BAPTIST CHURCH NEWS LADIES ATTEND SHERMAN W.M.U.

review, "Annie Armstrong", the Forest Avenew Baptist of the game. Church in Sherman last week Mrs. Ray Henderson, Mrs. L. R. Hatfield, Mrs. Roy Cloudt, Mrs. C. K. Thompson, Mrs. Earl Taylor, Mrs. Grace Sloan from T formation to single Mrs. E. B. Bell, Mrs. H. Bost, wing and an end converted Mrs. J. W. Hamilton and Miss Corine Calloway. Mrs. Cloudt Ray and the boys are to be received the book.

The Darda Class of the Howe Baptist Church recently elected officers. They are: president, Mrs. Melba Richardson; vice-president, Mrs. Ann Carol: Secretary, Mrs. Martha Riley, Reporter, Mrs. Linda Fox: Treasurerer, Mrs. Georgia Adkins: Group Captains, Mrs. Jerrie Hillard and Mrs. Mary George. The next class party will be held in the home of Mrs. Ann Carol, October 7.

Reporter, Mrs. Linda Fox.

TO ALL OUR FRIENDS:

We could not begin to express our appreciation to all our many friends for making our stay in Howe for the past six years and two months a most pleasant one. We have a wonderful town, an outstanding community spirit, exceptionally fine churches, and the most wonderful people on God's earth. We shall miss all of you very, very much.

The Cloudts.

COUNCIL REVISES BUILDING RULES

Howe City Council, council Allen, chairman. man Davis made a motion that before any type of improvement be done to property such as additional floor space to a house, garage, carport, side walk, chainlink owner must first apply for a permit from the city clerk, also no permis shall be required for any improvement that amounts to less than \$25.00. Councilman Parent seconded the motion, the motion was voted on and carried unanimously.

C. C. Jones, Mayor. D. E. Mode, City Clerk.

the Howe fans a pleasant sur- the third quarter with Paul edging by the Allen Eagles, the score. Maron also ran The following ladies of the 20-16. The game was marked cepted pass set up the tuch-Howe W.N.U. attended a book by sparkling defensive plays down. particularly the goal line and covered dish supper at stand in the fading minutes

> Without the services of injured Buzz Matthews, the Bulldogs succeeded in completely changing their game into a quarterback, Coach good job accomplished.

Howe received the opening kickoff and returned it to their 40 yard line then drove the 60 yards to a tuchdown. Yonce going the last 12 yards

Quarterback Stevens scored on aone yard plunge after it had been set up by a pass and run play of 55 yards, Stevens to Patterson. Yonce ran over for the two points and the half ended Howe 14, Allen 0.

The last half was Allens but they were unable to overcome the 14 bulge Howe had amassed in the first half. Al-

APPLICATION FOR BANK CHARTER FILED

Austin (AP) - The State Banking Department said today an application had been received for a state bank at Howe in Grayson County.

would have capital of \$75,000 surplus of \$50,000 and reserve of \$25,000.

of the First National Bank at Anna would be president; Edwin Hayes of Anna, cash-At a called meeting of the ier; and Dudley Robinson of

Other directors proposed areO. W. Lamb, Sherman; P. K. Carmichael, Dallas; Wiliiam Trice, Van Alstyne; L. S. Thompson, Nowlin Langford, E. F. Arterbury, C. C. fence or storm cellar, the Jones, Jack Norman and Marshall Robertson, all of Howe.

No hearing date has been

Note - The law provides that when a group of people is issued the directors will wish to start a bank, in a community they must first form a temporary organization for a bank, then this organization must apply to the state banking commission Mr. and Mrs. Carl Dixon of for a charter, then upon that sometime next spring. Fort Worth spent the week application it is the duty of end visiting Mrs. Dixon's this state banking commi- the men who are working on mother and father, Mr. and ssion to: First ascertain if the bank are doing everything Mrs. E. F. Boatright and her there is a need for a bank, they can to hurry things aher sister and brother-in-law Second: if the people are long, but there are certain Mr. and Mrs. D. C. (Shine) financially able to establish things that have to be done,

The Howe Bulldogs gave ien got on the score board in prise last Friday night by Marion running 40 yards for defending district champs, the two points. An inter-

The Bulldogs made their last and winning touchdown on a five yard scamper by a 50 yard punt return for a when it was struck by the the service. Burial was in two yard line, first and goal the north edge of Bells. but the hard charging Bulldogs held them and four complimented on the good plays later took over the ball was to run out the clock.

sive blocking.

