)—Your own business may be the best investment you can make nowadays, and the smart way to make that investment may be in a franchise business. "Most start-up businesses fail within five years," says John P. Hayes, Ph.D., author of the Franchise Pre-Investment Checklist, "but historically, most franchised businesses survive from year to year."

As increasing numbers of people lose their jobs in a weak economy, and investors pull money out of the stock market, franchise inquiries are at an all-time high. With a couple of thousand different opportunities to select from, finding the best franchise for you represents a huge challenge. One help may be to attend the International Franchise Expo (www.IFEINFO.com/naps), April 11 through 13, in Washington, D.C.

"Going to the IFE is like going to the supermarket of franchises," says Rick Gendreau, whose family has attended six of the last ten IFEs, and owns several franchises. "In a weekend at the IFE we can compare and contrast numerous opportunities right on the spot. We don't have to travel to each company to get information, and we can meet franchisees, too. That's how we start our due diligence."



"People often ask us why we buy a franchise when we have the wherewithal to get into the business on our own. We explain that we don't want to reinvent the wheel.

We like taking an existing system, adding our talent, and getting to the next level of development. The idea of starting from scratch is not my dream. I'm happy to pay for someone else's system, and franchising allows us to do that," explains Rick.

Sponsored by the International Franchise Association, the 12th annual IFE will feature hundreds of franchise businesses as well as seminars to help people buy a franchise, including financing options. Special seminars will help veterans, minorities and women make an informed decision on their choice of a franchise. Also, a professional center will be available on site to offer free consultations to all visitors.

You can learn more about the IFE at www.IFEINFO.com/naps. Or call the IFE at 1-800-433-4636, ext. 822.

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Bell Co. Crops clinic set Jan. 17

By JAMES M. DAVIS
Co. EXT. AGENT-AG

The 2003 Bell County Crops Clinic* will be held Jan. 17 at the Bell County Expo Center. This year's clinic will offer five CEU credits, one in Laws and Regulations, one Drift, one IPM and two General. Registration will be held from 8-9 a.m. with the program beginning at 9 a.m., and concluding around 3 p.m. Cost for this year's crop clinic will be \$7 and includes lunch. There is no pre-registration.

Also this month, the annual Blackland Income Growth (B.I.G.) conference will held Jan. 24 in Waco. This year's program will offer two CEU's in the afternoon sessions.

For more information on the above programs, contact the Bell County Extension Office.

Following are some notes from Dr. Stephen Hammack, Extension Beef Cattle Specialist in Stephenville.

Efforts of Early Weaning: Florida researchers studied three-year-old Brangus and Braford-sired heifers. Some of their calves (EW) were weaned averaging 84 days of age on Jan. 23. Other calves (NW,

normal weaned) were kept on their dams and weaned Aug. 1. On Jan. 23, cow BCS averaged 3.89. On Aug. 1, EW females weighed 1072 lb, were 6.25 BCS, and pregnancy rate of 89.5 percent, and calving interval of 391 days, compared to '988 pound, 4.5 BCS, 50 percent and 412 days for NW cows. Early weaning of calves on young, thin cows can effectively improve BCS and reproduction.

What do Bull Buyers Pay For? Kansas researchers evaluated prices paid for 678 bulls sold through public auction, after performance test, from 1997-2000. The following had no significant impact on price: off-test weight, adj. 205-day weight, frame score, yearling wt EPD, horns, scrotal circumference, color within breed, and ultrasound backfat. Significant price effects were \$3.33/day of day, \$-14.82/lb birth weight, \$36.24/0.1 lb ADG, \$82.50/0.1 lb WDA (weight, day of age), \$50.42/unit marbling score, and \$50.39/sq in ribeye. Breed, breeder, and EPDs for birth weight, weaning weight, and milk also significantly influenced price, but the report did not include dollars for those

factors, nor which breed(s) brought more.

Premiums for Preconditioning--Not All the Same. An analysis out of the Texas A&M Agricultural Economics group of nine preconditioned, commingled sales at the same auction shows that premiums (over statewide average auction prices the same week) declined as weight increased. Averaged over steers and heifers and across breedtypes and grades, the premiums were: 400lb to 550 lb, \$11.99/cwt; 550-700 lb, \$6.21/cwt; 700-850 lb,

\$2.37/cwt. And averaged over all weights, the premium for thickness grade number one-two was \$9.28/cwt compared to \$6.06/cwt for number one. Also, heifers sold to replacement buyers brought \$4.05/cwt more than number one feeding heifers. It appears that buyers place more value on preconditioning of lighter, lower quality cattle. This should not be surprising since lighter (usually younger) stocker/feeders generally have more health problems than heavier (older) cattle.

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Water dept. burglarized

A burglary occurred on the afternoon of Jan. 5 at the Salado Water Supply Company, said Chief of Police Alan Rogers.

It is believed the intruder(s) entered through the garage, thereby gain-

ing access to the offices inside.

An undisclosed amount of money was stolen from the business. No property was reported missing.

The Salado Police Department is currently investigating the crime.

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Lady Eagles hitting playoff stride with four-weeks remaining

The Varsity Lady Eagles look to be playing their best ball of the season, and it couldn't come at a more opportune time. With only four-weeks remaining, and all games left being meaningful match-ups, a strong run to end the year could prime Salado for the post-season.

In a non-district game on New Year's Eve, Salado put up 21 fourth-period points to secure a 58-47

win over Liberty Hill. Meagan Joiner, who has been consistent all season, had her best offensive night of the year, scoring a total of 23 points. Joiner hit three long-range three-pointers, and also converted eight of her ten free throws.

Laramie Jackson was strong at post, tacking up 15 points for the game. Lindsey Pruitt broke into double-digit scoring as well,

finishing with 14. Also scoring for the Lady Eagles were Jenny Goode, whose four points came from the free-throw line, and Brittany Boydston, who had two.

Rolling into Jarrell with a bit of confidence, Salado thrashed the Cougars in a blow-out. The final score was 63-30.

Number 30 Laramie Jackson was Salado's work-horse on the offensive end,

scoring 23 on the night. Jenny Goode had a strong game, finishing with 15 points. Meagan Joiner also had 15.

Brittany Boydston had five points, Lindsey Pruitt had three, and Brennan Joiner dropped in two points to round out the scoring.

The Lady Eagles improved their record to 14-9 with last week's victories.

JV girls make kittens out of Panthers, Cougars in hoops games

The Salado Lady Eagles JV broke out the broom and swept the floor with their opponents last week.

On New Year's Eve against the Liberty Hill Panthers, Salado played both the freshman and JV squads, and emerged with two victories. Even though two games were played, only the first half was completed in each of the contests.

Versus the freshman, the

Lady Eagles won by the score of 27-7. The tally was 14-2 after one, and the final 13 scored by Salado in the second was just icing on the cake.

Leading the Lady Eagles in scoring was Brandi Warren, who dropped in six. Also scoring were Kelsey Smith, five; Joshanna Washburn, four; Elizabeth Dunlap, four; Kate Marshall, four; Rachel Hargrove, four; and

Lacey Bartlett and Nicole Weatherly, one apiece.

Against the JV, a 14-point performance from Washburn highlighted the game, as Salado cruised to a 33-17 win.

Elizabeth Dunlap had seven and Brandi Warren had four for the Lady Eagles.

On Jan. 3 in Jarrell, Salado brought out its A-game, with a blistering 49-10 pounding of the Cou-

gars.

This time, it was Elizabeth Dunlap's turn to score 14. Kelsey Smith had 10 for the game, and Brittani Goodnight totalled nine. Also scoring were Nicole Weatherly, who had eight; and Kate Marshall, four.

The JV girls will play Roundtop-Carmine on Jan. 7, and will then face-off against Somerville on Jan. 10.

Test your sports knowledge

By CHRIS RICHCREEK

1. Who was the last player to steal 100 or more bases in a single season?
2. Who tossed the last opening day shutout by a pitcher before Cleveland's Bartolo Colon did it in 2002 versus California?
3. When Charles White of Southern Cal won the Heisman Trophy in 1979, who finished second in the voting?
4. Who was the first WNBA player to tally 3,000 career points in the league?
5. Against which team did Uwe Krupp score an overtime goal to win the Stanley Cup for his team, Colorado?
6. How many years in a row did Earl Anthony win at least one PBA tournament?
7. Who was the last American woman to win the uneven bars World Championship?

Answers
 1. Vince Coleman stole 109 bases in 1987 for St. Louis.
 2. Dwight Gooden of the New York Mets tossed an opening-day shutout versus Colorado in 1993.
 3. Billy Sims of Oklahoma, who had won the Heisman in 1978.
 4. Los Angeles Sparks center Lisa Leslie.
 5. The Florida Panthers in 1996. The Avalanche won the series, 4-0.
 6. 14 years (1970-1983).
 7. American Courtney Kupets.

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warning the public that contact with the waters of Salado Creek may be dangerous."

These findings were an unpleasant revelation for a town whose economy is dependent on tourism. With the creek off limits, the luster of the town was dulled.

In the beginning, the source of the contamination was speculated on, but no one knew for sure. Previous studies found that a water treatment plant in Florence could be a contributor, and others contended that birds roosting under the I-35 bridge over the creek were at fault. Two interstate rest areas south of Salado were discovered to have faulty septic systems, but their contribution to the contamination was likely minimal. It was also supposed

that a working dairy cow operation next to the creek might have something to do with the pollution.

It was again the opinion of the BRA that emissions from the Stagecoach had no major role in creek water degradation.

The real culprit, it turned out, was a leaky underground storage tank from a local service station, now closed: The seepage caused a visible yellow scum on the surface of the creek, and thus made human contact a danger. Within one week of the CPC's discovery, an initial cleanup was done on the tanks. A broken water pipe from a Water Company well was also discovered and reported by monitors, which led to a prompt repair by the Company.

The CPC continued

their efforts, and as a result, the water quality of the creek continued to improve.

Pat Merrill, motivating force behind the CPC, passed away in the late 90s. Her book, "Salado Creek: A Neglected Treasure," which contains much information on the workings of the CPC, was published posthumously. Even in death, though, she continued to lobby for the creek. She bequeathed to the CPC enough funds to purchase new monitoring equipment, which greatly reduces the amount of labor involved in sample taking.

The new equipment meant that less people were required to do the work. Now, only four volunteers comprise the team: Karen Kinnison, Sue Whistler, Apple Johnson

and Jim Dale.

The small number has yet to diminish their commitment to activism, though. "It's just something that needs to be done," said Dale, who's involvement with the group traces back a decade.

Similarly, Kinnison says she in for the long haul. "We'll probably keep doing this until somebody comes and takes our place."

The Salado Creek is now almost completely algae free, and month-in, month-out, readings from samples indicate all is well with the water. Hopefully, this trend will continue, and hopefully, the volunteer spirit in Salado will not run downstream like pebbles in a current, unnoticed and barely thought of.



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Snacking for Good Health with California Pistachios

(NAPS)—As our lives are now busier than ever, it is not surprising that snacking has become an important part of our daily routine—critical for nourishment, convenience and enjoyment. According to *Consumer Reports on Health*, three out of four adults eat at least one snack every day, with snacks accounting for up to 25 percent of total calories in a day eaten outside the recognized three square meals.

California pistachios can provide you with nutrients that you may not receive at meal times while fitting into the current consumer trend of seeking portable and enjoyable foods. Over 50 percent of consumers consider pistachios an everyday snack, according to recent research conducted on behalf of the California Pistachio Commission. Stored properly, pistachios stay fresh, are convenient and can be carried around with ease.

Better still, nuts taste good and contain many essential nutrients that contribute to good health. For instance, California pistachios are "nutrient dense." A serving of pistachios contains 170 calories and is a good source of many key nutrients containing over 10 percent of the Daily Value of fiber, protein,

vitamin B-6, thiamin, phosphorus, magnesium, and copper. In addition, scientific evidence is mounting to show that consuming nuts can play a role in managing your weight.

For heart health, pistachios contain predominantly monounsaturated fat, shown to lower both total and LDL "bad" cholesterol levels and heart disease risk. A handful or one-ounce serving of pistachios, that's 47 kernels according to the USDA, contains 13 grams of total fat with only 1.5 grams being saturated. And, pistachios are naturally cholesterol free. New information on components called phytosterols found in nuts may also be involved with the reduction of heart disease risk.

Nuts may also be a smart choice for those who suffer from Type II Diabetes, which can be controlled with diet. In fact, the most recent recommendations for diabetics include following a diet low in carbohydrates and high in monounsaturated fat, with nuts such as pistachios, to help control insulin levels.

Remember, eating a variety of foods, along with por-

tion control and regular physical activity are key to a healthy lifestyle. Grabbing a handful of California pistachios can be a wise choice for ensuring your good health.

For more information and recipes that include irresistible pistachios, visit www.pistachios.org.

California Pistachio Crostini

- 1 loaf baguette-size French bread
- ¾ cup roasted red peppers, chopped
- ½ cup Parmesan cheese, grated/crumbled
- 1 garlic clove, minced
- 1 tbsp. rosemary, crumbled
- ¼ cup olive oil
- ½ cup roasted & salted California pistachios, chopped
- 1 tbsp. parsley, minced

Cut baguette into ½-inch slices. Mix together peppers, cheese, garlic, rosemary and oil. Spoon topping on bread, then top with pistachios. Place on cookie sheet. Bake at 400 degrees F. for 10 minutes or until heated through. Sprinkle with parsley. Makes approximately 3 dozen pieces.

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Melanie Ana Phelps was born July 22, 2002 to Steve and Claudia Phelps, of Troy. She weighed 6 lbs. and 17 1/2 inches long. Melanie is the granddaughter of Ana Salinas, of McAllen, the late Rogello Salinas, and George and Ann Phelps, of California. Her Godparents are Mike and Patsy Wiggins, of Morgan's Point.



Addycen Kaylee Kenyon was born Nov. 1, 2002 to Darrell and Denise Kenyon. She is the granddaughter of Mike and Patsy Wiggins, of Morgan's Point, Dale and Janice O'Banon, of Belton, Glenn and Deborah Kenyon, of Murchison, Texas, and Gerald and Deborah Jessup, of Bullond, Texas. Addycen has one brother, D.J.



Brendall Daylen O'Banon was born Feb. 28, 2002 to Ricky and Tracy O'Banon of Temple. She was 7 lbs. 7 oz. and has one brother, Broden, 5, and one sister, Bailee, 4. Brendall's grandparents are Patsy and Mike Wiggins, of Morgan's Point Resort, Dale and Janice O'Banon, of Belton, and Delan, Sr., and Pam of Belton.



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Great recipes from Good Housekeeping

Mixed Winter Salad

A crunchy and colorful salad made with two favorite lettuces and shredded carrots. The greens will stay nice and crisp if you wash them the night before, wrap in damp paper towels, and store in a loosely closed plastic bag in the refrigerator. Serves: 24

- 2 large heads romaine lettuce, washed and torn into bite-size pieces
- 1 large head iceberg lettuce, washed and torn into bite-size pieces
- 2 bags (10 ounces each) shredded carrots

1. In large salad bowl, toss romaine, iceberg and carrots. Cover and refrigerate if not serving right away.
2. To serve, spoon salad dressings into small bowls to serve with salad. Or, toss salad with 3/4 cup dressing.

Lemon Balsamic Vinaigrette

This tangy vinaigrette is a perfect partner for a mixed winter salad.

Yields: 1 2/3 cups

- 2 tablespoons Dijon mustard
- 1 teaspoon salt
- 1 teaspoon coarsely ground black pepper
- 1/4 cup balsamic vinegar
- 1/4 cup fresh lemon juice
- 1 cup olive oil
- 1 tablespoon sugar

In large jar (at least 2 cups) with tight-fitting lid, combine all ingredients; shake well. Refrigerate until ready to use or up to 1 week. Bring to room temperature and shake well before using.

You can find these recipes among others on www.hsn.com.



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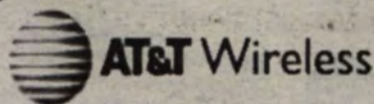
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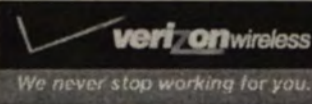


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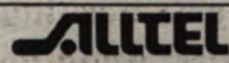
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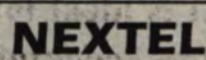
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Outdoor Adventures Abound in Georgia

(NAPS)—Whether by air, land or water, sportsmen are finding that Georgia's diverse landscape offers a variety of unique adventures.

The gateway to the Appalachian Trail, the Peach State is just the place for hikers, bikers and campers to fine-tune their skills while taking in some beautiful mountain scenery.

