
HOWE'S
THAT

The Howe Enterprise

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Some of the best advice available is given to young people by Richard Frazer, a his recent column "Your Personal Finance." However, your people do not listen. I know I didn't. Anyway, many of us could profit from the following planned method of saving:

The value of perseverance is obvious just about anywhere you look.

Witness the dedicated termite who chews happily away on the eight-by-10 - inch beam that holds up your living room; the gossamer snowflake intent on immobilizing New York City; or the Colorado River carving a crack into the Grand Canyon.

You're certainly no termite, and your interest in the Grand Canyon is probably purely vital, and here is a bit of a moral here that has a practical application: If you want to have a little financial success, you must begin the time to begin is when you're young.

With a modest annual goal and the determination to hang in there, you can build yourself something resembling a money machine. It may be a bottomless bank model — equipped with a hand crank instead of nuclear power — but it will do quite a job just the same.

For example: How does it work? Well, bank account at age 40 regularly? One that pays you \$1,200 a year, how would you like that? Well, even though you make no deposits.

There's no magic about it; it's a sound investment plan. The whole trick is based on accumulating money so that the money makes money. Here's how it's done:

You begin when you're 25. (Of course, you can also start later, but then the payoff also comes later.) You open a savings account and start making deposits at the rate of \$100.00 a month.

At the end of the first year, obviously, you've saved \$1,200. But if your money is earning 5 per cent interest, compounded quarterly, that's \$32.88 more.

By the end of the second year, you've added another \$1,200 in deposits, plus nearly 8% in added interest. Already the interest itself has begun to earn more interest and you're on your way.

During the 10th year, the interest alone has reached six-ninths of the principal. While you've added only the usual \$1,200 a month in deposits during the year, your bond has managed to earn a cool \$720 in added interest.

But the 15th year is the one that turns the idea. During the 15 months that include your 40th birthday, your account adds up more in interest than you've added in deposits. The interest has reached \$1,719.

And that's the key to your money making machine. It is now self-powered, and need never quit. From this point on, you will go on generating enough interest to pay you \$1,299 a year, and to add something to the principal as well.

By the time you're 55, for example, you will have had 15 years of annual withdrawals, plus a balance of \$25,553.74. And that's nearly \$3,000 more than you had in the account when you reached 40 and started making deposits. True, \$1,200 a year is hardly a fortune, but it is steady. And if you can double your deposits over the first 15 years, you can also double the return once you get rolling.



Officers elected recently by the Greenhand Chapter of the Howe Future Farmers of America include Richard Davis, Sentinel, left; John Cannaday, President; Scott Shadden, Historian; Jackie Monk, Secretary; Joe Gray, Vice-President; Randy Walker, Reporter; and Mark Wade, Treasurer. Boys were elected by other members of the chapter.

Board, students, citizens study school dress code

School board members, representatives of the Howe student council, and members of a committee appointed by Board President Dr. Ned Culp met at 1:00 p.m. Wednesday, to discuss the school dress code adopted by the board earlier this year. Although the committee is not complete, Dr. Culp said those appointed to date include Mrs. Dug Wortham, Dale Mark and Rev. Johnny Johnson.

Another meeting will be held within the near future, Dr. Culp said, before recommendations are considered for presentation to the school board.

FIREMEN TO MEET THURSDAY NIGHT

Called meeting for Howe's Volunteer fire department has been scheduled at 8:00 p.m. Thursday, Chief Tom King announced. Meeting will be held in the former city hall building.

SCHOOLS OPEN

DRIVE CAREFULLY

Would-be burglar surprised in home

Mrs. Dennis Harrah, 911 Western 10th street, apparently surprised a would-be burglar about 12:30 Wednesday afternoon.

Mrs. Harrah told authorities she returned to her home following a beauty appointment, and upon entering the garage, heard a door close inside the house. Remembering that she had locked the house, Mrs. Harrah went next door to a neighbor's home and phoned the beauty shop.

Authorities answering the call reported the back door open, and that entrance to the home had been made.

Investigators were Howe officers and the Grayson County Sheriff's Department.

Bulldogs to Crandall Friday night;

Howe Bulldogs will place a 1-1 record on the line Friday night in the first out of town game of the season, after failing to a strong Whitewright Tiger eleven, 39-6 last week.

