**School board meets Tuesday**

The Board of Education of the Independent School District will hold a meeting at 7 p.m. June 26 in the CISD Administration Building Board Room.

**Refrigerant must be removed before disposal**

**Jobless rate con to show stabi**

**Watchman holding contest!**

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**Newsbriefs**

**Renaissance stalled by safety concerns**

A unique mixture of the nature of the Renaissance in Florence is being created in the area.

**Flooding destroy F.M. 959**

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**Septic system sparks controversy**

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**Board issues mandates to Edmonson**

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Anti-discrimination workshop set for agricultural employers

Employers are encouraged to bring their employees to this free, one-day, anti-discrimination and harassment workshop, which will be held on Thursday, July 13 at the Banquet Hall at the Holiday Inn Suites in Carthage. The program is just four hours, running from 9 a.m. until noon. There will be a lunch served between hours. Many have found that offering their employees a paid time off to attend this workshop is a great way to reward them for their contributions to the business. All workshops are free for any business interested in offering them to their employees. Breakfast and lunch are provided at no cost. For more information, contact the Panola County School District at (903) 693-3834.

College kids' camps continue

Judy classes to be held

The month of July will see a number of different experiences for young people looking for something to do these summer months. One popular camp is the University of Texas at Tyler's Math, Science, and Technology Camps. The camp, which is open to students in grades 5-8, will run from July 17 to 21. The camp offers a variety of options, including math, science, and technology classes.

City must abide by new waste regs

Not only was the new composting plan approved by the city's engineers, but also legislation has been passed that requires all residential waste to be composted. The law also requires that all commercial waste be composted as well. The city is working on implementing a new waste management plan that will help to reduce the amount of waste sent to landfills. The city is also working on a new composting facility that will be able to handle the increased amount of waste. The city has also been working on a new waste management plan that will help to reduce the amount of waste sent to landfills. The city is also working on a new composting facility that will be able to handle the increased amount of waste.

There's only one DuPont MasterLife. And there's only one place to get it.

DuPont MasterStore

DuPont MasterStore is the only place to get the DuPont MasterLife program. It is the only place to get the MasterLife program that is designed to help you manage your waste. The program is designed to help you manage your waste by providing you with the tools you need to make the right decisions. The program is designed to help you manage your waste by providing you with the tools you need to make the right decisions. It is the only place to get the MasterLife program that is designed to help you manage your waste.
LIFESTYLES

Early active social life in area communities
Know Your Heritage

By Joyce L. Lawson

I have learned through years of experience that there is no substitute for a daily routine of regular exercise. The benefits of exercise extend far beyond physical fitness, impacting mental health, reducing stress, and improving overall well-being. Here are some simple yet effective routines that can be integrated into your daily life:

1. Morning Stretching: Start your day with a gentle stretch to warm up your muscles and circulation. This can include simple stretches for your arms, legs, and back.

2. Walking: A daily walk, whether around your neighborhood or in a nearby park, can significantly boost your mood and energy levels.

3. Aerobic Exercise: Engaging in activities like swimming, cycling, or dancing can help improve cardiovascular health.

4. Mindfulness and Meditation: Incorporating a few minutes of meditation or yoga into your daily routine can aid in stress reduction and enhance focus.

5. Strength Training: Regular strength exercises, such as weight lifting or bodyweight exercises, can help improve muscle mass and bone density.

By John T. Holmes

The process of decluttering your home can be quite liberating. It not only provides a sense of order and clarity but also can help reduce stress and improve mental well-being. Here are some tips for decluttering:

1. Start with decluttering one room at a time, focusing on areas that are most visible and used frequently.

2. Ask yourself if each item is needed, used regularly, or has sentimental value.

3. Be realistic about what you can keep. It's better to err on the side of removing too much than too little.

4. Donate or sell items you no longer need to others who might appreciate them.

5. Consistently maintain your decluttered space to prevent it from becoming cluttered again.

By Honoré De Balzac

The novel is a powerful tool in the hands of a writer. It can capture the essence of a time, place, or character, offering deep insights into the human condition. Through the written word, authors can explore complex themes, challenge societal norms, and evoke powerful emotions in readers.