Hike the challenging eight-mile approach to Springer Mountain, or visit Rock City for a view of seven states at once atop Lovers Leap. Don't forget Tallulah Gorge's newest suspension bridge over Hurricane Falls, the largest of the park's five waterfalls.

Mountain bikers love the switchbacks of Georgia's Bear Creek and Chicopee bike trails, not to mention the historic Bartram Trail, the 23-mile Pine Mountain Trail and the Silver Comet Trail just outside Atlanta.

For the genuine camping experience, visit Cumberland Island. Designated a National Seashore, Cumberland is the state's largest and southernmost barrier island with more than 17 miles of secluded beaches where wildlife roams freely.

Thirsty for adventure? Follow the 137-mile course of the Altamaha River, the second largest watershed on the eastern seaboard and home to more than 130 rare and



endangered species. This gentle brook is the ideal spot for a leisurely ride downstream.

For a real thrill, head to the Chattooga River for Class III, IV and V white-water rapids. The tune of "Dueling Banjos" echoes through these woods made famous in *Deliverance*, which was filmed along the river's well-preserved banks. For an up-close encounter of the alligator kind, tour the black waters of the Okefenokee Swamp in Folkston, home to more than 10,000 threatened American alligators.

To see Georgia by air, visit Lookout Mountain Flight Park in Rising Fawn. The park teaches and certifies more hang-glider pilots than any other school in the country and features the most used hang-glider launch in the world and more than 20 miles of scenic, soarable ridge.

Whether you want to stroll through a valley, float down a stream or leap from a ledge, Georgia has the outdoor adventure for you.

Time To Start Your Own Business? Shop At The Franchise "Supermarket"

(NAPS)—Your own business may be the best investment you can make nowadays, and the smart way to make that investment may be in a franchise business. "Most start-up businesses fail within five years," says John P. Hayes, Ph.D., author of the Franchise Pre-Investment Checklist, "but historically, most franchised businesses survive from year to year."

As increasing numbers of people lose their jobs in a weak economy, and investors pull money out of the stock market, franchise inquiries are at an all-time high. With a couple of thousand different opportunities to select from, finding the best franchise for you represents a huge challenge. One help may be to attend the International Franchise Expo (www.IFEINFO.com/naps), April 11 through 13, in Washington, D.C.

"Going to the IFE is like going to the supermarket of franchises," says Rick Gendreau, whose family has attended six of the last ten IFEs, and owns several franchises. "In a weekend at the IFE we can compare and contrast numerous opportunities right on the spot. We don't have to travel to each company to get information, and we can meet franchisees, too. That's how we start our due diligence."



"People often ask us why we buy a franchise when we have the wherewithal to get into the business on our own. We explain that we don't want to reinvent the wheel.

We like taking an existing system, adding our talent, and getting to the next level of development. The idea of starting from scratch is not my dream. I'm happy to pay for someone else's system, and franchising allows us to do that," explains Rick.

Sponsored by the International Franchise Association, the 12th annual IFE will feature hundreds of franchise businesses as well as seminars to help people buy a franchise, including financing options. Special seminars will help veterans, minorities and women make an informed decision on their choice of a franchise. Also, a professional center will be available on site to offer free consultations to all visitors.

You can learn more about the IFE at www.IFEINFO.com/naps. Or call the IFE at 1-800-433-4636, ext. 822.

Bell Co. Crops clinic set Jan. 17

By JAMES M. DAVIS
Co. EXT. AGENT-AG

The 2003 Bell County Crops Clinic will be held Jan. 17 at the Bell County Expo Center. This year's clinic will offer five CEU credits, one in Laws and Regulations, one Drift, one IPM and two General. Registration will be held from 8-9 a.m. with the program beginning at 9 a.m., and concluding around 3 p.m. Cost for this year's crop clinic will be \$7 and includes lunch. There is no pre-registration.

Also this month, the annual Blackland Income Growth (B.I.G.) conference will held Jan. 24 in Waco. This year's program will offer two CEU's in the afternoon sessions.

For more information on the above programs, contact the Bell County Extension Office.

Following are some notes from Dr. Stephen Hammack, Extension Beef Cattle Specialist in Stephenville.

Efforts of Early Weaning: Florida researchers studied three-year-old Brangus and Braford-sired heifers. Some of their calves (EW) were weaned averaging 84 days of age on Jan. 23. Other calves (NW,

normal weaned) were kept on their dams and weaned Aug. 1. On Jan. 23, cow BCS averaged 3.89. On Aug. 1, EW females weighed 1072 lb, were 6.25 BCS, and pregnancy rate of 89.5 percent, and calving interval of 391 days, compared to 988 pound, 4.5 BCS, 50 percent and 412 days for NW cows. Early weaning of calves on young, thin cows can effectively improve BCS and reproduction.

What do Bull Buyers Pay For? Kansas researchers evaluated prices paid for 678 bulls sold through public auction, after performance test, from 1997-2000. The following had no significant impact on price: off-test weight, adj. 205-day weight, frame score, yearling wt EPD, horns, scrotal circumference, color within breed, and ultrasound backfat. Significant price effects were \$3.33/day of day, \$-14.82/lb birth weight, \$36.24/0.1 lb ADG, \$82.50/0.1 lb WDA (weight, day of age), \$50.42/unit marbling score, and \$50.39/sq in ribeye. Breed, breeder, and EPDs for birth weight, weaning weight, and milk also significantly influenced price, but the report did not include dollars for those

factors, nor which breed(s) brought more.

Premiums for Preconditioning--Not All the Same. An analysis out of the Texas A&M Agricultural Economics group of nine preconditioned, commingled sales at the same auction shows that premiums (over statewide average auction prices the same week) declined as weight increased. Averaged over steers and heifers and across breedtypes and grades, the premiums were: 400lb to 550 lb, \$11.99/cwt; 550-700 lb, \$6.21/cwt; 700-850 lb,

\$2.37/cwt. And averaged over all weights, the premium for thickness grade number one-two was \$9.28/cwt compared to \$6.06/cwt for number one. Also, heifers sold to replacement buyers brought \$4.05/cwt more than number one feeding heifers. It appears that buyers place more value on preconditioning of lighter, lower quality cattle. This should not be surprising since lighter (usually younger) stocker/feeders generally have more health problems than heavier (older) cattle.

Water dept. burglarized

A burglary occurred on the afternoon of Jan. 5 at the Salado Water Supply Company, said Chief of Police Alan Rogers.

It is believed the intruder(s) entered through the garage, thereby gain-

ing access to the offices inside.

An undisclosed amount of money was stolen from the business. No property was reported missing.

The Salado Police Department is currently investigating the crime.

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Lady Eagles hitting playoff stride with four-weeks remaining

The Varsity Lady Eagles look to be playing their best ball of the season, and it couldn't come at a more opportune time. With only four-weeks remaining, and all games left being meaningful match-ups, a strong run to end the year could prime Salado for the post-season.

In a non-district game on New Year's Eve, Salado put up 21 fourth-period points to secure a 58-47

win over Liberty Hill.

Meagan Joiner, who has been consistent all season, had her best offensive night of the year, scoring a total of 23 points. Joiner hit three long-range three-pointers, and also converted eight of her ten free throws.

Laramie Jackson was strong at post, tacking up 15 points for the game. Lindsey Pruitt broke into double-digit scoring as well,

finishing with 14.

Also scoring for the Lady Eagles were Jenny Goode, whose four points came from the free-throw line, and Brittany Boydston, who had two.

Rolling into Jarrell with a bit of confidence, Salado thrashed the Cougars in a blow-out. The final score was 63-30.

Number 30 Laramie Jackson was Salado's workhorse on the offensive end,

scoring 23 on the night. Jenny Goode had a strong game, finishing with 15 points. Meagan Joiner also had 15.

Brittany Boydston had five points, Lindsey Pruitt had three, and Brennan Joiner dropped in two points to round out the scoring.

The Lady Eagles improved their record to 14-9 with last week's victories.

JV girls make kittens out of Panthers, Cougars in hoops games

The Salado Lady Eagles JV broke out the broom and swept the floor with their opponents last week.

On New Year's Eve against the Liberty Hill Panthers, Salado played both the freshman and JV squads, and emerged with two victories. Even though two games were played, only the first half was completed in each of the contests.

Versus the freshman, the

Lady Eagles won by the score of 27-7. The tally was 14-2 after one, and the final 13 scored by Salado in the second was just icing on the cake.

Leading the Lady Eagles in scoring was Brandi Warren, who dropped in six. Also scoring were Kelsey Smith, five; Joshanna Washburn, four; Elizabeth Dunlap, four; Kate Marshall, four; Rachel Hargrove, four; and

Lacey Bartlett and Nicole Weatherly, one apiece.

Against the JV, a 14-point performance from Washburn highlighted the game, as Salado cruised to a 33-17 win.

Elizabeth Dunlap had seven and Brandi Warren had four for the Lady Eagles.

On Jan. 3 in Jarrell, Salado brought out its A-game, with a blistering 49-10 pounding of the Cou-

gars.

This time, it was Elizabeth Dunlap's turn to score 14. Kelsey Smith had 10 for the game, and Brittani Goodnight totalled nine. Also scoring were Nicole Weatherly, who had eight; and Kate Marshall, four.

The JV girls will play Roundtop-Carmine on Jan. 7, and will then face-off against Somerville on Jan. 10.

Test your sports knowledge

By CHRIS RICHCREEK


- Who was the last player to steal 100 or more bases in a single season?
- Who tossed the last opening day shutout by a pitcher before Cleveland's Bartolo Colon did it in 2002 versus California?
- When Charles White of Southern Cal won the Heisman Trophy in 1979, who finished second in the voting?
- Who was the first WNBA player to tally 3,000 career points in the league?
- Against which team did Uwe Krupp score an overtime goal to win the Stanley Cup for his team, Colorado?
- How many years in a row did Earl Anthony win at least one PBA tournament?
- Who was the last American woman to win the uneven bars World Championship?

Answers

- Vince Coleman stole 109 bases in 1987 for St. Louis.
- Dwight Gooden of the New York Mets tossed an opening-day shutout versus Colorado in 1993.
- Billy Sims of Oklahoma, who had won the Heisman in 1978.
- Los Angeles Sparks center Lisa Leslie.
- The Florida Panthers in 1996. The Avalanche won the series, 4-0.
- 14 years (1970-1983).
- American Courtney Kupets.


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Central Texas Business Resource Center sponsors classes for small businesses

The Central Texas Business Resource Center (the BRC) provides high-quality business counseling, training, and assistance to potential and existing small business owners. As a non-membership organization, the BRC is dedicated to providing services to all individuals requesting assistance. The BRC primarily serves the west Bell County area, and is supported by the Central Texas Workforce System, the Killeen Economic Development Corporation, the Greater Killeen Chamber of Commerce, and Central Texas College. Each month the BRC offers or sponsors classes and

special events for the small business community, ranging from cost-free to \$25.

January 7, 2003: **Bankrolling Your Business** - this FREE course covers information about funding sources available for businesses including grants, loans, and other sources, and how to qualify for funding. Time: 5:30 p.m. - 7:00 p.m. Location: Killeen Workforce Center, 300 Cheyenne, Room 102. Cost: FREE. Please RSVP at least one day in advance by e-mail to brc@workforcelink.com or phone 254-200-2001.

January 14, 2003: **Being Your Own Boss** - course discusses the fun-

damentals of starting your own business and how to prepare for self-employment. Time: 5:30 p.m. - 7:00 p.m. Location: Killeen Workforce Center, 300 Cheyenne, Room 102. Cost: \$25. Please RSVP at least one day in advance by e-mail to brc@workforcelink.com or phone 254-200-2001.

January 21, 2003: **Basics of Opening a Restaurant** - course discusses the fundamentals and requirements involved in starting a restaurant. Time: 5:30 p.m. - 7:00 p.m. Location: Killeen Workforce Center, 300 Cheyenne, Room 102. Cost: \$25. Please RSVP at least

one day in advance by e-mail to brc@workforcelink.com or phone 254-200-2001.

January 28, 2003: **BUSINESS PLAN BOOT CAMP** - this ALL DAY series of four courses covers a thorough overview of developing a well-written business plan, with a Q&A session. Time: 8:30 a.m. - 4:00 p.m. Location: Killeen Workforce Center, 300 Cheyenne, Room 102. Cost: \$90 payable in advance. Please RSVP at least one day in advance by phone 254-200-2001.

Please contact Marcus Carr with any questions at marusc@workforcelink.com or at 254-200-2001.

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November unemployment rate holds steady

Texas' seasonally adjusted unemployment rate for November was 6.2 percent, the same as the October rate, according to the Texas Workforce Commission (TWC).

"I'm encouraged that Texas' unemployment level has remained stable for the last three months in a row," said TWC Chair Diane Rath. "Obviously, however, we look forward to seeing that number start to move in a positive direction."

Total non agricultural Employment in Texas remained nearly unchanged in November, with an over the month loss of only 700 jobs. This modest monthly reduction falls on the heels of a 10,900 job drop in October.

The Construction and

Services industries each experienced moderate growth. Transportation, Communications, and Public Utilities (TCPU), Manufacturing and Trade suffered the largest job losses.

Construction employment grew by 700 jobs in November, following four straight months of job losses. Heavy Construction added 1,000 jobs, while employment in both Genera Building Contractors and Special Trade Contractors posted slight declines.

"Job gains in Construction are certainly welcome, but the loss of jobs in other industries is of concern," said Commissioner of Labor T.P. O'Mahoney. "I am a bit relieved that the losses in November were far less severe than what

we saw in the previous month."

"Overall, this month's number may seem to indicate a little more stability in the labor market though I share the concerns I know many employers have about the somewhat mixed signals," said Commissioner for Employers, Ron Lehman.

Nondurable Food Manufacturing posted its first gain in two years, driven by additions in Rubber and Miscellaneous Plastic Products. Overall, Manufacturing employment fell by 1,500 jobs in November. Losses were centered in Durable Good Manufacturing with the largest declines occurring in Electronic Equipment and Industrial Machinery.

Employment in Trade posted a loss of 1,200 posi-

tions in November, marking six straight months of declining employment in this industry. Though still negative, the annual growth rate for Trade employment improved slightly in November to negative .8 percent, in the highest level since December 2001.

For additional labor market information, contact the Labor Market Information Department (512) 491-4922, 1-866-938-4444.

The Texas Workforce Commission is a state agency dedicated to helping Texas employers, workers and communities prosper economically. For details on TWC and the services it offers in unison with its network of local workforce development boards, call (512) 436-8556 or visit www.texasworkforce.org.

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Edward Jones named "Best Company to work for" by Fortune Magazine

For the second consecutive year, the financial-services firm Edward Jones received the number one ranking by *Fortune* magazine in its annual listing of the "100 Best Companies to Work For" in America, according to Allen Mantanona, the Salado Edward Jones investment representative. The ranking appears in the magazine's Jan. 20 edition.

In naming Ed Jones to the number one spot for the second consecutive year, *Fortune's* editors cite the firm's profit-sharing program and significant employee ownership (25 percent of associates are owners).

"With no layoffs this past year, it has 'highly credible management that stays in constant touch with staff' coupled with 'fantastic training,' on

which it spends three percent of payroll and an average of 149 hours per employee per year," according to the magazine.

"Making it to the top of such a distinguished list is quite an accomplishment," said Mantanona. "We are especially proud of this achievement because it is, in large part, the result of how associates view Edward Jones. Except for our clients, there is no group whose approval matters more."

The *Fortune* ranking is the second recognition the firm has received in recent weeks. For the tenth straight year, *Registered Representative* magazine rated Ed Jones number one among the nation's leading brokerages in its anonymous survey of the firm's own brokers.


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Clearwater Underground Water Conservation District announces winners of Essay and Poster Contest

The Clearwater Underground Water Conservation District (CUWCD) is pleased to announce the winners of its Essay and Poster Contest. The theme of the contest was "Ways to Conserve Water in Bell County" and was open to all 5th grade students in Bell County. The top three winners in each category are listed below:

Essay:

- 1st Place - Kristina Bivolcic, Clear Creek Elementary (Killeen ISD)
- 2nd Place - Rebecca Petro, Salado Intermediate
- 3rd Place - Luke Randolph, Troy Elementary

Poster:

- 1st Place - Rachel VanHoozer, Salado Intermediate
- 2nd Place - Mallory Ming, Salado Intermediate
- 3rd Place - Katherine Atmar, Salado Intermediate

Awards (savings bonds--\$500, \$250, and \$100) will be presented at the next CUWCD Board Meeting on January 21, 2002, at 4:00 p.m. CUWCD wishes to express its appreciation to the Temple-Bell Retired Teachers Association for evaluating

the entries and selecting the winners.