This was the first district championship game and while we have seven more to go, don't count Howe out of the running.

When we make an error or omission we are only too glad to correct it.

Mr. and Mrs. F. L. Odom visited theid daughter, Mrs. Sunday.

Alice Ann and Tommy Thompson of Baylor Univervisitors in Howe.

A. L. Greer, vice-jresident the community where they their credit rating good in reside.

> Now the first two steps have been taken: the temporary organization has been made. Now how long it will take for the bank commission to make its investigation is the \$64 question. There is little doubt that the charter will be granted for Howe does need the bank and the officers and directors elected are good men, financially and otherwise, and everything has been done properly.

> Now, as soon as the charter procede to organize the gank, select a site buy it, let a contract for a building.

Then when the building is ready we will have the -GRAND OPENING probably

We want to assure you that a solvent bank and Third: are and it just takes time.

TRAIN-CAR CRASH IN BELLS LLS HOWE

Bells - The colision of a 1959. The record for the Missouri-Kansas-Texas pas-county is 26, set in 1949. senger train and an automobile here Sunday claimed the life of the driver, 59-year-old Cornelius Harper Ratcliff of Howe Route 1.

Gary Yonce. Marion put Al-Joe Dixon of Bells said, "It Don Howland of Tom Bean, ien back in the running with looked like the car exploded" Baptist minister conducted t.d. then a series of reverses train at 8:12 a.m. at the rail Holloway Cemetery. gave Allen the ball on Howe's crossing on farm road 1897 in

Mr. Ratcliff was killed instantly when thrown from the on downs with 87 sceonds on Katy's Texas Special sheared the clock. All they did then the 1951 Dodge in half just behind the front seat, carry-Coach Ray suggests that, ing wreckage a quarter of a and we agree with him, that mile down the track. Mr. Billy Corbin, Laffel Brown, Ratcliff was the car's only Melvin Plumlee, Larry Carver occupant Dixon said he had Paul Moody, Ken Caldwell, just crossed the tracks when and Paul Bowers for defen- he met the Ratcliff car. "He sive plays also Jimmy Dilly, was driving pretty slow," Dix-Jeff Jaresh, Phil Caldwell on stated. "I had a feeling and Corbin for their offen-something was going to happen and watched him. I don't believe he heard or saw the train."

> The train crew told Texas Highway Patrolman Kenneth Crossley they saw the car when it was about 60 feet from the crossing. "It was going slow and we thought it was going to stop," engineer William T. Lowrey of Denison said.

When the train struck the Barbara Malone of Dallas car, Dixon sent his wife to a nearby house to call an ambulance and the highway patrol. He then ran to Mr. Ratcliff but was unable to de-The Howe State Bank sity, Waco were week end tect a pulse beat. Mr. Ratcliff was pronounced dead at the scene by Peace Justice Homer Graddy of Denison.

The fatality was the 18th. in the Grayson County highways this year, the highest total since 23 were killed in

Mr. and Mrs. S. K. Haro visited Mr. and Mrs. A. P. Sloan over the week end.

Mrs. Carl Bennett of Dallas Teenage Classes 6:00 P.M. Sunday.

vorn of Plainview spent the week end with Mr. and Mrs. Where Visitors are Welcomed S.. R. Odom.

Services Tuesday

Funeral services were held Tuesday in the First Baptist Church of Tom Bean, Rev. J. A. Moody, Church of God A witness to the accident, pastor, Van Alstyne and Rev.

> Mr. Ratcliff was born Feb. 28 1904 in Bonham and married Miss Georgia Willeford October 18, 1925. He was a member of the Church of

> Survivors are his wife, two daughters, Mrs. I. W. Harrington of Tom Bean and Mrs. B. O. Sprvill of Childress; three sons H. L. of Perryton, Everett of Ft. Stockton and Earl of Van Alstyne: tw frothers, George Ratcliff of Howe and Harvey Ratcliff of Iowa Park; a sister, Mrs. Maude Spivey of Fort Worth and 15 grandchildren.

CHURCH SERVICES AND ANNOUNCEMENTS

BAPTIST CHURCH

Sunday School 10:00 A.M. Morning Worship 11:00 Ar M raining Union 6:30 P.M. Evening Worship 7:30 P.M. Ved. Prayer Mtg. 7:30 P. M.