By Sarah J. Maas

The renaissance of fantasy literature has captivated readers across generations. The genre's ability to transport us to alternative worlds and offer escape from reality has made it a staple in modern literature. From epic fantasy to urban fantasy, the genre continues to evolve and capture the imaginations of a wide audience.
Summer playwear clearance
Save 25% to 50%

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Save 40% on all sporting shorts by Bill Blass, org. $40.00, now $13.99.
Save 25% on Hasting & Smith turtlenecks, matching sets, org. $15.00, now $11.25.
Save 25% on sleeveless polo-style t-shirts in cotton, org. $16.00, now $12.00.
Save 25% on soft cotton belt, one-size fit, Tullis, org. $14.00, now $9.99.
Save 25% on Tommy Hilfiger denim shorts, org. $28.00-34.00, now $19.99-24.99.
Save 25% on Tommy Hilfiger denim shirts, org. $20.00-30.00, now $15.00-22.50.
Save 25% on shorts in sporty patterns, org. $34.00, now $16.99.

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Save 35% to 36% on tailored cotton denim shorts, org. $25.00, now $16.99.
Save 35% to 36% on tailored cotton denim shirts, org. $38.00-58.00, now $25.99-39.99.
Save 35% on tailored cotton skirt, org. $45.00, now $29.99.
Save 35% on tailored cotton pant suit, org. $85.00, now $54.99.

Juniors’ clothing
Save 35% on tailored cotton denim shorts, org. $25.00, now $16.99.
Save 35% on tailored cotton denim shirts, org. $38.00-58.00, now $25.99-39.99.
Save 35% on tailored cotton skirt, org. $45.00, now $29.99.
Save 35% on tailored cotton pant suit, org. $85.00, now $54.99.

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Freehold Oil Co. Offices will be moving to a new location July 1, 1993. We will be located at our warehouse: 405 South Shelley Street (South 39 Business Route). We want to take this opportunity to thank all of our loyal customers in the past hope to serve you better at our new location.

In business for 45 years.
Phone Number (903) 693-5472
Joe Miller - Owner & Operator
**Pre-Majors**

**pick team**

Detroit has had problems with pick teams, but this year it has a chance to make it to the championship. The Heights, an average team, is picking up a few key players this year. The Heights has had a lot of success in recent years, and they are sure to make it to the championship again this year.

**Panola 11-2 Stars revealed following questions, recount**

Panola County's Little League baseball team, the Panola 11-2 Stars, revealed following questions, recount. The team has had a lot of success in recent years, and they are sure to make it to the championship again this year.

**D&K Evening 17, Carthage Noon Lions**

D&K Evening 17, Carthage Noon Lions held its first meeting of the year on Tuesday. The meeting was held at the Carthage Noon Lions Club, and it was attended by several members of the club. The meeting was led by President Michael Spragg, who gave an update on the club's activities for the year. The meeting was well-attended, with many members of the club in attendance. Michael Spragg expressed his gratitude for the members of the club who attended the meeting, and he encouraged everyone to continue to support the club's activities.

**Dixie 9-10, Country Court**

Dixie 9-10, Country Court held its final meeting of the year on Tuesday. The meeting was held at the Country Court Club, and it was attended by several members of the club. The meeting was led by President Bill Brown, who gave an update on the club's activities for the year. The meeting was well-attended, with many members of the club in attendance. Bill Brown expressed his gratitude for the members of the club who attended the meeting, and he encouraged everyone to continue to support the club's activities.

**Plummer Strickler, Bennett Ruthers Service 1**

Plummer Strickler, Bennett Ruthers Service 1 held its final meeting of the year on Tuesday. The meeting was held at the Bennett Ruthers Club, and it was attended by several members of the club. The meeting was led by President Jim Brown, who gave an update on the club's activities for the year. The meeting was well-attended, with many members of the club in attendance. Jim Brown expressed his gratitude for the members of the club who attended the meeting, and he encouraged everyone to continue to support the club's activities.

**The Panola Watchman**

The Panola Watchman, the local newspaper, published an article on the success of the Panola County's Little League baseball team, the Panola 11-2 Stars. The article highlighted the team's success, and it praised the players for their hard work and dedication. The article was well-received, and it was widely circulated throughout the community.

**Toilet Service & Craftsman's Hall**

Toilet Service & Craftsman's Hall held its final meeting of the year on Tuesday. The meeting was held at the Craftsman's Hall Club, and it was attended by several members of the club. The meeting was led by President John Brown, who gave an update on the club's activities for the year. The meeting was well-attended, with many members of the club in attendance. John Brown expressed his gratitude for the members of the club who attended the meeting, and he encouraged everyone to continue to support the club's activities.

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**Shelby Gas**

Shelby Gas, the local gas company, held its final meeting of the year on Tuesday. The meeting was held at the Shelby Gas Club, and it was attended by several members of the club. The meeting was led by President Bob Brown, who gave an update on the club's activities for the year. The meeting was well-attended, with many members of the club in attendance. Bob Brown expressed his gratitude for the members of the club who attended the meeting, and he encouraged everyone to continue to support the club's activities.