GAM Stakeholders Meeting: The Texas Water Development Board (TWDB) is holding a Stakeholder Advisory Forum for the GAM (Groundwater Availability Model) for the northern segment of the Edwards (BFZ) aquifer. The Clearwater Underground Water Conservation District is a stakeholder in this project and has worked with the TWDB to hold this Forum in Bell County. The Forum will be held on January 16, 2003, from 1:30 p.m. to 3:00 p.m. at the Salado Civic Center located at 601 N. Main Street, Salado, Texas. The purpose of the meeting is to update interested parties on the progress of the GAM development and to solicit input.

The GAM is a computer model that will estimate the amount of water available in an aquifer. The model will include information on aquifer recharge; geology and structure; rivers, lakes and springs; water levels; aquifer properties; and pumping. The computer model will be used to assess groundwater availability

through the year 2050. The GAM for the northern segment of the Edwards (BFZ) is scheduled to be completed by the fall of 2004.

Additional information on the GAM program is available at the TWDB web site: www.twdb.state.tx.us/gam. Well Registration Deadline: The CUWCD well registration program has been progressing at a favorable rate. As of mid-December approximately 2,900 wells have been registered with the District. This figure includes both hand dug and drilled wells. This number has surpassed expectations of the District staff and directors. Although the District has 960 drilled well records from Texas Natural Resource Conservation Commission (TNRCC), the exact number of wells in Bell County is not known. The deadline for registering a "grandfathered" well-a well existing prior to February 1, 2002-is December 31, 2002.

The District is required by the State (Texas Water Code, Chapter 36) to register all wells within Bell County. The only wells not required to be registered are those that have already been properly plugged, i.e. completely filled with plugging material as specified by the Texas Department of Licensing and Regulation (TDLR). All other wells are required to be registered with the District, even if they are not currently in use or are capped. Although the Edwards (BFZ) and the Trinity are the only major aquifers located in Bell County, the registration of wells applies to all wells

regardless of depth or formation.

The registration of wells serves many purposes:

- Registering wells allows the District to develop an inventory of wells to help understand the role that groundwater plays in Bell County for future planning purposes.

- All wells provide a potential avenue for contaminants to enter a groundwater system. Registering wells enables the District to provide well owners with educational information on capping and plugging wells to prevent the contamination of groundwater and prevent injury to people and animals.

- Registering wells enables the District to contact well owners if there is a known contamination problem in a particular area.

- Registering wells enables the District to contact well owners if there is a request for a large producing (non-exempt) well nearby. The impact to the existing wells will be considered in the permit for the larger well. This impact cannot be assessed if the District is not aware of other wells in that area.

There is no fee for registering a well and no charge for using the groundwater. Only non-exempt wells-capable of producing more than 25,000 gallons per day-are required to obtain a permit and report monthly production figures to the District. Please contact the CUWCD office (254-933-0120) for additional information. Registration forms are available at the District office or online at www.clearwaterdistrict.org.

UMHB spring registration to be held Jan. 13-14

Registration for spring classes at the University of Mary Hardin-Baylor is scheduled for Monday and Tuesday, January 13 and 14.

Day classes at the UMHB campus begin Wednesday, January 15. Night classes begin on Tuesday, January 21. The university will be closed on Monday, January 20 for the Martin Luther King, Jr. holiday.

Registration is based on the student's last name. Students with last names beginning with N through Z and A only will register on Monday, January 13. Students with last names beginning B through M will register on Tuesday, January 14. Registration will close

between 11:30 a.m. and 1:00 p.m. and between 4:00 p.m. and 5:00 p.m. Night registration will be from 5:00 p.m. to 7:00 p.m. on the same dates.

UMHB campus registration will be held in the Sanderford Administrative Complex. Fort Hood personnel and dependents may register at the Fort Hood UMHB office, room 256, G Wing, Building 3201. The UMHB office number at Fort Hood is 287-0615.

The UMHB Bookstore will be open during registration allowing students to purchase textbooks and supplies.

For more information, contact the UMHB Admissions Office at 295-4520.



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FINANCIAL

Living trust scams...how do I protect myself?

from State Bar of Texas
Texas Bar Journal

If you are age 50 or older, you should take special care when buying living trusts. Your age group is often a special target of salespersons whose goal is to sell you something without carefully analyzing your needs.

It is easy enough to become a victim. Living trust sales are a growing area of consumer fraud. Con artists make millions of dollars every year selling unnecessary trusts. Each year, thousands of consumers lose from \$500 to \$5,000 through the purchases of living trusts.

How do I protect myself?

- Take time when making your decision. Do not fall victim to high-pressure, "act immediately" sales tactics.

- Seek the advice of someone trustworthy and knowledgeable. Contact your accountant, estate planning attorney, banker or financial advisor.

- If you conclude that a trust may be right for you, deal directly with a licensed Texas attorney.

What are some examples of false or misleading statements about living trusts?

Con artists promote their business by making false or incomplete statements about the probate process, guardianships and the taxation of estates. Such statements include:

- "Living trusts save taxes." **Misleading.** Most Texans' estates will face no death taxation at all. If your estate is taxable, a will can accomplish exactly the same tax savings as a trust at a much cheaper cost.

- "Living trusts help you avoid contested wills." **Misleading.** Trusts, just

like wills, are subject to attack on the basis of lack of capacity, undue influence, and fraud.

- "Living trusts avoid the expense of a guardianship." **Misleading.** A living trust is helpful to avoid the expense of a guardianship in case of your future incapacity. A durable power of attorney is a simpler and less costly way to achieve the same goal.

- "Attorneys charge from 3 percent to 10 percent or more to probate your estate." **False.** Rarely do attorneys charge as much as three percent. Most attorneys do not charge a percentage of the estate but instead charge an hourly rate for their work.

- "Probate takes years to complete." **Misleading and very unlikely.** Non-taxable probate estates generally only take a year or less to complete. The

administration of a living trust is no more time efficient than the administration of a will in probate.

- "Probate requires excessive time and money." **False.** Texas has adopted a simplified probate process under the Texas Probate Code. These independent administrations, which account for more than 80 percent of Texas probates, involve only one court hearing.

- "Everyone should have a living trust." **False.** While a living trust is appropriate for some people, the cost of creating, funding and administering a living trust outweighs the benefits for many people.

How do con artists operate?

Con artists make false and misleading statements to people through telemarketing and mail solicitations, door-to-door sales,

"free" seminars and workshops. They often attempt to meet in your home through offers of a free living will, a free power of attorney, or a free "estate analysis."

If you feel that you have been a victim of a con artist, or an unethical attorney, contact the State Bar of Texas at (800) 932-1900.

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With the cost of health care rising so dramatically these days, it's a good idea to take a serious look at health care options that are out there. Here are a few ways you can save on your health care expenses without sacrificing quality care:

- Ask before you spend. Ask your doctor to fully explain any tests ordered or drugs prescribed, and get a second opinion if you don't get a straight answer. Some physicians may over-prescribe tests to protect against malpractice liability or to boost income. Also, ask your physician about your out-of-pocket

expenses. Healthy people, for example, don't usually need pricey vitamins and supplements beyond a multivitamin. Full-body scans are expensive, typically not covered by insurance and not recommended by most doctors.

- Know what you're due. Your health care documents may be hard to understand, but you should find out what is not allowed, especially with deductible and reimbursement policies. Know what the company considers emergency care. Figure out which procedures require prior written authorization. Keep good records to avoid overlooking a missed reimbursement. And if you find

an error, be persistent until the problem is solved.


- Shop wisely for prescriptions. Ask your doctor to prescribe drugs that are on your insurer's list of preferred drugs for which it will fully reimburse. Use your insurer's mail-order service, which may provide a three-month supply for just one co-payment. Don't be shy about asking your doctor for samples. And shop around, prices truly vary, even among local pharmacies.

- Be wary with hospital expenses. Many can be reduced; for example, find out if your surgery can be done on an outpatient basis. Avoid staying in the hospital over the weekend,

when many tests and procedures aren't available. Ask a family member to keep careful track of every drug given and procedure undertaken. When you get your bill, check it carefully against your records and make sure you understand all charges.

- Negotiate with your doctor. Finally, if you're really budget-strapped, don't be embarrassed to tell your doctor. Sometimes a physician will help, by negotiating a lower fee, setting up a payment plan or matching you with pharmaceutical companies' aid programs. If you can't afford to fill a prescription, speak up so you can figure out an alternative.

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Women need to know their options

A new survey has found that women ages 18-24 do not adequately protect themselves from sexually transmitted dis-

eases (STDs) and pregnancies.

A recent survey found that while 57 percent of women aged 18 to 24 cor-

rectly defined the term "smart sex," only one in five are using birth control methods that effectively protect her from both pregnancy and STDs.

A lot of emphasis has been put on practicing safe sex with condoms. While using condoms by themselves can prevent STDs, more education is needed about using effective birth control methods that also prevent pregnancy.


Additional survey results include:

- Three out of four sexually active women say they always use a form of birth control during intimacy;
- Yet 65 percent of survey respondents admit to having had intercourse at some time without it.
- 42 percent of sexually active women have had more than one partner in the past year.
- Seven out of ten women polled think women experience unintended pregnancies because they believe that "it won't happen to them."

The most common reason given in the survey for unprotected sex was spontaneity.

There are many birth control options today that don't require a daily regime of pill taking and that lend themselves to spontaneity. There are several birth control options well suited for today's busy young women, including injections, birth control you only have to think about four times a year.

Young women should talk to their health care provider about what birth control option best fits their lifestyle.



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HEALTH NEWS

Heartburn Relief the Natural Way

WASHINGTON — Research indicates that a new type of chewable tablet containing an extract of deglychrized licorice (DGL) may actually strengthen the body's reaction to acid naturally. Medical experts say that GI problems are not the result of excess acid, but the body's inability to deal with it. This chewable tablet is available over the counter and is called **Cidaban DGL™**.

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Swollen feet and ankles can indicate big problems

Dear Dr. Donohue: About a year ago, my feet started swelling badly. My doctor put me on a water pill. The swelling has now spread to my ankles. I am 86. I am praying you might have some suggestions. - L.P.

To Your Good Health

by Paul G. Donohue, M.D.



ure is a leading cause of edema. Readers who would like information on this common problem can order the newly written pamphlet on that topic. Write to: Dr. Donohue, No. 103W, Box 536475, Orlando, FL 32853-6475. Enclose a check or money order (no cash) for \$4.50 along with the recipient's printed name and address. Please allow 4-6 weeks for delivery.

Dear Dr. Donohue: I was told last year that I have diabetes. I take two diabetes pills. My blood sugar is not going down. It has gone up. What should I do? - P.V.

Answer: You need personal instruction on the diabetic diet. You need to exercise. And you need either to increase the dose of medicines you already take or switch to other oral medicines or to insulin.

Dear Dr. Donohue: I have a 50-year-old son who has put on excess weight and has done some heavy drinking. He has swelling in his ankles and feet. He refuses to see a doctor. I would be extremely grateful for any advice. - E.C.

Answer: Fluid oozes out of blood vessels and percolates through and around all body organs and tissues. Lymph channels, similar to blood vessels, are long tubes with open ends that vacuum up the fluid and return it to the circulation. When everything is in working order, the amount of fluid vacuumed equals the amount

of fluid oozing from blood vessels.

Too much fluid leaking from blood vessels or too little fluid vacuumed by lymph channels creates swelling, edema. The feet, ankles and legs are the usual places for fluid accumulation. Heart or kidney failure leads to swollen feet, ankles and legs. So does cirrhosis of the liver. Infections or radiation can damage lymph channels, two more possibilities. An underactive thyroid gland can be implicated as a cause. So can as benign a condition as varicose veins.

A water pill is only a temporary measure. The basic cause must be found so the proper treatment can begin.

There are some general measures for leg, ankle or foot swelling that apply to all causes. Elevating the legs as often as possible during the day and propping them up on pillows at night help drain fluid. Elastic compression hose worn during the day can achieve the same goal.

L.P.'s doctor has to find the cause for her swelling. E.C.'s son won't get to first base without seeing one.

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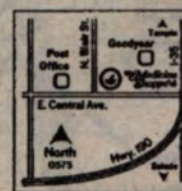
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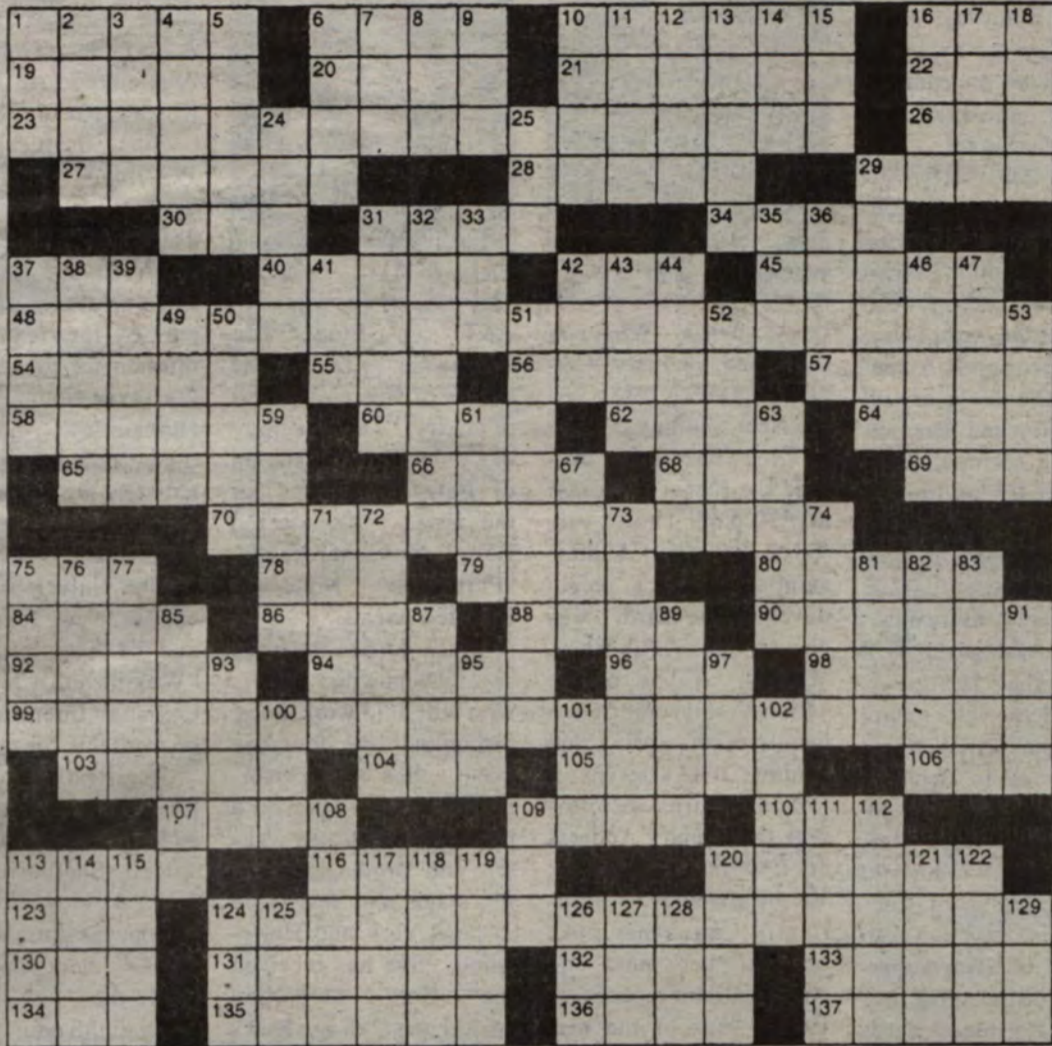


The Spats

by Jeff Pickering



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ACROSS

- 1 — pole
- 6 Miss Marple
- 10 Canine tooth
- 16 "Nowhere —" ('68 hit)
- 19 Luncheonette lure
- 20 Bard's river
- 21 May or Stritch
- 22 Clark's "Mogambo" co-star
- 23 She's not a bleached blond, she's ...
- 26 Tear
- 27 Walk confidently
- 28 Composer Albeniz
- 29 Stevenson scoundrel
- 30 Singer Sumac
- 31 Fill to the gills
- 34 Rapier
- 37 — Locks, FL
- 40 Eastern dye
- 42 Raven maven?
- 45 — terrier
- 48 She's not old, she's ...
- 54 Conductor's concern
- 55 "— Nidre"
- 58 Right-fielder Tony

- 57 Discontinue
- 58 "Strange Interlude" playwright
- 60 Quaker colonist
- 62 Baby bites
- 64 Hazard
- 65 Keats' "— a Nightingale"
- 66 Scuba site
- 68 Tach meas.
- 69 Actress Ruby
- 70 He doesn't have detention, he's ...
- 75 Ring figure
- 78 Brit. lexicon
- 79 Puente or Jackson
- 80 Cognizant
- 84 Actor Novello
- 86 Rushed
- 88 Poet Teasdale
- 90 Paint over
- 92 Sacks
- 94 Urania's sister
- 96 Seer's gift
- 98 Undo an error
- 99 He's not ignorant, he's ...
- 103 Approaches
- 104 Superlative suffix
- 105 It's up in the air
- 106 '60s campus org.