CHRISTIAN CHURCH

Sunday School 10:00 A. M. Worship Service 11:00 A.M. A. T. DeGreot, Pastor

METHODIST CHURCH

10:00 a.m. Sunday School 11:00 a.m. Morning Worship 6:30 p.m. Youth Fellowship 7:30 p.m. Evening Worship. WEDNESDAY:

8:00 p.m. Prayer Meeting. Everyone is invited to attend.

CHURCH OF CHRIST SCHEDULE

SUNDAY:

Mr. and Mrs. J. J Bennett Bible Classes 10:00 A.M. visited his brother, Mr. and Morning Worship 11:00 A.M. Evening Worship 6:30 P.M. WEDNESDAY:

Mr. and Mrs. Earnest Lov- Vid-Week Bible Classes

And Members Expected

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BULK RATE

WONDERFUL JESUS

By Roy Cloudt Isaiah 9:6

No earthly words can adequately describe the majesty and the wonder of the Lord Jesus Christ!

The Bible presents Him in many different ways. The Bible declares Him as "the Redeemer," "the Saviour," "the Light of the world", "the Bright and Morning Star," "the Balm in Gilead," and "the Great Physician."

Isaiah, at least seven hundred years before Christ was born, said that His name would be called "WONDERFUL!"

1. HIS BIRTH WAS WONDERFUL.

His birth was no ordinary one. His brth had been prophesied from the time God came down in the Garden of Eden: "The seed of the woman shall bruise the serpent's head." This is prophecy of the virgin birth of Jesus Christ. It is wonderful to know the birth of our Lord was foretold thousands of years before He was born. Read Luke 1:32-35.

2. HIS LIFE WAS WONDDERFUL!

Jesus lived a perfect life. He is presented in the Bible as the One who could walk on the waves of water, who could still the tempest, heal the leper, raise the dead, and open the eyes of the blind.

The might of the Roman Empire could not keep His body in the tomb; the unlearned fisherman could preach the message of His resurrection and thousands of lives would be instantly transformed.

Atheists, skeptics, infidels, agnostics have had their lives changed. Jesus never made a mistake, He never uttered a word He had to take back; He was a miracle preforming Saviour

> Nor mortal can with Him compare, Among the sons of men; Fairer is He than all the fair That fills the heavenly train.

His life was filled with humility. Paul speaks is Philippians 2:6-8: "Who, being in the form of God, thought it not robery to be equal with God: But made Himself of no reputation, and took upon Him the form of a servant, and was made in the likeness of man, He humbled Himself and became obedient unto death, even the death of the cross."

The life of our Saviour was filled with compassion. Jesus had a deep love and concern for every man. In fact He said, "It is not my will that any should perish, but that all should come to repentance." Jesus helped those who were physically ill and spiritually sick. Overlooking the city of Jerusalem one day, Jesus stood and wept.

3. HIS DEATH AND RESURRECTION WERE WONDERFUL.

When Jesus come to this earth, He came for the specific purpose of dying for the sins of the world. In fact, Jesus said, "For this cause came I into the world." The Gospel of Luke describes very vividly how Jesus died on the cross for the sins of all mankind. After being mistreated, spit upon, beaten, Him. THE HOWE ENTERPRISE

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> A. P. (Pop) Sloan Owner and Publisher

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Mailed outside Howe Trade Territory \$2.50 per year in advance

EDITORIAL

We notice that Mr. Lowell Thompson of Howe has been selected on the Grayson County Developement Commission, we are for it, Mr. Thompson informs us that it is largely intended to procure industries and business for Sherman and Denison, that is so, but, anything that helps Sherman and, to a lesser extent Denison helps the general vacinity. The opening of those factories just this side of Sherman have helped Howe considerably. And so, anything that boosts Sherman and Grayson County, let's be for it. We do not consider the chain stores in Sherman a benefit to Sherman, and we are glad there are none in Howe and hope that none ever opens its doors here.

With the cotton picking season on, it is cbvious that a lot of money that should be handled here in Howe is going elsewhere for want of a cotton gin. Of course it would be next to impossible to operate a cotton busi- new law making it possible insurance companies. These ness successfully without a bank, but with a bank practically assured, let us make every effort to get a cotton and grain business established here.

We also need a drug store and physician. A funeral home would starve to death here for one very rarely dies here.

and a crown of thorns placed upon His head. He prayed and said (Luke 23:34), "Father, forgive them; for they know not what they

The Bible says in Hebrews 9:22. "And without the shedding of blood is no remission."

> "My hope is built on nothing less Than Jesus' blood and righteousness; I dare not trust the sweetest frame, But wholly lean on Jesus' name. On Christ the solid Rock I stand, All other ground is sinking sand. All other ground is sinking sand."