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SPRING SPECIAL

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**Pay Cash And Take Advantage Of This Spring Special.**

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**For leaks before service is started.**

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The Panola Watchman

Dixie Girls 10-12

Members include Kelly Briggs, Paige Hudson, Kristina Margiotti, Kai Zhang, Ashley Atchley, Darian Bush, Faye Miller, Jamie Floyd, and coaches Julie Skelton and Andrew Hinojosa.

Girls Softball 13-18 Treal & Sisters

Members include Kenzie Brown, Jennifer Ford, Crystal Turner, Misty Grady, Becky Miller, Toby Wade, and coaches Janelle Walker, Lisa Floyd, and coaches Sean Holliday and Joe Ford.

Girls Softball 13-18 Red Oak Insurance

Members include Krista Furse, Lisa Herrington, Mary Thomas, Jamie Crowder, Melissa Robinson, Anna Marie Tryon, Jordan Davis, and coaches Misty Grady, Becky Miller, and coaches Freedy Nolin and Buddy Girls.

Dixie Girls 13-18

Members include Krista Furse, Angela Ferraro, Amanda Tezanos, Stephanie Pruse, Misty Grady, and coaches Freedy Nolin and Buddy Girls.

Money Talk

Brad Williams & Drew Nixon
Registered Representatives
316 W. Sabine, Carthage, TX 75633
Phone: (903) 693-1343

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The Panola Watchman

In the July 1993 issue you’ll find an article on solid, conservative strategies that may help you in your financial goals. You’ll discover college investment strategies, whole life insurance, mutual funds, the importance of saving only for retirement, guarantees for gains, and home financing considerations.

Balancing Your Children’s College Costs and Your Own Needs for the Future

Punding a college education in the late 20th century often requires a close look at overall financial objectives. With the cost of a complete college education currently estimated at over $36,000 for tuition, room and board, books, fees, and other expenses at a public university, it is important to establish a plan to help fund this need well before your child is ready for college. A college education at a private university could easily exceed $100,000.

In order to adequately save for college costs, you first need to have at least a rough estimate of the expenses. But taking a g. p. view of the total costs for each of your children, especially if they are young, may make you think that this goal is unattainable. Rather than being discouraged by the projected expenses, consider saving what you can now and increasing that amount each year until your children are through college. You should also look at these expenses with respect to your own plans for retirement. By doing so, you won’t leave yourself out in the cold when it’s time for you to retire.

Many parents find themselves sandwiched between their own parents and their own children and are expected to meet the financial needs of everyone. Their parents may have long-term health care needs, and their children want assistance in paying for college. Meanwhile, parents who are caught in the middle are trying to save for their own retirement needs. If you have had a successful career and have need your money wisely, you deserve a comfortable retirement.

Financial aid can be a key factor, although it is hard to predict. You may want to do a financial aid test when your child is about 14. This will at least give you an idea of how much financial aid, if any, you can expect. These figures can be complex and the federal government uses one set of formulas while colleges and states use others. Most financial aid is based on need. If you don’t qualify now, chances are you won’t qualify in the future unless your income or net worth declines.

Developing an ongoing savings and investment plan can help you care the financial burden over time. We have created a couple of ways to help you make more money and help determine how by determining how much you’ll need to save each year to meet this future need. Give us a call and we’ll help you get started today.

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Pritchard & Abbott
Brookshire Bros.

First State Bank & Trust Co.

Clayton Kyle
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Carthage
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Carthage
693-8660

Carthage
693-8690

Carthage
693-8600

Carthage
693-8600

Carthage
693-8600
Permanence and Security in Whole Life Insurance

When it comes to insurance, sometimes it's best to be safe rather than sorry. If you do not understand what type of insurance you are buying or what specific features you are entitled to, you should ask questions and get additional information before making a decision. If you can't explain in simple terms how your current policy works and in which situations you are entitled to benefits, you should re-evaluate your policy to see if it fits your needs.

The simplicity and security of whole life insurance are what make it so appealing. It is permanent insurance that accumulates cash value and has a fixed death benefit. If you are looking for security when it comes to your life insurance protection, whole life policies have some formable benefits. You can take a conservative, low-risk approach that doesn't call for investment decisions or fluctuating premiums. You will have the security of knowing that your policy is in place and not have to worry about changing interest rates or if your death benefit is going to disappear.

This type of insurance is often popular with conservative investors. A large percentage of the population is looking for safety of principal, a reasonable rate of return, and guaranteed liquidity. Whole life can help you meet some of the same expectations with insurance that you look for in your savings. You can even borrow from the cash value in your whole life policy. The amount will be determined by the number of years you have had the policy, your age, and the size of the death benefit. And these loans are often at reasonable interest rates. You do not have to provide a reason for the loan and you can repay the amount at your leisure or not at all. If you do not repay all or part of the loan prior to death, the unpaid balance will be deducted from the death benefit your heirs receive.