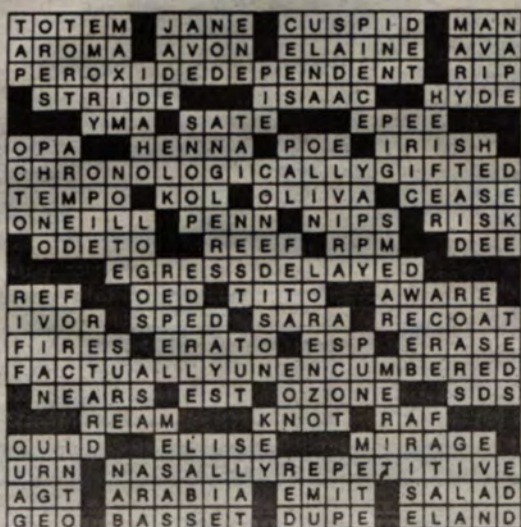
- 107 Printer's measure
- 109 Entangle
- 110 "A Yank in the —" ('41 film)
- 113 — pro quo
- 116 Beethoven dedicatee
- 120 Sahara vision
- 123 Decorative vase
- 124 He doesn't snore, he's ...
- 130 FBI employee
- 131 Asian peninsula
- 132 Give off
- 133 Bar food?
- 134 Metro or Prizm
- 135 Lowdown hound
- 136 Trick
- 137 Serengeti springer

- 8 Start to snooze
- 9 Vane letters
- 10 Chubby Checker has three
- 11 Forearm bone
- 12 Actress Thompson
- 13 Segment
- 14 Lodging
- 15 PD abbr.
- 16 Designer Quant
- 17 Gung-ho
- 18 Spine start
- 24 Spud state
- 25 Quiche, e.g.
- 29 Young bovine
- 31 Pry
- 32 Some fishermen
- 33 Skater Babilonia
- 35 Sty guy
- 36 Hockey's Lindros
- 37 Word form for "eight"
- 38 Chemical prefix
- 39 Ready for a fight
- 41 Lodge brother
- 42 Comrade
- 43 Ken or Lena
- 44 "— Madigan" ('67 film)
- 46 Demure

- 47 "Siddhartha" author
- 49 Mayberry moppet
- 50 Nick of "Cape Fear"
- 51 NYC power co.
- 52 Like some dogs
- 53 Astronaut Slayton
- 59 Trademark designs
- 61 Tree house?
- 63 Lipstick mishap
- 67 Chalky cheese
- 71 Drive off
- 72 Swimmer Gertrude
- 73 Actor Lamas
- 74 Nerd
- 75 Jazz phrase
- 76 French spa
- 77 Compel
- 81 Unit of area
- 82 Savanna sounds
- 83 Facilitated
- 85 Impede
- 87 TV's "Happy —"
- 89 Racy neckwear?
- 91 Turner and Koppel
- 93 Certain
- 95 Boy king

- 97 Play on words
- 100 Quiet — mouse
- 101 Myriads of moons
- 102 Worth
- 108 Southwestern sights
- 109 Essential
- 111 Crop up
- 112 "— Attraction" ('87 film)
- 113 Bog, for short
- 114 Press
- 115 "So — You" ('77 song)
- 117 Research sites
- 118 First name in tennis
- 119 Blind part
- 120 Doie (out)
- 121 Arizona river
- 122 Writer Hunter
- 124 Collar a crook
- 125 Coach Parseghian
- 126 Word with carpet or cabbage
- 127 Aussie walker
- 128 "Great Expectations" character
- 129 Byrnes or Roush


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Salado School Menus

Jan. 7 - 14

Breakfast Menu

Jan. 7: French Toast Strips, Cereal, Toast, Fruit, Juice, Milk

Jan. 8: Glazed Doughnut, Cereal, Toast, Fruit, Juice, Milk

Jan. 9: Biscuits and Gravy, Cereal, Toast, Fruit, Juice, Milk

Jan. 10: Scrambled Eggs, Cereal, Toast, Fruit, Juice, Milk

Jan. 14: French Toast w/Syrup, Cereal, Toast, Fruit, Juice, Milk

Lunch Menu

Jan. 7: Chicken Fillet on a Roll, Macaroni and Cheese, Peas, Peaches with Topping, Hoagie, Chef Salad, Baked Potato, Milk

Jan. 8: Pizza, Corn, Breadstick, Fruity Freeze, Hoagie, Chef Salad, Baked Potato, Milk

Jan. 9: Steak Fingers, Mixed Vegetables, Pears, Roll, Hoagie, Chef Salad, Baked Potato, Milk

Jan. 10: Cheeseburger, French Fries, Pickle Spear, Fruity Freeze, Hoagie, Chef Salad, Baked Potato, Milk

Jan. 14: Spaghetti and Meat Sauce, Green Beans, Roll, Applesauce, Hoagie, Chef Salad, Baked Potato, Milk



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UMHB Writer's Festival to be held Jan. 8 - 11

The 2003 University of Mary Hardin-Baylor Texas Writers' Festival is set for Wednesday through Saturday, January 8-11, in the York Science Center on campus. Keynote speakers are Walt McDonald, Poet Laureate 2001; Greg Garrett, winner of the William Faulkner Prize for Fiction; Scott Cairns, author and editor; and Marie Jordan, award-winning playwright. A special feature this year will be a poetry and jazz performance entitled, *After All Those Living Rooms*, by Dan O'Kane and Sam Fisher Dodson, at 6:30 p.m., Wednesday, Jan. 8, in Brindley Auditorium.

Walt McDonald will present the George F. Nixon Memorial Lecture at 7:30 p.m. on Wednesday, Jan. 8, in Brindley Auditorium. McDonald, retired Texas Tech University Paul Whitfield Horn Professor of English, is a native Texan who has received numerous awards including four Western Heritage Awards from the National Cowboy Hall of Fame for



Walt McDonald



Marie Jordan

books such as "Whatever the Wind Delivers: Celebrating West Texas and the Near Southwest."

Greg Garrett will provide the Plenary Address at 7:30 p.m., Thurs., Jan. 9, in Brindley Auditorium. Garrett's recent novel, "Free Bird," was chosen by "Publishers Weekly" as one of the 14 most important fiction debuts of the spring and summer 2002 seasons.

Scott Cairns will provide the Plenary Address at 7:30 p.m., Fri., Jan. 10, in Brindley Auditorium. Cairns has been called a poet's poet, and Annie Dillard calls Scott Cairns "one of the best poets alive" according to

A&E co-editor, Tim Thompson. He is the author of five collections of poetry, "The Theology of Doubt, The Translation of Babel," "Figures for the Ghost," "Recovered Body," and most recently, "Philokalia: New & Selected Poems."

Marie Jordan is one of several renowned writers who will hold workshops throughout the four-day event. She is a performance poet, actor and playwright and has written and produced plays for stage and television in New York and Hollywood. She has received the Gold Medallion Award, the Chicago News

Book of the Year Award, two Angel awards for outstanding contribution to the media, a Cornerstone Book of the Year Award, The Gold Book Award and two Campus Life awards for poetry.

Since its inception in 1997, the Writers' Festival has been sponsored by the English department at the University of Mary Hardin-Baylor and funded in part by the Texas Commission for the Arts and the Texas Council for the Humanities. This year the event is being coordinated by Dr. Audell Shelburne, chair of the English department.

The University Publications New Texas 2003 and the seventh edition of "Windhover: A Journal of Christian Literature" will be available for purchase.

Registration cost is \$50 for the full festival; or \$25 per day. Contact Dr. Audell Shelburne (254) 295-4561, ashelburne@umhb.edu or for the schedule of events visit the web site at www.umhb.edu.

USDA to hold briefing on available USDA programs

The U.S. Department of Agriculture will hold an informational briefing Jan. 15, 2003, in Victoria, Texas, to acquaint farmers, ranchers and other constituents with a wide array of agency services and to highlight changes and new provisions in the 2002 Farm Bill.

"This session is an important part of our ongoing implementation of the 2002 Farm Bill and commitment to reach as many people as possible

about USDA programs," said Agriculture Secretary Ann M. Veneman. "Stakeholders will have the opportunity to hear from USDA experts on the many programs available to them."

The briefing will be held Jan. 15 at the Holiday Inn in Victoria from 8:30 a.m.-2 p.m. The session, organized by USDA Rural Development and the USDA Office of Outreach, will feature presentations on a broad array of

topics including conservation programs, insurance and drought relief programs, food and nutrition programs and rural utilities, rural business and rural housing programs. Other meetings are being considered and will be announced when details are available.

"We are committed to reaching out to the full spectrum of USDA customers, including under-served customers, minorities and women, to

ensure they benefit from USDA programs and services," said Assistant Secretary for Administration Lou Gallegos.

For information about the briefing, please visit USDA's Farm Bill website at <http://www.usda.gov> or call 202-720-6350 or toll free 1-800-880-4183.

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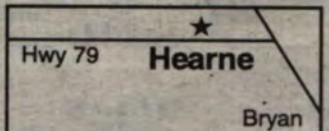
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Kathleen Letourneau of the Salado Village Artists presented a hand-made quilt to the winners of the fund raising raffle, Loretta Fox, and her daughters Taylor Fox and Regan Gilpin. The members of the Village Artists sold tickets for \$1 a ticket or six tickets for \$5. The Village Artists made the pieces of the quilt and sewed it together to create the original quilt pictured above.

PHOTO BY ASHLEY SMITH

Steering group mulls Zoning

Salado Comprehensive Plan Steering Committee will meet 11 a.m. Jan. 8 at the Municipal Building on Stagecoach Rd. to discuss the proposed Zoning Ordinance.

The committee has been working its way through the Zoning Ordinance, a document of more than 100 pages.

The group has been meeting and reviewing the ordinance with Dan Sefko, of Dunkin, Sefko & Associates, which is drafting the Comprehensive Plan for the Village of Salado.

The Comprehensive Plan is the vision for the future of the community. Two documents give the city government

regulatory authority in the planning process for the Village of Salado: the Subdivision Ordinance, which was adopted last fall by the board of aldermen, and the Zoning Ordinance, which is being reviewed before it is brought to the aldermen for approval.

Vic Means, who chairs the Steering Committee,

said he encourages Saladoans to participate in the early stages of drafting the Zoning Ordinance.

"Our meetings are open to the public," he said.

A copy of the draft Zoning Ordinance can be viewed at the Municipal Office during business hours. For more information, call 947-5060.

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Regular Meetings

Mondays

Democrats: NO MEETING UNTIL FEB 3. 1st Mon. 6 p.m. at The Salado Mansion (2nd floor).

Boy Scouts: Each Monday, 6:30-8 p.m. at the Methodist Church.

Monday Club: 1st Mon., 2 p.m., Salado United Methodist Church.

Salado Chamber of Commerce Board: 2nd Mon., 6 p.m., at Civic Center.

Salado I.S.D. Board of Trustees: 3rd Mon. at 6 p.m., at Salado Civic Center.

Salado Library District Board: 4th Mon. at 5 p.m., at Salado Public Library.

Salado Masonic Lodge #296: 8 p.m. on the Mon. on or before the full moon.

Salado Village Artist Quilters: 1-4 p.m. on the 2nd and 4th Mon. in the Salado Village Artist Building.

Storytimes: 11-11:30 a.m. every Monday at the Salado Public Library (ages 3-5).

Salado 4-H Club: 1st Mon. of every month, 7 p.m. at the Intermediate School.

Exercise Class: Last 8:30 a.m. class is Aug. 12. Starting Aug. 19, class will begin at 9:30 a.m., except first Mon. of

the month which will be at 10:30 a.m. at Salado Civic Center. Class is FREE to public.

Tuesdays

Salado Rotary Club: 11:30 a.m., Stagecoach Inn.

Salado Band Boosters: Second Tuesday at 3:45 p.m. in the Band Hall.

Salado FFA Meeting: First Tuesday at 7 p.m. at SHS ag shop.

Yoga Classes: 6:45 p.m., at Celebration Center in Royal Street Courtyard.

Salado Village Artists: 10 a.m. at Salado Art Center.

Salado Family Relief Fund: 2nd Tues. 1 p.m. at the Salado Civic Center.

Chisholm Trail Chapter ABWA: 2nd Tues. 6:30 p.m. at Stagecoach Inn.

Salado High School Band Boosters: 2nd Tues. of every month 7 p.m. in the Band Hall.

Salado Community Chorus: 5 p.m. at the Salado Civic Center.

Wednesdays

Salado Business Association: 1st Wednesday, 8:45 a.m. Salado Civic Center

Salado Creekside Cloggers: 6:30-8:30 p.m.

Salado Youth Baseball Association:

meetings 6:30 p.m. at Civic Center.

Lions Club: 2nd & 4th Wed. at 11:30 a.m., Creekside. Board meets 2nd Wed. 8 a.m.

Mill Creek Community Association Board: 3rd Wed., 6 p.m., at Civic Center.

Thursdays

Village of Salado Board of Aldermen: Regular meetings on the 1st and 3rd Thursday of month, 6:30 p.m. at Salado Civic Center unless otherwise posted.

Salado Ladies Auxiliary: 2nd Thurs., 10 a.m., Salado Civic Center

Salado Water Corporation Board of Directors: 3rd Thurs., 4 p.m. Corporation office.

Salado Historical Society: board of directors, 3rd Thursday, 7 p.m. Salado Civic Center.

PTC: (SIS Parent Teacher Co-op) meets the 2nd Thursday 3:45 p.m. in Room 101 at SIS.

Salado Education Foundation: Regular Board meetings, 9 a.m. 2nd Thurs. at Salado Civic Center.

Saturdays

Food Pantry: 2nd and 4th Sat. at First Baptist Church. 9 a.m.-10 a.m.

JANUARY 13

Young Authors Program Jackie Mills will spend time with Salado 4th graders helping them write a play.

JANUARY 14

Bunko - Ladies Night Out Mill Creek. 6-9 p.m. (Every 2nd Tues. of each month following) \$6. Deadline to sign up is Jan. 10.

JANUARY 28

Salado Chamber of Commerce Banquet 6:30 p.m. at Stagecoach Inn convention center

JANUARY 30

Meet the County Officials Dinner Meeting at the Civic Center. 6 p.m. Salado Area Republican Women.

Social Committee Lunch and Meeting Noon - 1 p.m. Last Thurs. of each month.

FEBRUARY 6-7

No School - Salado ISD - Bad Weather Days

FEBRUARY 8-9

Salado Legends Auditions 2:30 p.m. at Tablerock's backstage room.

FEBRUARY 14

Valentine's Day

FEBRUARY 20

Salado Area Republican Women 11:30 a.m. at Mill Creek Country Club.

FEBRUARY 22-23

Handmade Mohair Teddy Bear making class \$135 includes materials, instructions & 2 lunches. Held at the Baines House. Call MJ's Country Corner at 947-8885 for more info.

FEBRUARY 24

Taste of Salado 6-8 p.m. at Jack's Barn in Pace Park sponsored by PALS

MARCH 17-21

Spring Break - Salado ISD

MARCH 17

7th Annual Denver Mills Golf Tournament to benefit Tablerock. Mill Creek Golf Course, \$60 entry fee. Tee off at 1 p.m.

MARCH 22

Tablerock's 2nd Annual Invitational Music Festival. 4-10 p.m. \$3 for adults and \$1 for children.

APRIL 5-6

Wildflower Art Show

APRIL 12

Tablerock's 8th Annual Gospel Festival 11 a.m. - 9 p.m. \$5 adults and \$3 children under 12.

APRIL 18 - 20

Easter Pageant at Tablerock presented by First Baptist Church of Salado. 8:15 p.m.

APRIL 18-21

No School - Salado ISD

MAY 10

4th grade play TAE students. 7:30 p.m. \$5 adults, \$3 children.

MAY 28-29

School out at noon

MAY 30

Last day of school

JUNE 21-22

A Midsummer Night's Dream Auditions 2:30 p.m. at Tablerock's backstage room.