The dogs will meet Crandall there, beginning at 8:30 p.m. (Crandall is southeast of Dallas, between Seagoville & Kaufman on Highway 170).

If history keeps repeating itself in regard to the Bulldogs, Friday night's contest will also go to the opponents, as the locals dropped only two games last season in their march to regional honors.

Whitewright overpowered the Bulldogs again this year, reaping up more than 300 yds of real estate, while scoring six TD's, the final one to conclude the game. Howe kept one drive going to push across a six pointer in the third period.

Whitewright scored first in the initial quarter on a 57-yard drive following the first of three fumbles lost by the Bulldogs. Phillip Huffman, W fullback, scored for the Tigers from nine yards out.

The visitors added another seven points on their next possession, covering 67 yards in 11 plays, with Huffman again counting for the Tigers from the one.

Marvin Arterbury then be-

gan his three touchdown romp only seconds later, reuniting a Hows punt 68 yards to the six-pointer, which brought the total to 20-0 at halftime.

The Tigers took the second half kick 63 yards in six plays. Your next score, After-noon receiving the honors on an 18-yard first down play.

Howe's six-pointer was set up by a long gainer by the Bulldog's Donald Pearce, aided by a 15-yard penalty for a first down on the Tiger 17. Gary Trotter, Robert Trotter and Pearce alternated on five plays to move in for the six, with Trotter covering the final six yards around right end.

The visitors added two additional TD's in the final period, on a 15-yard pass by Arterbury and the final on a 13-yard aerial as time ran out on the scoreboard clock.

YARDSTICK

Howe	Whitewright	WW
133 yards rushing	336	
15 loss rushing	11	
20 yards passing	24	
4 attempted	5	
3 completed	2	
7 first downs	22	
3 fumbles lost	1	
5-32 punts, av.	2-27	
0-00 penalties	8-80	
Score by quarters:		
Howe	0-0-0-0-0-0	
WW	7-13-8-13-39	

National highway week in progress

AUSTIN -- September 19-25 is National Highway Week and the theme "Roads and Streets -- Backbone of Transportation," reminds us how important the more than 70 thousand miles of the Texas Highway network are to the State.

In Texas, about 28 hundred communities have no mode of transportation available, other than highways. Every day, just about every Texan drives on highways or, as a consumer, uses products or services delivered over the roads.

Today the family car is used in almost every phase of family life. It is used to go to church, to the bank, drive-in theaters and restaurants, parks and play grounds.

Other drive-in services available to the family include laundries, dry cleaners, beverages and grocery stores, car washes, mail and library deposit boxes and tax offices. The average passenger car is driven 9,868 miles a year. Sixty-six percent of this mile-

age is "necessity" use — errands, a living, going to a doctor or dentist, shopping and the like.

The largest single use of the average automobile is in transporting workers to and from their jobs. More than eight of 10 workers rely on the automobile to go to and from their work.

Almost 355 thousand migratory farm workers depend upon automotive transportation to go where they are needed, when they are needed, to help cultivate and harvest the nation's crops.

Almost 620 thousand businesses — one of every six — are in the automotive field. Many of these are small concerns employing fewer than 50 workers.

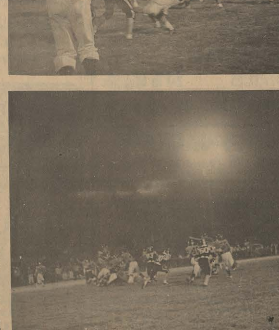
In 28 of the 50 states, recreational or vacation travel is one of the three most important sources of income. There are about 1.5 million recreational vehicles on the roads today.

ed by professional travel counselors at the Travel Information Centers operated by the Highway Department. The centers are located at key highway gateways to the State, in the Capitol in Austin and at the Judge Roy Bean Visitor Center in Langtry.

Cars, trucks and buses have revolutionized Texas. Cities — large and small — are spreading out and growing. City-to-city and country-to-city travel keeps business circulating and communities prospering.

Currently, the Texas Highway Department is responsible for the maintenance of approximately 8.4 thousand miles of U.S. and State-umbered Highway facilities and some 700 miles of Interstate freeways in the urban areas of the State.

Financial benefits for motorists using the Interstate Highway system are substantial, and will more than pay for the investment. By completion in the late 1970's total cost of the Interstate program is estimated at \$107 billion



Friday night action against Whitewright, Howe lost, 39-6. Photos by Randy Walker