Reduced Fees Make Mutual Funds More Attractive

The high trading volume on the stock market today is largely due to mutual funds. Faced with low interest rates on CDs and bank accounts, investors have turned to mutual funds. According to Modern Money, Treasury bills, which guarantee principal and interest when held to maturity, had an average return of 3.8 percent over the last 67 years while inflation averaged 3.2 percent. Common stocks had an average return of 12.4 percent.

Mutual funds allow you to take advantage of the stock market's performance but reduce the risk through diversification. Instead of owning a handful of individual stocks, you can own shares of a dozen of stocks and benefit from professional management. The value of mutual funds will fluctuate with market conditions, unlike CDs and money which offer fixed rates of return and are insured by an agency of the federal government. Past performance does not guarantee future returns.

This month, new regulations that were proposed by the National Association of Securities Dealers and approved by the Securities and Exchange Commission go into effect. Sales charges on mutual funds will be limited to 8.5 percent, which includes sales load, annual 12b-1 fees, and redemption charges. According to industry estimates, about half of the mutual funds in the U.S. charge none 12b-1 fees. These fees help cover the fund's cost of advertising, marketing, and distribution. Past regulations allowed all mutual funds to charge up to 8.5 percent in sales charges plus additional annual 12b-1 fees. There is also an annual cap on 12b-1 fees. The new maximum has been lowered to 8.5 percent of assets.

These new regulations may make investing in mutual funds more affordable and more attractive. Be sure to read the prospectus before investing in any fund.

Mastering the Art of Saving Can Help You Retire in Style

The 30- to 50-year-old age group is the largest generation in America with roughly 75 million individuals. Unfortunately, baby boomers haven't mastered the art of saving and are unprepared for retirement. According to a survey by Phoenix House, only 13 percent said they had $60,000 or more in an employer-sponsored retirement plan. Even more disturbing is the fact that 55 percent said that they weren't worried about the future.

Most people can withstand the temptation of spending at certain times. But for some reason, even steep monthly payments and high interest credit card debt often seem easier to bear than a regimented savings plan.

Saving just for the sake of saving is like jogging around a track without counting the number of miles. If you are focused and set a goal of fifteen miles, you are much more likely to achieve it. You may have to work up to it over a period of time, but setting a tangible goal will help you achieve your objective. Without something to shoot for, you'll be lucky if you get as far as facing up your shoes. If you lack a goal for your savings, you may open a new account, but in just a few short months any regular contributions may cease, and the guilty depositors make you doubt the road is liable to be meager.

By setting realistic savings goals now and then implementing an investment strategy to go along with it, you'll be far ahead of your peers in preparing for your retirement and other financial needs. Too often people assume that a comfortable lifestyle during retirement is guaranteed. But in reality, the only thing you can count on is what you save and invest yourself. By getting time on your side early, you can take advantage of compound interest and build an even bigger retirement fund.

Considerations for Guardians

Choosing a Guardian

One of the most important decisions parents can make is choosing an appropriate guardian for their children under age 18. While the odds are high you won't ever need a guardian, this decision is too important to leave to chance. Most parents are vehemently opposed to court intervention when it comes to raising their children.

The court will often comply with your choice of a guardian. Ideally, this person would be willing to raise the children and be able to handle the financial decisions as well. The transition and lifelong adjustment of all parties involved may be made easier if the guardian is close to your same age, already has children, and agrees with you on such issues as education, discipline, and religion.

Becoming a Guardian

Before agreeing to be a guardian, you should first ask yourself if you are willing to accept the responsibility of raising someone else's children. They will be coming to you at the most traumatic moment in their lives and the adjustment period is often long and arduous.

Once you have made the commitment, you will want to sit down with the parents of the children and ask them how they want their children raised. Don't be afraid to ask about finances. If you are not taking care of that responsibility, you will need to know what provisions have been made to help with the child's expenses. You should also find out the approximate size of the estate. If it is not large enough, you may not be able to carry out all of the parents' wishes.
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For a prospectus with complete information, including all charges and expenses, contact your investment representative. Read the prospectus carefully before sending money or investing.

Brad Williams & Drew Nixon
316 W. Sabine, Carthage, TX 75633
Phone: (903) 693-9133.

P.S.: We would like to invite you to our Earn & Keep More Money Seminar.
Thursday, July 8, 6:30 P.M., Joe's Family Restaurant Meeting Room.
Please phone us for free reservations, (903)693-9133.