JULY 19, 26, AUG. 2

Salado Legends Dinner at 7:15 p.m., \$8 adult or child. Theater at 8:15 p.m., \$15 adult and \$5 child.

AUGUST 2

Book Fair at Stagecoach Convention Center 10 a.m. - 4 p.m.

AUGUST 2-3

37th Annual Salado Art Fair

SEPTEMBER 11

Central Texas Poetry Prose Reading 7 p.m. - Readings, 9 p.m. - Open mic.

SEPTEMBER 13-14

Fright Trail Auditions 3 p.m. at Tablerock's backstage room.

SEPTEMBER 20-21

Fantasy Faire & Shakespeare Festival \$5 adults, \$3 children

SEPT. 20, 21, 27, 28

A Midsummer Night's Dream 8:15 p.m., \$10 adults, \$5 children

OCTOBER 2

6th Annual Storytelling Festival 1st through 4th grade, \$1 per person. 10 a.m.

OCTOBER 4-5

Christmas Carol Auditions 2 p.m.

OCTOBER 10-11

Christmas in October

OCTOBER 13

Chisholm Trail ABWA Style Show Stagecoach Inn 11 a.m. - 1 p.m. For information call 947-3617

OCT. 25, 31, Nov. 1

Fright Trail Nights at Tablerock 7-11 p.m., \$5 adults, \$3 children under 12.

DECEMBER 4

Christmas Parade

DEC. 5-7 & 12-14

Annual Christmas Stroll

DECEMBER 5, 6, 12, 13

Tablerock's A Christmas Carol 7 p.m., \$5 adults and \$3 children

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Central Texas Republican Women January meeting will be a luncheon 11:30 a.m. Jan. 15. The location will be The Wildflower Country Club in Temple.

This month's speaker will be Bell County district Attorney, Henry Garza. Reservations are due by

Jan. 9 and may be made by sending reservation and check in the amount of \$11 made payable to CTRW to:

Shirley Casey, 811 Trail Crest, Harker Heights, TX 76548.

All Republicans are welcome to join the meeting; applications for mem-

bership will be available at the luncheon or may be obtained by calling Pat Blair at 254-690-4004.

Memberships are from Jan. through Dec. and are only \$20 per person. Men may join as associate members and are certainly welcome.

Central Texas Republican Women are active in the schools, family crisis centers, veterans hospitals, orphanages, as well as working with The Republican Party of Bell County to identify, recruit and elect responsible Republican candidates to office.

State agency to host information meeting for prospective foster, adoptive parents

Child Protective Services (CPS) is offering a free information meeting for prospective foster and adoptive parents 6:30 p.m. Jan. 14 at the TDPRS office, 405 E. Elms Rd in Killeen.

"We have a huge need for foster and adoptive

homes for children of all ages," said Zanell Dorsey, a regional recruiter for CPS foster and adoptive program. "We have children ranging in age from newborn to 17, children who are part of sibling groups who would like to stay together and children with

special medical and emotional needs."

Caseworkers will provide information about the selection criteria and training required to become a foster or adoptive parents. There is no fee to become a foster or adoptive parent with CPS and financial

assistance is available.

Additional information is available on the Web at www.adoptchildren.org. For more information about the meeting call 254-501-4258 in the Belton/Copperas Cove /Killeen area, or toll-free 1-800-284-5315.

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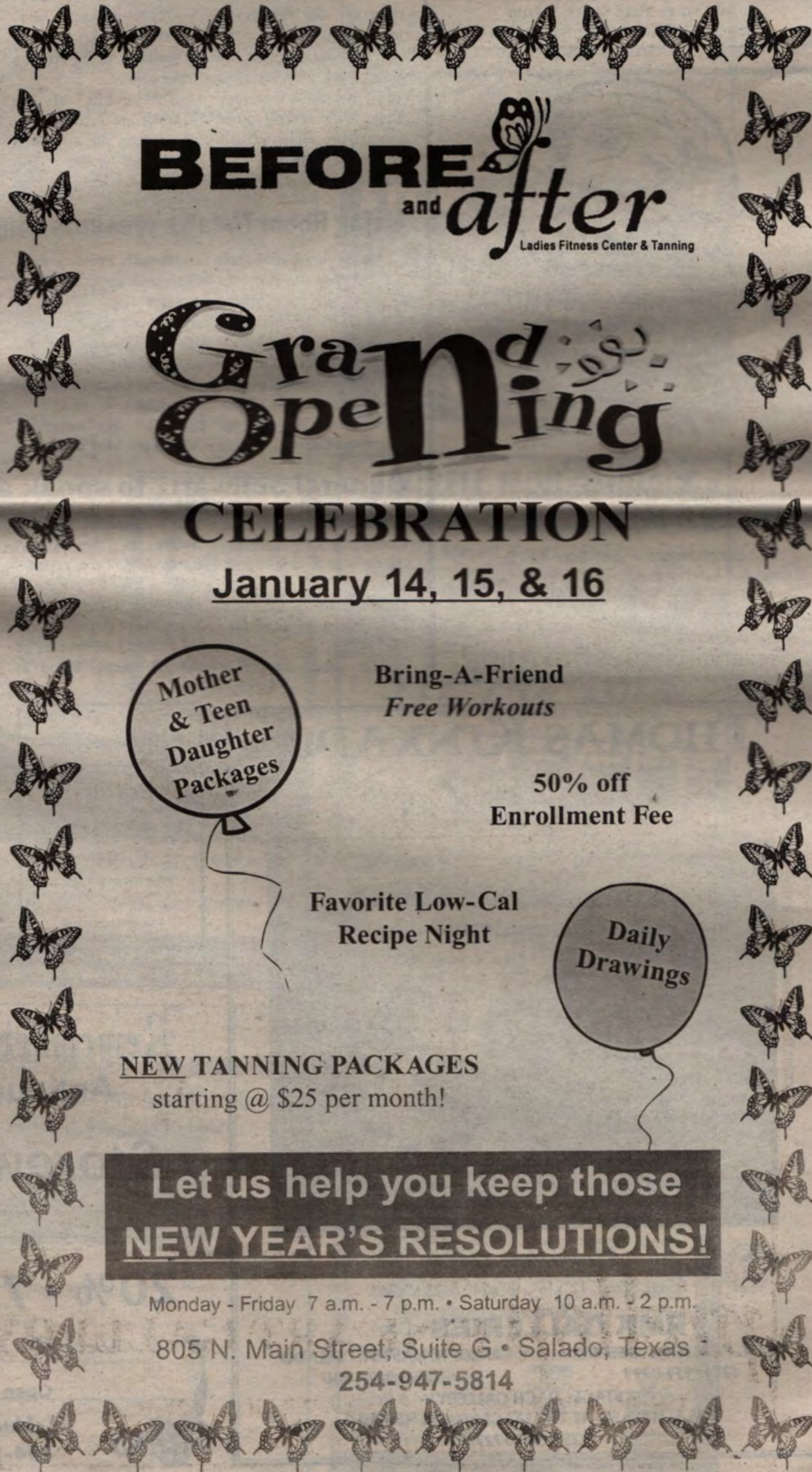
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The Salado High School One Act Play "Dancing At Lughnasa" has been cast after a two day audition process that saw more than 47 students try out for the eight speaking parts in this year's UIL entry.

Gary Askins, faculty director, said that the casting committee had a difficult decision selecting the students who will star in this year's production.

"The quality of the students who tried out for this year's production were the most talented I have seen since I've been here. They came prepared to give their best Irish accent a try and the committee spent hours attempting to find just the right mix for this year's production."

The play, written by Brian Friel, won the 1992 Tony Award for Best Play along with several other awards. It was also a finalist for the Pulitzer. This work is generally regarded

as Friel's masterpiece.

The play is an elegant and rueful memory play about five unmarried sisters, who will be played by Erin Lummus, Laura-lee Young, Paige Herrick, Ashley Lummus and Jenny Ewton.

The sisters are eking out their lives in a small-impoverished village in Ireland in 1936. The action of the play is told through the memory of the illegitimate son of one of the sisters. This pivotal character is portrayed by Garrett Askins.

The events of this long ago summer reach a climax as an elderly uncle, a priest, played by John Shoellmann, returns after serving twenty five years as a missionary in an African leper colony.

The events of the summer are further complicated by the arrival of the boy's father, Tim Hodgin, a charming drifter

who strolls into and out of his life.

Sara Culver, this year's student director, also served on the casting committee and has helped select a cast, crew and group of alternates that will bring this haunting play to life.

The crew will be led by Rome Urquiza, Tiffany Young and Douglas Mackie. The alternates and the people who will make the magic of props, sets, costumes, make-up, lights and music enhance this year's show are: Clayton Cook, Rebekah Quick, Savannah Slagel, Travis Turk, Brandi Warren, Amanda Tucker and Angela Hogwood.

This year the district competition will take place Thursday, March 27 at the Cultural Activities Center in Temple.

"I'm really excited about the potential of not only this dramatic piece,

but the cast and crew we have assembled to represent Salado High School. They are a class act and I know that over the coming months and countless hours of practice and rehearsal they will give it their best," said Mr. Askins.

"I know UIL is about competition and I will admit that I enjoyed taking our productions through the process and having the opportunity to perform at Austin for the state finals. I sincerely believe that the most important competition my cast and crew will face is to rise to their own potential and to help everyone who witnesses this play feel the indomitable spirit and valor of the past and its people. It's a good story and it's worth doing well. I know they will have fun...my hope is the audience and judges have as much as we do."

Living Room Theatre presents "Angels Prostate Fall - Chapter One"

The Living Room Theatre of Salado presents "Angels Prostate Fall-Chapter One" by Marshall Terry, featuring Charlie Barrier, Richard Dillard, and Don Gravink.

The play has been adapted and directed by Raymond Carver.

"Angels Prostate Fall" is a novel about a college teacher who discovers he has cancer of the prostate. He struggles to keep his sense of humor, his identity, and his tattered dignity intact.

All performances, which are held in private

residences, are \$5 per person, and begin at 7 p.m. each night on the following dates:

- Jan. 13, Royal Street Provision, 4490 Royal St.;
- Jan. 14, Mike Cooper, 2101 Bluff Circle; and
- Jan. 15, Rena and Clint Baisden, 1973 River

Ranch Rd., Taylor's Valley.

For Reservations, call the Living Room Theatre's recorded answering service at 947-1605, and leave a name, number in your party, and the night you wish to attend.

General Schwartz to speak at Chamber Banquet Jan. 28

The Salado Chamber of Commerce's Annual Banquet will be held 6:30 p.m. Jan. 28. at the Longhorn Room of the Stagecoach Inn. Attire is semi-formal.

The theme of this

year's banquet is "A Salute to the Armed Forces," and the address will be given by Retired Four-Star General Tom Schwartz. Schwartz was the former Commander of the III Corps, based at

Fort Hood.

Three awards will be given out this year: person of the year; business of the year; and a special award to the hall of famer. This is a first for the Chamber. Attendees will receive

a choice of prime rib or chicken cordon bleu for the entree, and the price is \$25 per person. Anyone interested is asked to RSVP by Jan. 17. Call 947-5040.

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You can make, keep your New Year's resolution

By LINDA FUCHS
Co. Ext. AGENT-FCS

Happy New Year! Perhaps you realize now that you may have over-indulged--eating your weight in chocolate during the holidays, or over extending your budget with gift giving. Now that Christmas is over you just might recognize that although preparing for Christmas was a joyous occasion that it was also a stressful one.

The New Year has arrived. You have the opportunity to set new goals and make changes for self-improvement. After all, that is what the New Year is all about. It's a sense of renewal and rebirth. Determine what your values are. What are the truly important things in life for you?

Many New Year's resolutions are made each year. Some keep their resolutions and others fail to keep them and finally decide just not to make them any more because they are not com-

mitted to making behavioral changes.

Some of the more popular New Year's Resolutions include: Promising to lose weight, eat healthier, exercise more, start having money, get more organized, and have more time for family.

If you would like to achieve any of these admirable goals, contact your local county Extension office. We provide education in areas that are important to the quality of life for children and adults, individuals and families such as:

- Food preparation, food safety and nutrition.
- Financial management.
- Healthy lifestyles.
- Home and work environment and safety.
- Leadership and parenting skills.
- Time Management.
- And much more!

Several exciting programs which are going to be implemented by Texas Cooperative Extension in Bell County this year:

Walk Across Texas--a program to help get started and establish a habit of regular exercise. Walk Across Texas uses friendly competition and group support to help people not only start exercising regularly, but also to continue long after the eight-week program is over.

FRED--a four week program designed to encourage fathers to read to their children on a daily basis. This program promotes positive parent-child interaction.

Better Living for Texans--this program provides education to food stamp recipients and other limited resource audiences to teach knowledge, skills, attitudes and behavior necessary to maximize resources, consume nutritionally sound diets, adopt safe food handling practices, and improve food security status.

For more information about any of these programs and how you can be involved, call the Family Consumer Sciences Extension agent in Bell County at 933-5305.

Bell County officials sworn in

By MARY BELLE BROWN
CONTRIBUTOR

Fifteen newly elected or re-elected Bell County officials were sworn in on Jan. 2, in the Commissioners Court Room in the Bell County Court House.

The Village of Salado was well-represented as

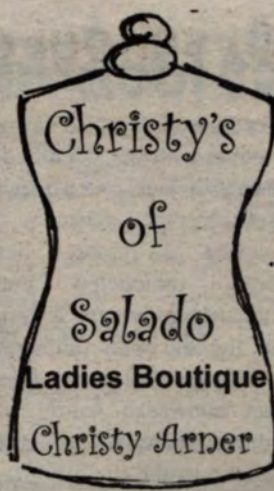
four of its residents were among those sworn in. These included: District Judge Gordon Adams, County Court-at-law III Gerald Brown, County Commissioner Tim Brown and Justice of the Peace Don Svadlenak.

Another Salado resi-

dent, District Judge Joe Carroll, conducted the ceremony.

District Judge Rick Morris is also a resident of Salado, but was not up for re-election this time.

Each of the newly elected or reelected officials will serve four year terms beginning Jan. 2.



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The Tannery is perfect location for families and large groups

By ASHLEY SMITH
STAFF WRITER

The Tannery at the Levi Tenney House, a large country style cottage set

apart from the main house, is one of Salado's hot lodging spots for large families or groups of women visiting the village. It can

accommodate up to seven people with its queen bed, two twin beds and a queen sofa sleeper.

The old cottage has been remodeled and updated to create a mix of the old with the new. Although the Tannery does not showcase nearly as many antiques as the rooms in the main house,

it does have a genuine country atmosphere with its hardwood floor and tin roof. Children are welcome to stay in the Tannery with their families, for there is plenty of space to spread out.

A large full bath with a private jacuzzi tub is one of the greatest assets in the Tannery. A butler's



kitchen is also a part of the cottage. Off to the right of the Tannery is a large sitting area with two wing back chairs, a sofa, a wood burning fireplace and a television and VCR.

The Tannery is equipped with central air and heat, making it a convenient place to stay all year round. The rates for

the Tannery are \$130 on weekends and holidays and \$110 during the weekdays, for up to four guests.

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Whatever happened to "you're welcome"?

TUMBLEWEED SMITH

Twice in the same day recently I thanked somebody for something and they replied, "No problem." What's going on? The usual response used to be "You're welcome."

Also, I hear more and more people starting sentences with "Her and I" did this or that. I was taught

that the correct way to construct that sentence is "She and I" did this or that. I find it strange that the speaker didn't say "Her and me." That way, at least, both pronouns would be in the same objective case.

I write, so I'm always buying books about writing. I majored in English and find the language interesting. It is definitely a

living thing.

The past season, I noticed most Christmas trees and candles were lit. Very few were lighted.

One of the books I found recently is called *The Grouchy Grammarian*, a how not-to guide to the 47 most common mistakes in English made by journalists, broadcasters and others who should know better. It is written by Thomas Parrish and cites examples of English misuse by some of the most prominent professionals in magazines, newspapers, radio and TV.

In several instances, he shows where experienced writers failed to make the subject and verb agree.

I have found that the more I write, the more careful I have to be. What once was "no problem" now deserves closer scrutiny. Also, I find myself spending more time at the dictionary to solve spelling questions.

Parrish's book mentions

what he calls "apostrophe atrocities." One publication in Tennessee printed "The Great Smoky Mountain's National Park is only a stone's throw away." There should be no apostrophe in Mountains. The apostrophe in stone's is correct.

The most common error among broadcasters is the use of its and their.

The store is having their special sale is the way most young broadcasters say it. The correct way is the store is having its sale.