4. HIS POWER TO SAVE IS WONDERFUL.

The Bible is filled with many phrases that reveal God's power to change men's lives. In Isaiah 45:22 we read: "Look unto me, and be ye saved, all the ends of the earth; for I am God, and there is none else." In Matthew 11:28, God speaks: "Come unto me, all ye that labor and are heavy laden, and I will give you rest." Again in Isaiah 1:18: "Though your sins be as scarlet, they shall be as white as snow; though they be red like crimson, they shall be as wool."

Jesus is able, willing and ready to transform the life of any person who will trust

Mr. and Mrs. Grover C. Blakley of Dallas spent the week end with Mr. and Mrs. Shine Smith.

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governor with the idea to Texas 65 Health Insurance relieve the need of Texas' Association is a group of senior citizens for low cost health insurance. The legislature also recognized the need and promptly drafted and passed the necessary bill

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Tom Bean and Howe, Texas

going college recently we are Sunday for a week's visit sorry we omitted Brady Mayo with her aunt, Mrs. W. E. son of Mr. and Mrs. Bill Mayo who is attending East Texas State College, Commerce.

In listing the young people, Mrs. C. R. Thompson left West of Ozona and other relatives.

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New Owners Mr. & Mrs. DON W. THORN

MORE ABOUT SOCIAL SECURITY

Each month close to nineteen million people receive socal security checks in the mail. Over 8,400 of these people live in Grayson County according to Gus Jones, district manager of social security in Sherman. Among these are retired or disabled men and women, their spouses, children and also widows, widowers and dependent parents. "If you are one of these people, you probably depend on the check and expect it to be delivered on time each month. It is a real tragedy to most folks if their checks are delayed," said Jones. "Here are some suggestions that may help you eliminate the risk of having a check delivered late, or possibly having it returned to the Treasury Department," he said.

"If you are moving and are changing your address, try to give the Social Security Administration advance notice," Jones advised. "Social Security checks are prepared by the Treasury Department about the middle of each month. This allows for delivery early the next month.

HOWE SCHOOL

CALENDAR

November 28 & 29 Thanksgiving Holidays

December 20. Christmas Holidays begin

January 2, Resume classes After Holidays

March 27-30, Easter Holidays

May 17. Baccalaureate

May 21. Commencement

May 22, Last day of school

May 25. School closes (hand out Report Cards etc.)

> _____ HOWE HIGH SCHOOL FOOTBALL SCEDULE

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There
Here
There
Here
There
Here
There

xConference Game. ____

1 755 Model Ford for Sale Good Condition, See Mrs. J. W. Presley, Dorchester, Tex.

FOR SALE: Small Philco Refrigerator, good condition \$25 Phone 532-2525.

TO WHOM IT MAY CON-CERN: Anyone who may be interested in forming a Roping Club or Saddle Club contact Ronnie or Carl Bearden in Howe. If by mail, General Delivery, Howe Texas.

FOR SALE: horses, saddles, cattle (cows & calves), new tractor tires of all sizes, one (1) new scratcher plow with 3-point hitch. See C. L. Simco or 482-5696 after 6:00 p.m. or Leslie Wilson 482-5267. In Van Alstyne, Texas.

lif a change of address is rene stated.

The report of a change of hold a person's check. Examceived in the social security address must be made in ples of this are the remar- have returned from Lubbock payment center too late to writing and should include riage of a widow, the death and Stroud, Oklahoma where process, it may not be pos-the beneficiary's claim num-of the recipient, etc. sible to make the change in ber, his full name and the Additional post cards may be Mrs. Hestand's brother-in-law time. The only way that such new address. All social se- obtained from any social se- Capt. Carl Laffon, who was a check could be forwarded curity beneficiaries have been curity office," Jones said. properly is if the change of given a post card form as a address had been reported to convenience in making these tions are urged to get in the Post Office. Therefore, requests. The same post touch with the local social it is very important that the card can be used to notify security offices. It is located Post Office also be notified the social security office of at 315 West Mulberry Street ton, California is visiting his of any change of address," any important change in the in Sherman or you may brother, Mr. and Mrs. W. status which would stop or phone 893-4301.

Readers who have ques-

Mr. and Mrs. David Hestand they attended the funeral of killed in an airplane crash at Kirkland Air Force Base in Albuquerque, New Mexico.

Mr. Jimmy Hicks of Comp A. Wilson.

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