The misuse of who and which is almost as common. Who applies to humans. Which applies to non-humans. You shouldn't say "the salmon who spawn in the river..." And the word that is way overused. I once turned in a college paper and it came back with the word "that" circled in red every time it was used incorrectly. That paper had red circles all over it. But I learned something.

The following recipe was taken from the cookbook "Salado Country Cooking." It was sponsored by the members and friends of the Monday Club from the Salado United Methodist Church.

Crunchy Lemon Chicken

Bea Stewart

- 2 c. natural bran flakes, finely crushed
- 1/2 tsp. grated lemon peel
- 1/4 tsp. salt
- 6 boneless, skinless chicken breasts
- 1 egg white, beaten

Heat oven to 350 degrees. Mix cereal, lemon peel and salt. Dip chicken in egg white. Coat chicken with cereal mixture. Arrange in a 9x13 inch baking dish, which has been sprayed with low cholesterol, non-stick cooking spray. Bake for 20 minutes, or until cooked through.

Yield: 6 servings

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Rainbow Trout fishing clinic scheduled for Jan. 18-19

Area youth will once again be given an opportunity to catch their limit of beautiful rainbow trout as the 12th Annual Rainbow Trout Fishing Clinic comes to Limestone County.

Approximately 1,000 trout, nine-12 inches in length, will be placed in Springfield Lake, a small spring fed body of water located in Fort Parker State Park between Groesbeck and Mexia. Youngsters will be allowed to catch and keep five trout during the clinic. The only cost for the clinic is the standard park entry of \$2 per person, 13 years of age and above.

This is a family event where "experts" are on hand to teach your chil-

dren in a "hands on" way about fishing. Before each clinic, rods and reels are on hand with experienced instructors to teach youth how to cast and tie the knots needed in fishing. Each clinic begins with a short introduction to fish ecology. The children have the chance to fish for almost two hours with the help of Mexia Bass Club members. All equipment, supplies and bait are provided. This is an excellent opportunity to introduce fishing to those who have not fished before or who have limited experience.

Registration began Jan. 1 for four clinics which will be held Jan. 18 and 19. Each clinic will be limited to 75 anglers. The clinics on Sat. for children

ages five to 12 years old, will be held 9-11 a.m., 12-2 p.m. and 3-5 p.m. The Sun. afternoon clinic will be held 1-3 p.m. for teenagers 13-17 years of age and those who could not come on Saturday.

Texas Park and Wildlife fisheries biologists from the Waco office will provide Zebco rod and reel outfits to use during the clinic, but the young fishermen can bring their own if desired. Reels should be spooled with four or six pound test line. Hooks and bait will be provided. Following each clinic, the trout will be cleaned and placed in plastic bags for the kids to carry home.

To register your child for the trout fishing clinic,

contact Fort Parker State Park at 254-562-5751 between 8 a.m. and 5 p.m.

This year's event is being sponsored by the Mexia Bass Club, Texas Parks and Wildlife Department Fisheries Division and Fort Parker State Park. Fishing for the general public of all ages begins at 4 p.m. Sun. Both a valid fishing license and trout stamp are required, in addition to the standard park entry fee. The sale of "Trout Stamps" in Limestone County pays for the stocking of the trout in Lake Springfield. Your purchase of the stamp inside Limestone County supports this program for both this year and next.

Metroplex Silver Classic 5K Run & Walk set for March 2 at Metroplex Hospital

Runners and walkers from all over Central Texas are gearing up for the 17th annual Silver Classic 5K Run & Walk Sunday, March 2, at Metroplex Hospital in Killeen.

The race will begin at 8:30 a.m. in front of the hos-

pital at 2201 S. Clear Creek Road in Killeen. Check-in and late registration begins at 7:30 a.m.

The 3.1-mile race around Metroplex Hospital and Central Texas College promotes community wellness in Central Texas. The

annual event offers runners and walkers of all ages free health screenings, free breakfast, race shirts, goodie bags and door prizes. This year's event will include body fat composition screenings and running shoe evaluations, as well as health information. Separate divisions are set up for male and female runners and walkers in age groups from 19 & under, 20-29, 30-39, 40-49, 50-59 and 60 & up.

Trophies will go to the top overall male and female runners and walkers, as well as the top three run-

ners and walkers in each age category. Entry fee is \$15.

A feature Metroplex is offering Silver Classic participants this year is the ability to register online at www.mplex.org/silver.html.

Proceeds from the race help benefit the Metroplex Community Wellness program, which offers numerous wellness activities, including health classes, screenings and programs throughout the community. These daily classes are offered free or for a nominal charge through the Metroplex Wellness Series. Many of these screenings take place aboard the Mobile Wellness Unit, which provides on-site health screenings. For more information or for a map of the race, call Metroplex Community Relations at 254-519-8200 or visit www.mplex.org/silver.html.

Retired Officer's Wives to meet Jan. 13

The Retired Officer's Wives January meeting will be held Jan. 13, at the Fort Hood Officer's Club. The meeting will start at noon and lunch will be served at 12:30. The cost is \$10.

The executive board meeting will be 11 a.m. Jan. 13, prior to the luncheon. Permanent reservations will be in effect. Reservations are due no later than Jan. 9.

Reservations may be made by calling: Jacque Bergstrom, 254-698-1739; Nancy Mayer, 254-526-7550; or Mary Scharth, 254-771-1667.

All wives of retired or deceased military officers are encouraged to join.

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Cerovsek returns to play "Scottish Fantasy"

A Waco favorite, Corey Cerovsek, violinist, returns to play the Bruch "Scottish Fantasy" with the Waco Symphony Orchestra.

The concert is 7:30 p.m. Jan. 23 in Waco Hall on the Baylor University Campus. The Orchestra will be conducted by Music Director Stephen Heyde.

The Orchestra will perform Berlioz's "Le Corsaire" and Mozart's *Symphony No. 31, K. 297 in D major* ("Paris.") Bernstein's *Fancy Free: Suite*. Bruch's "Scottish Fantasy" for Violin and Orchestra, op. 46.

Violinist Corey Cerovsek's graceful mastery of the violin, thoughtful interpretations and dramatic stage presence have earned him a loyal international following in the classical music world over the last 14 years. His stylistic flexibility and passionate enthusiasm have attracted the attention of conductors world-wide and in the U.S. He performs regularly at the Kennedy center in Washington, D.C., the Isabella Stewart Gardner Museum in Boston, and Italy's Spoleto Festival. He has toured Australia, Canada, Denmark, Japan, China, Austria, the

Netherlands and Spain. They are indeed fortunate to have Cerovsek play here again. His first performance in Waco was 1996.

Cerovsek's 2000-2001 season included a return to the Berlin Symphony, as well as a tour of Spain with the Royal Scottish National Orchestra.

On the television front, Cerovsek has been featured twice on *NBC's Tonight Show with Johnny Carson and Jay Leno*, on the *David Frost Show* in England, on the PBS special *Musical Encounters* and on CBS's

Sunday Morning.

Born in 1972 in Vancouver, Canada, he began his violin studies at the age of five. At age nine, he won the grand prize over 3,000 other musicians in the Canadian Music Competition. He graduated at age 12 from the University of Toronto's Royal Conservatory of Music with a gold medal for the highest marks in strings. That same year, he was accepted by Josef Gingold as a student and enrolled at Indiana University, where he received bachelors degrees in mathematics and music at age 15, masters in both at age 16, and completed his doctoral course work in mathematics and music at age 18.

Last Chance for Symphony Society Season Tickets

With the upcoming Family Concert on Jan. 19, the Georgetown Symphony Society will bring its 2002-2003 season ticket drive to a close.

This event, the third of the society's six-concert season, will be the last opportunity for concertgoers to receive a pro-rated discount on the price of tickets.

Starting with last September's concert, the season price was \$75 for adults and \$25 for students. Now, only through Jan. 19, the prices are \$45 and \$15. Membership currently stands at close to 750 and the maximum that can be sold is 1,000.

Tickets for each individual concert are \$15 for

adults and \$5 for students, so why become a season ticket holder rather than just buy single tickets? There are some very good reasons: The total cost is \$15 less; season ticket holders will have the right of first refusal for next season's renewal; and by purchasing tickets "up front," the Symphony Society is able to do more advance budgeting for next season.

Concerts remaining this season are:

- Sunday, January 19 - The Temple Symphony Orchestra's annual Family Concert, "A Journey Through Musical Time," presenting works spanning the centuries from Bach and Mozart to John Williams.

- Sunday, February 23

- Jan Jiracek, Van Cliburn International Piano Competition Finalist, in recital.

- Sunday, March 30 - The Temple Jazz Orchestra with Grammy-nominated trombonist Bill Watrous.

- Sunday, May 4 - The Temple Symphony Orchestra's annual "Beethoven, Boots and Barbecue" concert with pianist Frances Renzi.

All concerts are at 4 p.m. at Georgetown High School's Center for the Performing Arts.

They're going fast, so get your season tickets now by calling (512) 864-9591 or visit the Symphony Society office at 117 West 7th Street, on the Square.

Stewart to lead at Ballroom Dance Club gala

The Echoes Orchestra under the baton of its founder, Dr. Charles Stewart, will be on the bandstand Jan. 11 at Knights of Columbus Hall in Temple for the monthly semi-formal gala of the Central Texas Stardust Ballroom Dance Club.

For many years, a lead-

ing dance ensemble in the area, it remained intact when Dr. Stewart retired and moved to Sun City. In fact, it grew and gained in popularity.

The Stardust dances are held on the second Saturday of each month at the Knights of Columbus hall in Temple. Music begins

at 8 p.m. and continues until 11 p.m. Dress is coat and tie for men, after-five attire for women. Cost is \$10 per person.

Stardust is a non-profit ballroom dance group whose membership and guest fees cover costs of renting a hall and hiring an orchestra.

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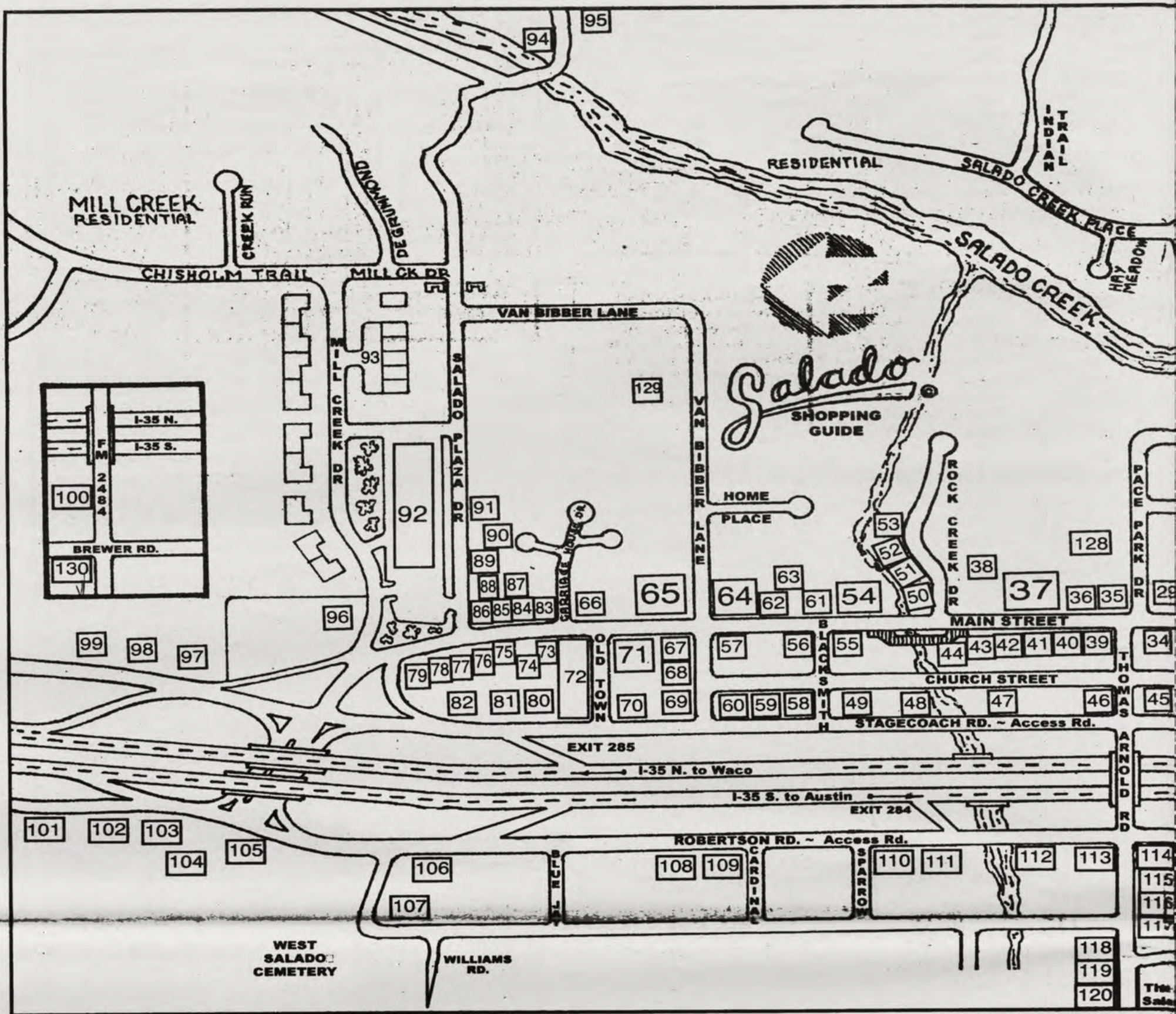
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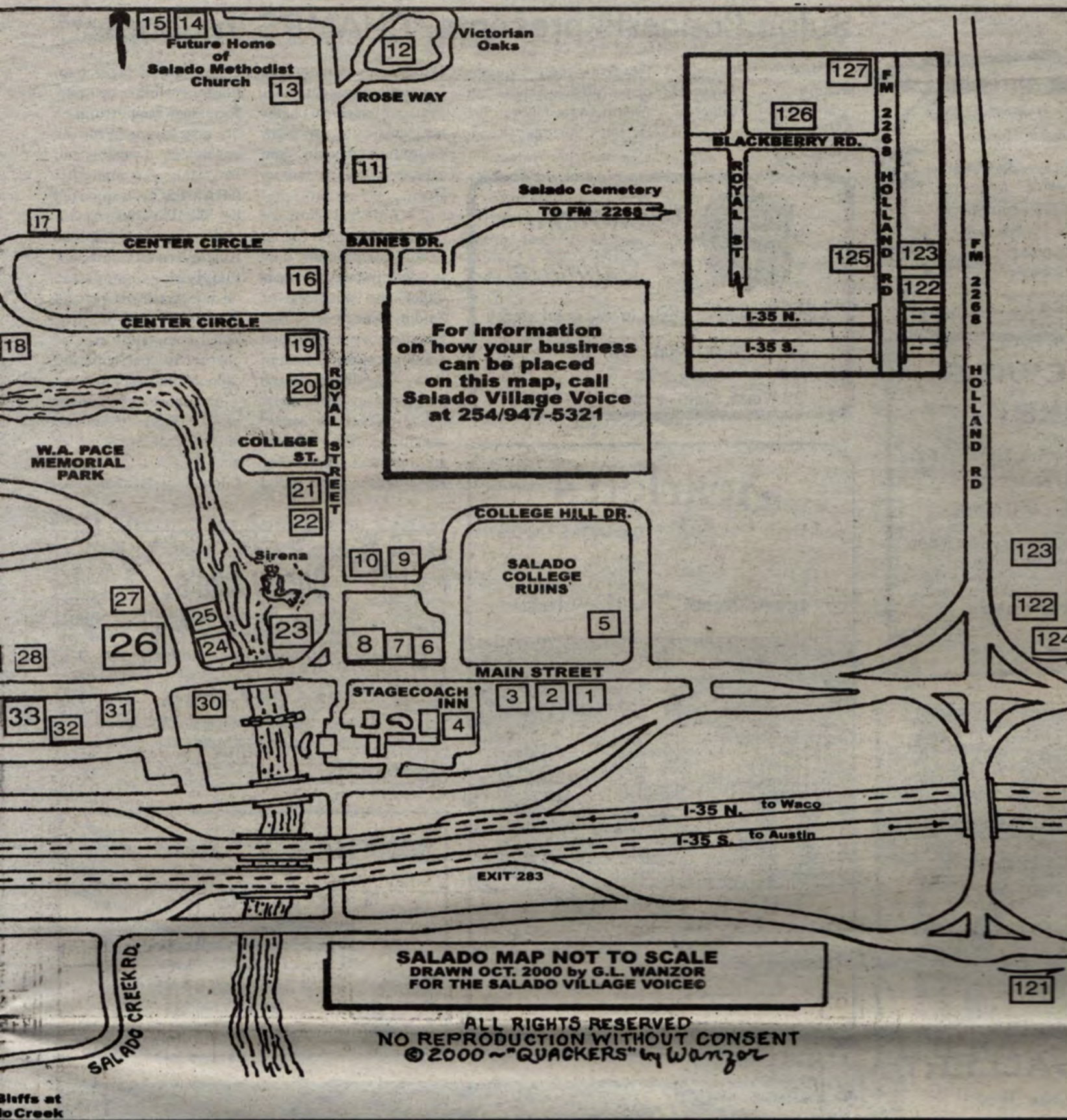
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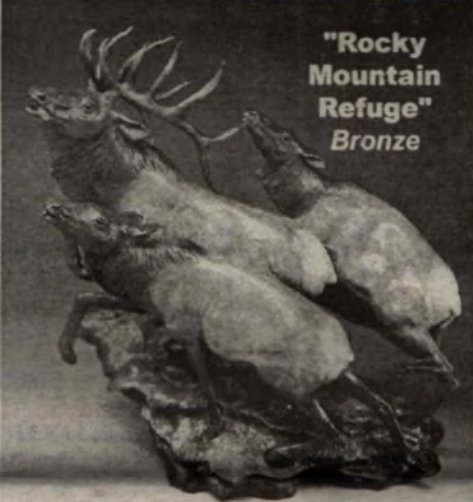
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Answer: Whether to do it yourself or not depends on your level of comfort working with electrical items. If you've ever installed an electrical appliance, such as a ceiling fan or light fixture, then replacing your older outlets with the safer GFCI type should be no problem. However, if you approach even the switches in your circuit box with trepidation, I recommend calling a professional electrician to do the work safely and quickly.

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by Samantha Mazzotta

item. When a change in current flow is detected (for example, if you attempt to put a wet plug into the outlet), the GFCI device quickly shuts off power from the circuit, preventing electrical shock. A reset button on the outlet allows the user to restore power. Newly built homes are required to have GFCI devices. Owners of older homes should have them installed, especially in bathrooms and outdoors, where the risk of electrical shock is great.

Describing installation of an outlet takes a few more words than are allot-

ted for this column, so I'll give you an overview.

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tacle.

As with all electrical work, turn off power to the circuit and put a circuit tester on the receptacle wiring to ensure that no juice is reaching it. After pulling out the old receptacle, but before disconnecting the wires, sketch a quick diagram of the wiring setup and mark hot, neutral and ground wires (place a piece of masking tape, labeled, on each wire, or write down the color codes for reference).

The GFCI outlet's manufacturer should include instructions for its installation as either single- or multi-location. The instructions might also be available from the manufacturer's Web site.

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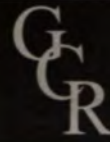
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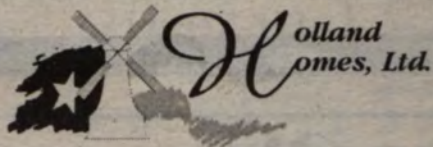


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The home features a phenomenal master bathroom, four bedrooms, four and a half baths, an upstairs game room and a three car garage. An office/study is also a part of the home. French doors grace the home, while it is topped off with raised ceilings and thermal windows. Iron banisters along the staircase



509 Indian Trail

and granite counter tops help to make the home appealing to the eye.

509 Indian Trail is selling for \$469,500. For more information about the "Home of the Week," contact Century 21 Bill Bartlett at 254-947-5050. Log on to www.c21bb.com for a virtual tour of the property.



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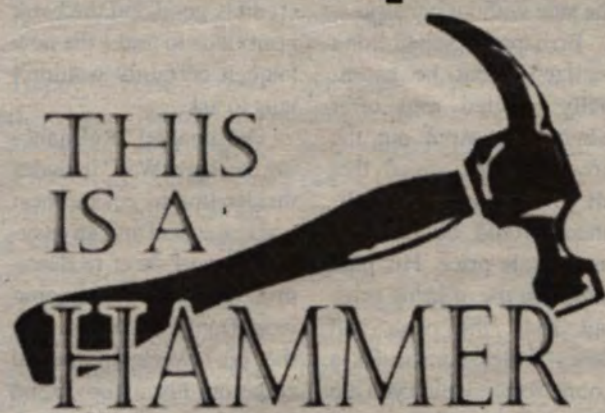
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How to prevent wood rot



By Samantha Mazzotta

Question: The wood in the awning above my garage has gotten mealy-looking and soft. I thought it was termites, but when I did a visual check I couldn't see any. There are, however, a lot of black ants going in and out of holes in the wood. Should I spray for ants to stop the wood decay?

Answer: Unfortunately, spraying for ants won't solve the problem. The wood has rotted and must be replaced, period.

Carpenter ants are opportunistic creatures — termites will attack wood; ants look for a good home, and rotted, heavily porous wood is a carpenter ant's favorite winter residence. Basically, they don't start the damage; they just capitalize on it. Termites (which you can't always see), various types of fungus and warm, humid weather are the real culprits.

The solution is to find out the extent of the wood damage — is it limited to the awning? Are termites at work, unseen? Bring in a termite inspector and a licensed contractor to check your house and give estimates on treatment and repair.

Make sure the contractor uses well seasoned, pressure-treated wood, so the new awning can resist termites, mold and weather.

Preventing a recurrence of wood rot requires some regular maintenance. Even the best lumber is still porous, and termites love a challenge. Wood exposed to outside elements should be treated with an oil, oil stain or paint to stop water from coming in contact with the wood.

Oil and oil stains provide a high-quality finish and never chip or blister like paint, but they tend to evaporate over time. Reapply an oil-based finish every three to five years.

Paint is more difficult to apply, and it tends to chip, blister and crack over time, but it lasts much longer than oil stains — up to 10 years.

Make sure that water isn't pooling along ledges, in cracks or in the gutters of your home. Water kept in contact with even well-finished wood is still a conduit for mold and mildew, and the wood-rot problem can start all over again.

In addition, make sure the air spaces in your garage and home are properly vented so that air circulates freely. A lack of airflow in areas like attics can precipitate mold and mildew troubles.

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Real estate tips for consumers

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DAVID W. MYERS

Dear Mr. Myers: We have been scanning newspaper advertisements for homes in our area, but we are puzzled by one particular term. What, exactly, is a "half-bath"?

Answer: In most parts of the nation, a "half-bath" is a bathroom that has only a toilet and sink. A three-quarters bath has a toilet, sink and shower stall. A full bath has a toilet, sink and full-size bathtub.

Dear Mr. Myers: My husband and I retired a month ago, and now we are getting ready to buy a \$149,000 home in a nice retirement community. We will net about \$190,000 from the sale of our current home. Should we use the sale proceeds to pay all cash for our new home so we won't have to worry about mortgage payments, or would it be better to put just 10 percent or 20 percent down and finance the rest?

Answer: The decision to pay cash for your new home or instead finance at least part of the transaction largely depends on your personal financial situation.

One key issue involves how much cash you already have stashed away in the bank, or in stocks or other investments that can easily and quickly be sold. Many financial planners urge younger people to have enough cash available to meet at least six months' worth of living expenses in case they lose their job. But some of those same experts say older people should have enough money set aside to meet at least

12 months of expenses, because older people are much more likely to encounter big medical bills or other unexpected expenses.

Paying all cash for your new home certainly sounds tempting, especially because you wouldn't have to worry about making house payments in your retirement years, and you would also avoid having to pay tens of thousands of dollars in future mortgage-interest charges on a loan. But if paying all cash would leave you with little or no savings, consider making a down payment of 20 percent to 50 percent and putting the rest of the sale proceeds into government-backed Treasury bills or other types of safe investments that can quickly be tapped in case there's a financial emergency. Talk to a financial planner or similar expert for more details.

Dear Mr. Myers:

We made an offer to buy a house that has several new built-in appliances, including a double oven and sub-zero refrigerator that are probably worth more than \$2,000 each. The seller accepted our offering price but crossed out the part that said the sale would include all the new appliances. We wouldn't have offered as much for the house if we knew that the seller wanted to take the appliances with him when he moves. Are we still obligated to pay the price we originally offered?

Answer: No, you're under no legal obligation to pay the price you first offered, and you can cancel

the sale without penalty.

Perhaps the seller didn't realize it, but he essentially rejected your offer when he crossed out the provision that stated that all those built-in appliances would be included in the sale price. His plan to accept the offering price but keep the oven and fancy fridge constitutes a counteroffer, which you are now free to either accept or reject. The counteroffer automatically rendered your previous offer null and void, so you don't even have to buy the house if the seller changes his mind and decides to let you keep the appliances.

Our booklet "Refinancing the Right Way" provides insider tips to find the best mortgage deal and an easy-to-use worksheet to determine whether refinancing makes sense in your particular situation. For a copy, send \$3 and a self-addressed, stamped envelope to David Myers/REFI, P.O. Box 2960, Culver City, CA 90231-2960.

Dear Mr. Myers: We are planning to refinance, so we first ordered an appraisal from a local company that charged \$150. When we found the bank where we wanted to make the loan, we were told the appraiser is not on the bank's "approved" list and that we would have to pay \$250 for a new report from a different appraiser whom the bank has approved. Is this legal? Is it typical?

Answer: Yes, it's both legal and typical for a lender to insist that an appraisal be performed by a professional who has been approved by the bank. Lenders like to work with appraisers whom they have already checked out and have worked with before.

Though it's doubtful you can persuade the bank to accept the original appraisal, it's possible that the lender might agree to reduce or waive the \$250 fee for a new report if your

credit is good and the bank is anxious to make the new loan. It certainly wouldn't hurt to ask.


Our booklet "Refinancing the Right Way" includes insider tips to get the best mortgage deal and an easy-to-use worksheet to determine whether refinancing would make sense based on the borrower's individual situation. For a copy, send \$3 and a self-addressed, stamped envelope to David W. Myers, P.O. Box 2960, Culver City, CA 90231-2960.

Dear Mr. Myers: We recently retired and have picked out a nice retirement community that has a golf course, tennis courts and everything else we want. Now the big question is, which specific house should we buy? Which one has the best investment potential? Any help you can provide would be greatly appreciated.

Answer: In many ways, purchasing a home in a big retirement community is much like purchasing a home in a resort complex. The homes that tend to appreciate most are those that provide the best views or are closest to the development's most popular amenities, such as the golf course or tennis courts. It's a pretty safe bet that the value of a house on the fairway is going to rise faster than the value of a similar home that is tucked far into a remote corner of the project.

That said, you shouldn't focus too much on the home's appreciation potential if you're really sure that you will be spending the rest of your life there. As long as you don't mind walking or driving a few blocks to the golf course or recreation center, you can probably save thousands of dollars by buying a unit in a more remote part of the development. Besides, you might like living in a far corner of the community: Such locations are often the most quiet.

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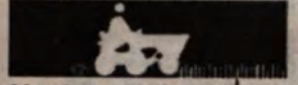


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For Sale - Jazzy 1170 Power wheel chair \$2,900 Call 254-947-5579 tfnb

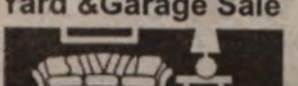
For Sale - 123 pieces of Franciscan apple pattern dishes 254-778-4902 1/15b

For Sale Built-in Microwave/Oven unit \$175; Almond kitchen sink \$75; Exterior door with divided glass 3-0 X 6-8 No Frame \$50 947-9331 1/15p

Maytag Washer \$25, remove dryer \$50 Stove used 6 mos. \$125 Stationary bike \$20 947-4689 1/8/p

Rosewood dining table with 8 upholstered chairs 947-0999 1/8p

Yard & Garage Sale



Garage Sale Saturday January 11 7 a.m.-2p.m. Entertainment centers, dishes, household items, craft items, clothes, toys and lots of misc. 4016 Betty Place Salado (Live Oak Estates) Approx. 3 miles up Royal St. 947-0403

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For Sale 1993 Ford Explorer 4 Door. Please call after 6 p.m. 947-1967

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Welder with construction experience to work in Salado area 254-291-8888 1/15p

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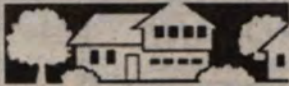
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Name: _____
Address: _____
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Ad: _____

MARKETPLACE

Homes For Sale



Mill Creek home surrounded by large trees. Numerous updates in 1992. New hardwood floors. Very nice den with lots of built-ins. Family oriented floor plan. A spa-type bath, handicap accessible. Heated floors and towel bars. Luxury 2 person tub \$189,800 Call Century 21 - Bill Bartlett 254-947-5050 tfn

Showcase home in Mill Creek Springs! This lovely 4 BR home will be completed Dec. 15. Two living areas are complemented with 10' and 12' ceilings. The family room has a fireplace. Formal dining room has 12' ceilings, wood floors, and 4"

Homes For Sale

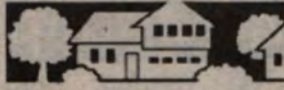


moulding. The spacious kitchen has granite cabinet tops, ceramic tile back splash, walk-in pantry. Breakfast nook, crown moulding, two-tone paint ceiling fans, covered patio porch, generous Master bath and bedroom. \$240,000 Century 21 Bill Bartlett 254-947-5050

New Listing- 502 Mill Creek Dr. 3 BR/ 2BA, all brick within walking distance to the shopping center. New Carpet, large area with fireplace, corner lot \$149,000. Owner will consider long term lease. Ronnie Tynes @Tynes Realty 947-0044 tfnb

Unique Mediterranean style home on .72 acre. Backs up to golf course

Homes For Sale



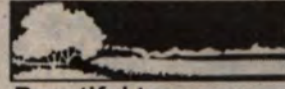
and creek. Two master suites. Wet bar. stainless stell kitchen appliances. Upgrades throughout entire elegant home. \$375,000 Century 21 Bill Bartlett 254-947-5050 tfn

By owner: Great looking 3,000 sq. ft. townhouse on golf course in Mill Creek. 2BR/2.5 bath, completely updated. \$155,000 No agents please 947-9207 tfnb



On November 28, 1929, Ernie Nevers of the Chicago Cardinals celebrated Thanksgiving by scoring all 40 points (6 touchdowns, 4 points after) in the team's 40-6 win.

Land for Sale



Beautiful tree covered 12-44 acre tracts in the gated, restricted Spear's Ranch Development between Salado and Georgetown. 5-30 % discount on selected lots through Dec. 31. Contact Ronnie Tynes, Broker, (512) 461-3370. tfnb

For Sale By Owner. Many WOODED LOTS, Woods of Salado on FM 2484 near Lake Stillhouse. Rita Seghers 254-760-9663. tfnb

Two acre restricted, wooded, lakeview home sites. Salado schools. Call Century 21 Bill Bartlett 254-947-5050 tfn

5 Plus acres restricted ranchettes, 2 miles from Salado \$47,000. Owner financing available. 939-6012

1/15b

Creekfront Beauty 3.94 AC-\$74,900 Imagine a beautiful flowing creek... huge oaks & pecan trees... a great view- all close to historic Salado! Plus, a 10 acre private park on Salado Creek with tennis, swimming, and family fun! Paved county rd., power & phone. EZ financing. Call now 1-254-947-5901 x 651

1/29b

The most important things to do in the world are to get something to eat, something to drink, and somebody to love you.

—Brendan Behan

Land for Sale



Attn: VETERANS 5AC- \$39,000 Beautifully wooded acreage w/gorgeous views near Historic Salado. Enjoy private owners park on Salado Creek. Paved County Rd., utilities, reasonable restrictions. Qualified for TX Vet financing! Hurry, call 1-254-947-5901, x 622

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Retail or office space Beautifully reconstructed 1850's Dog-run House" Approx. 1,300 sq. ft. Suitable for sharing Call Darwin Britt 254-947-5575 tfnb

Green Acres Business Park located on IH 35, between Belton & Salado.

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Available Now: Parking lot, ground storage & build to suit opportunities Call Lynn Renfro 254-770-7280

It is useless to attempt to reason a man out of a thing he was never reasoned into.
—Jonathan Swift



Sarah Lee REALTY, INC.

Carriage House Estates - Beautiful stained glass designed especially for the decor of the elegant custom built home. huge master suite includes study and bath fit for a king and his queen! Gourmet kitchen with its open design features wrap around breakfast or buffett bar perfect for entertaining. Looking for something really special? See this one! \$299,000.



Old Mill Road - Travel in your future? Keep your fine "home away from home", RV in your own full sized garage right here next to your lovely early Texas home & guest cottage. Porches, roomy country kitchen, 9' ceilings, quiet seclusion just a short stroll from golf. Could make it hard to leave home! A rare property! \$189,500.



Bluffs at Mill Creek - Salado Creek and Mill Creek Golf Course presented at their best! View them from the master bedroom, breakfast room and expansive deck of this gorgeous Bluffs home. 10' ceilings, elaborate interior trims and design. 3 BR/2-1/2 BA, 2 car garage (oversized) Cul-de-sac location. \$299,000.



Whispering Oaks - Awesome lot! Efficiently designed, all one level, 3/2/3 split bedroom plan with oversized fireplace centering the spacious "keeping room" Lovely quiet location. \$169,800.



Glen Meadows - 2000 home on 2.56 acres, decks on front and side, fireplace, skylites, island kitchen design, master suite with double closets, garden bath and separate shower. Additional outside storage building. A truly elegant home, outstanding setting. \$95,000.



Mill Creek Drive - Immaculate inside and out! 3 BR/2 Ba all one level, all brick. Spacious living with vaulted ceiling and fireplace. Bright kitchen looking out to covered patio off the breakfast room. Convenient and so affordable! \$137,500.



Brazos Court - Golfers Choice! Just across the street from pro-shop and swimming pool. Roomy BR/2BA/2 car garage, patios and courtyards off all dining and bedroom. Great design for easy living & leisure! Affordably priced. \$135,000. Price Reduced \$129,000.

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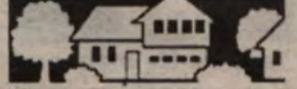
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- Residential
- Commercial

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Rent or Lease



Victoria Commons Stillhouse Lake Rentals. Union Grove Park Area Cabins and/or duplex for rent 1 yr lease. No pets. Call 634-0491. tfnb

Settlers Place Townhomes, Charming spacious, extra nice! 2-2-1 6 closet W/D 1,000 sq. ft. Lawn care provided. Walk to grocery, drug store, clinic, restaurant \$795 Parr Property Management 254-338-5083 tfnb

Executive duplex in prestigious Salado over 1800 sq. ft. at 1200 Chisholm, 3 BR, 2 BA, 2 living, 1 dining, covered porch and security system. Yard care provided, water for yard care paid. \$1225 month, \$900 sec. dep. Available 8-1-02 Call 254-698-4113 tfnb

Rent this view of Salado Creek and Mill Creek Golf Course and we will throw in an Indian Hill townhome. 3/2/2 semi-private entry, vaulted ceilings, large deck. Walk to the swimming pool. \$1450 per month call Rita Brown at Century 21 Bill Bartlett 947-5050

Your property could be listed here for as little as \$2 for 10 words. Payment and ad copy can be mailed to Salado Village Voice P O Box 587, Salado, TX 76571

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Century 21 - Bill Bartlett



\$189,000 - On the golf course, overlooking Salado Creek. Beautiful setting and perfect location. 2 BR, 2 BA.



\$199,500 - Incredible view of Stillhouse Lake and the valley! Wonderful deck with hot tub & gazebo overlooks wooded lots and the lake. Master bedroom has separate office. Both rooms have views for miles. Kitchen, dining and two living rooms downstairs open up to a large deck for easy entertaining. Landscaped yard creates an inviting entrance to the home.



\$599,000 - Lovely Colonial style home surrounded by huge live oaks. Overlooking the countryside 2 miles from Salado. 3 BR, 2 full baths, 2 half baths. Separate 900 S.F. home - 1 BR, BA, living room. Barn, storage, game room building.



\$339,000 - Gorgeous home on private cul-de-sac in prestigious Mill Creek. Great floor plan for entertaining. Bonus room above garage not included in square footage.



Residential

- \$59,999 - Well maintained and updated older home. Covered patio. Swimming pool.
- \$75,500 - Brick home with fenced back yard and a covered back porch.
- \$89,800 - 3 BR, 2 BA brick ranch style home plus pole barn, all on 2 acres.
- \$99,900 - 3BR, 2 BA modular on 30 acres, 6 miles E. of Holland on Fm 2268.
- \$114,800 - New Construction! Split BR, Tile floors, backsplash. 3BR/2 BA, 2 car garage.
- \$125,800 - Under construction on 1 acre. Master BA with garden tub - **Under Contract.**
- \$129,900 - 3 BR, 2 BA home at the entrance of Mill Creek. Master BR has sitting area.
- \$141,900 - Nature lovers will appreciate the wooded back yard - **Under Contract.**
- \$148,000 - 1.83 Live Oak Estates. 3 BR/2BA with open living/dining area.
- \$149,900 - Neat, clean 3 BR/2BA. Separate laundry room, formal dining. Storage shed.
- \$159,800 - Patio home fronts #3 Fairway. 2 BR/2.5 BA, oversized garage.
- \$159,900 - Investment property! Newly constructed duplex. 2 BR/2 BA.
- \$162,500 - Heavily wooded lot in Mill Creek. Copper fireplace, spiral staircase.
- \$162,900 - Corner lot in Mill Creek. Loft upstairs is perfect play room or T.V. room.
- \$164,900 - Within walking distance to Mill Creek Pro Shop. Large master bedroom, loft.
- \$166,000 - Floor plan with lots of windows. Raised ceiling in living room. Landscaped yard.
- \$172,900 - Beautiful lot. Fenced in-ground pool. Split bedroom floor plan.
- \$174,990 - Nestled among the trees, new 3BR/2BA, skylight in kitchen - **SOLD**
- \$189,000 - On the golf course, overlooking Salado Creek. 2BR/2BA.
- \$189,800 - Mill Creek home surrounded by large trees. Spa-type bath, handicap accessible.
- \$197,800 - One story 3 Br, 2 BA ranch style on 1.6 acres, with dormers and long porches.
- \$199,500 - Wonderful deck w/ hot tub & gazebo overlooks wooded lots and the lake.
- \$199,500 - Located at the entrance to Mill Creek. Lovely setting, with many possibilities.
- \$216,000 - Lake view from veranda. Home on 2.3 acres. Wrap around porch.
- \$222,800 - Professional landscaping & rose garden. 4 BR/ 3 BA in Mill Creek Springs.
- \$236,500 - 11 acres fenced with lit arena & barn. Two-story has wrap around porch.
- \$237,890 - Split 3 BR, 2-1/2 BA, 2 DR, on shaded wooded lot. Possible bonus room upstairs.
- \$240,000 - Showcase home in Mill Creek Springs! 4 BR. Will be completed Dec. 2002.
- \$259,000 - Masterpiece home. Internet wired HUB. Landscaped lot. 3 BR/2.5 BA.
- \$295,000 - Mediterranean style home on 4 wooded acres. View of Stillhouse Hollow Lake.
- \$299,000 - View of Stillhouse Hollow Lake, contemporary stucco w/in roof on 6.5 acres.
- \$339,000 - Gorgeous home on Mill Creek cul-de-sac. Bonus room above garage. 2 acre lot.
- \$364,900 - Step into comfort and elegance. 4 BR/2.5 BA, 2 car garage plus golf cart garage.
- \$375,000 - Ranch-style Austin stone home on 29 acres. Shop, 10 stall barn, 4 pastures.
- \$375,000 - Mediterranean style home on .72 acre. Backs up to golf course and creek.
- \$439,000 - Country Place B&B, 7 BR home features wrap around porch, large barn.
- \$469,500 - 4 BR/4-1/2 BA Volney Home. Game room, 3 car garage.
- \$550,000 - Located on #9 Fairway, this home overlooks the golf course & Salado Creek.
- \$599,000 - Colonial style home on 57 acres, with guest house and barn.
- \$699,900 - Country living, view of pool, valley, 7 acre lot, 3-stall barn, large workshop.
- \$995,000 - Home on 146 acres of wooded countryside, barns, sheds, water well.



\$148,000 - This home sits on 1.83 beautifully wooded acres in Live Oak Estates. 3 BR, 2 BA with open living/dining area. Two car garage. Peaceful, quiet setting only a few miles from Salado.



\$216,000 - Beautiful lake view from veranda. Secluded home on 2.3 acres. Wrap-around porch provides shade and privacy.



\$375,000 - Unique Mediterranean style home on .72 acre. Backs up to golf course and creek. Two master suites. Wet bar. Stainless steel kitchen appliances. Upgrades throughout entire elegant home.



\$295,000 - Already appraised! The view of Stillhouse Lake will take your breath away! Enjoy living in this home, inside and out. Views from Master BR, LR, den, kitchen and breakfast room. Elegant, yet comfortable. Thoughtfully planned, well built. 4 wooded acres.

Commercial Property

- \$429,000 - 5.66 acres commercial property off Main Street.
- \$650,000 - Over 9,000 SF of commercial space on Main St.

Acreage Available

- 210 acres near Holland, Bell County. Good land, good road frontage, good price, \$1,250/ac. - UIC
- 140 acres located 4 miles Southwest of Jarrell. Part coastal, cultivation, well fenced, 2 stock ponds, lots of paved road frontage, pecan orchard. Huge metal implement bldg. with living quarters.
- 140 acres on Hwy 36 at Temple Airport.
- 38.78 acres on FM 2843, 8 mile west of IH-35, beautiful trees. \$190,000.
- 12 acres between Salado and Florence. All woods, spring, secluded, view. \$49,000.
- 9.87 acres near Youngsport. All woods, lovely view, lots of deer, community water, good road.
- 8.77 acres on I-35 at crossover with road on 3 sides, Exit 286 at Salado.
- 8 wooded acres, very scenic with creek. 12 miles west of I-35 off FM 2843.
- 5 wooded acres, perfect for a homesite. \$60,000.
- 5 acres heavily wooded, wet weather creek, large live oak trees. Close to Salado. \$70,000.
- 3 acres, all woods, good frontage, water available. Near Stillhouse Lake. Owner Financing. \$36,000.

Lots

- Mill Creek Lots**
- Winner's Circle - \$50-\$58,000
 - Mill Creek Springs - \$30 - \$75,000
 - 1014 Arrowhead Dr. - \$39,900
 - Lot 1 Club Circle - \$49,800

Other Lots

- Royal Oaks - \$30,000
- Royal Oaks - \$35,900
- Rita Bend Drive - \$39,900
- 10 Royal View - \$45,000
- Hidden Springs - Lot 11 • \$49,900, Lot 4 • \$149,900, Lot 5 • \$139,000
- Windy Hill Ranch - 2 acre lots - \$65,000 to \$95,000

- O.W. Lowrey - \$45,000
- 808 Mill Creek Dr. - \$30,000
- 700 Indian Trail - \$30,000
- Jack Nicklaus Circle - \$90,000
- Fletcher Ct. - \$69,000

Century 21
Bill Bartlett

860 N. Main St.
Salado, TX 76571

www.C21bb.com

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Salado's Home Team

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Ann Carroll	760-0101
Melanie Kirchmeier	760-5855

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Tree covered corner lot, 4BR/3.25 BA, formal dining, study, security system and many extras. **\$242,000.**



Excellent commercial location on corner of West Village Road & IH 35 at Exit 285. **\$239,900.**



3BR/2BA Brick home with metal roof. 60'x38' metal barn & 2 stalls on 2 acres. **\$119,900.**



New! Beautiful 3 BD/2 BA split bedroom plan. Security system, breakfast area & formal dining. Reduced. **\$149,900.**



Magnificent Estate! 5+ BR/3.5 BA featuring granite countertops, gas fireplace, wrought iron staircase, 3 car garage, security system, sprinkler system, etc... Featured in 1999 Parade of Homes in River Place Estates of Belton. **\$425,000.**



"2002 Parade of Homes winner" Spectacular home located on the 15th fairway in Mill Creek. Granite countertops, surround sound, stainless steel appliances, glass shower, 8ft. doors and 10 to 14 ft. ceilings **\$359,900.**



A beautiful hilltop 3/2 home, manicured lawn and large tank on 10 acres. Numerous windows and a huge covered deck, outstanding views. Foliage and trees enhance the beauty of the home supplying shade from the hot summer sun. **\$495,000.**



Authentic Texas style home on approx. 11 acres on Hillside. 4/2/3, extra large living room with great fireplace, kitchen with stove top and woodburning stove, 7 stall barn, new roof. **\$195,000.**



Approx. 25 partially wooded acres with a 4/3, red brick home featuring large living/den with fireplace opening to a large kitchen. Exhilarating in-ground pool and hot tub. **\$374,900.** Additional acreage can be purchased up to 63 acres.



"Charming Country Home" Private home located on 5 acres. This 3 bedroom/2 bath has a beautiful vaulted living room with fireplace. Walk around this house on its custom rock trails and enjoy the country living. **\$199,500**



Custom Built 3/3+ Austin Stone Home with loft featuring tin roof, lighted arena, 36' x 60' barn with 3 stalls in front with runs, a 20 gallon hot water heater, a cement alley way in the barn and an above ground pool. **\$275,000.**



Country Living at its best! This 3BR/2BA home on 6 acres with barn, storage shed and workshop features hardwood floors, game room, hot tub covered patio and, to complete this beautiful package, century-old live oak trees. **\$229,900**

Acreage Available

Lots w/ sewage & water on Shady Lane. **\$10,000/lot.**

Sand & Gravel Rd. - 2 one acre tracts. **\$17,500.**

Two 2 acre lots south of Salado. Beautiful trees. Excellent homesite(s). **\$56,800.**

2 acre lot south of Salado. Beautiful trees. Excellent homesite. **\$28,900.**

2 acre lot south of Salado. Beautiful trees. Excellent homesite. **\$27,900.**

2 one acre lots on Sam Neil. **\$15,000/acre.**

2.7 acres fronting FM 2843. **\$29,900** or 1.35 acres for **\$20,000.**

3.018 acres on FM 2843 with large pecan trees and live water on Butter Milk Creek. **\$39,900.**

3.52 acres, mostly wooded. **\$49,900.**

5.13 acres south of Salado. Beautiful trees. Excellent homesite. **\$49,900.**

928 acres Southwest of Salado. Beautiful rolling tree country with live creek and large lake on property. Excellent views. Outstanding wildlife.

Three 250 acre tracts southwest of Salado. Beautiful rolling hills with large trees, live creek and water tank. Excellent views & deer country. **\$2,500/acre.**

425 acres, 3 tanks almost 2+ miles of road frontage. Approximately 40-50 acres of woods with balance of native pasture & fields. Roads on 3 sides. **\$1,950/acre.**



"Beautiful cabin in the woods" Home with approx. 7 acres with over 4,000 square feet. 5 BR/4 BA. The woodwork in this home is a must see. **\$439,900.**



First time on market! Custom built 3BR/2BA on .79 acres really nice kitchen & master suite with beautiful hilltop view **\$139,000.**



3/2/2 formal dining, fireplace, walk to Mill Creek. Great location! **\$159,000.**

Property for Rent

3/2 Rock home on 3 acres on FM 2843. **\$1,100/mth.**

Residential

\$89,900: 3/2.5 Double wide home with barn on acreage. Austin stone added for skirting, fireplace & garden tub. 4th bedroom can be used as office.

\$149,900: 3 BR / 2 BA, formal dining. Great area!

\$159,000: New on market. 3/2 formal dining, walk to Mill Creek. Great location!

\$359,900: Spectacular home located on the 15th fairway in Mill Creek. Granite countertops, surround sound, stainless steel appliances, glass shower, 8ft. doors and 10 to 14 ft. ceilings.

Salado Lots

Indian Trail at Blaylock, lg corner lot, 90x188 - **\$36,000.**

Indian Trail - 90x188 - **\$34,000.**

Mill Creek Lot - **\$39,900.**

Country Homes

Charming 2/2 country home only 20 minutes to Georgetown and 8 minutes to Salado. Hardwood floors, wood burning stove, workshop and large trees. **\$58,900. - UC**

3BR/2BA Brick home with metal roof. 60'x38' metal barn & 2 stalls on 2 acres. **\$119,900.**

Authentic Texas style home on approx. 11 acres on Hillside. 4/2/3, extra large living room with great fireplace, kitchen with stove top and woodburning stove, 7 stall barn. **\$195,000.** Approx. 25 partially wooded acres with a 4/3,

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Custom Built 3/3+ Austin Stone Home with loft featuring tin roof, lighted arena, 36' x 60' barn with 3 stalls in front with runs, a 20 gallon hot water heater, a cement alley way in the barn and an above ground pool. **\$275,000.**

Commercial

3 acres commercial property fronting I-35, Phase 3. **\$89,900.**

Excellent Commercial: location on corner of West Village Rd. & IH-35 at exit 285. - **\$239,900.**