

Inside today

Guide for financial planning - D1

HAVE WE GOT A LINE FOR YOU
New, low classified rates for all private party or commercial
Call 733-0826 today!

Resignation: Jerome chief - B1

The Times-News

82nd year, No. 41

Twin Falls, Idaho

350 7/23/81 5962
KALVAR CORP
3322 S 3RD E
SALT LAKE CITY UT 84115

5¢

Tuesday, February 10, 1987

House approves raising drinking age to 21

By QUANE KENYON
The Associated Press

BOISE — Shrugging off the argument that it was "federal blackmail," the Idaho House voted 53-30 on Monday to raise the legal drinking age from 19 to 21.
The bill now goes to the Senate, which will have to decide between the House-passed bill, and a competing Senate bill.
Idaho is one of a handful of states, most in the West, which have refused to meet an order from Congress to make 21 the legal drinking age. The threat is the loss of federal highway funds, and that was an argument advanced in Monday's debate.
Idaho has been advised that it will lose 5 percent of its 1987 federal highway funding, an estimated \$4.5 million, with twice that amount in subsequent years.
Sen. Phil Batt, R-Willard, said if

Neibaur criticizes colleagues who voted no

By JANE ROBISON
Times-News writer

BOISE — Charging to the defense of the federal government on Monday was an unlikely foot soldier — Rep. Mack Neibaur, R-Paul.
Neibaur, generally viewed as one of the House's more conservative members, chastised his colleagues for supporting "states' rights over the national interest" during the debate on raising the drinking age to 21.

"I certainly am greatly to hear what I've heard today," Neibaur said. "We're a republic of the United States, not a republic of Idaho. If we don't play a part in the government of the United States, we can't do it alone.
"When we speak about freedom, our first obligation is to the nation as a whole, and then to the state and then your community."
Neibaur said the bill was a good bill, and he was tired of listening to "the crap that's not pertinent to the problem facing us today."

Neibaur was among 33 lawmakers supporting the bill. Rep. Celta Follings, R-Buhl, and Rep. Gary Robbins, R-Dietrich, were the only two Magic Valley representatives. Among the 30 voting "no" were:
Debate centered around the horrors of federal intervention, the merits of preventing teen-age drunken driving, and the reality of losing \$4.5 million in federal funds if Idaho did not vote.
Both Republican and Democratic legislators agreed that the federal

government was "blackmailing" states into approving legislation by holding the \$4.5 million in federal highway money hostage.
"The last thing we should do is acquiesce to hostage taking," said Rep. Chris Hooper, R-Boise. "We have to start saying 'no' to the federal government."
Joining Hooper was the more conservative Rep. Lisa Allan-Hodge, R-Caldwell. Hodge argued that lawmakers were selling the rights of 19- and 20-year-olds for a price.
See NEIBAUR on Page A3.

the bill is assigned to his State Affairs Committee, he plans to bring it up for discussion as quickly as possible.

At the same time, the committee will discuss a bill sponsored by Sen. Mike Blackbird, D-Kellogg. It also raises the drinking age to 21, but

with a provision that if the state of South Dakota wins a U.S. Supreme Court challenge over the speed limit, Idaho's drinking age would revert to

19.
Rep. John Sessions, R-Driggs, whose Transportation and the Speed Committee originated the drinking-

age bill in the House, said he hoped the House vote on the drinking-age bill would convince the Senate there is little House sentiment for Blackbird's bill.
But Batt said he felt the Senate would consider both bills independently.
Before the final vote was taken, Rep. Ruby Stone, R-Boise, led a drive to put the bill up for amendment. It was defeated, 52-31. She told House members she wanted to add an amendment similar to Blackbird's legislation.
House members supported the bill for a variety of reasons, both moral and financial.
Some House members backed the bill because they felt it would lessen teen-age exposure to alcohol. Others said Idaho can't afford to lose millions of dollars in federal highway funds.
Rep. Dean Sorenson, R-Boise, chief
See AGE on Page A2



TWIN FALLS

Legwork

Putting some boot power into his job, Vernon arm on Sheehone Street in Twin Falls. Bybee, a Union Pacific employee, remarked, "Wish I had \$10 for every one I have replaced in 28 years, referring to his frequent duty."

Beirut kidnappers extend deadline

By RODEINA KENAAN
The Associated Press

BEIRUT, Lebanon — Moslem kidnappers said at the midnight deadline for killing three American hostages and an Indian that they had extended it "until further notice."

A handwritten statement in Arabic signed by Islamic Jihad for the Liberation of Palestine described the decision as a response to pleas from the hostages, their families, Lebanese organizations and the Indian government.

It was delivered to the Beirut office of a Western news agency with a picture of Robert Pollitt, one of the hostages.

Hostage Alann Steen had said in an earlier message Monday that the kidnappers would die unless Israel freed 400 Arab prisoners. He said the captors would not reconsider the death-verdict or extend the deadline.

"We will be executed at midnight," Steen, 47, of Boston, said in the letter to his wife. It was accompanied by notes to their wives from the two other kidnapped American college teachers.

"Until then if you do love us and your hearts beat for us, put pressure on Israel to show good will. Let Israel promise the organization of the kidnappers) to show good will," Steen wrote.

"Let Israel promise the organization plainly and officially that 400 Palestinian mujaheds (holy warriors) will be free. Otherwise, we won't be alive after midnight."

The statement at midnight said the kidnappers found "certain positive points" in remarks by Foreign Minister Shimon Peres of Israel about their demand for the release of Arab prisoners.

"We want the fastest clarifications on this subject," it said.

Shultz calls terrorists 'animals'

By BARRY SCHWEID
The Associated Press

WASHINGTON — Secretary of State George P. Shultz denounced hostage-takers as "animals" Monday night and vowed the United States would raise the cost to those who abduct Americans.

However, Shultz cautioned against dramatic statements and said "we shouldn't be running around using our capacity for force, right and left."

Shultz spoke at a reception at the State Department where he received an American Legion award for the struggle against terrorism.

"We need to work very hard at this problem," he said. "But we work at it better to the extent we work at it reasonably quietly."

Shultz made no direct reference to a threat by a clandestine Islamic group to kill three American professors and an Indian academic if Israel did not release 400 Arab prisoners.

The (3 p.m. MST) deadline passed without apparent incident an hour without communique said, without elaborating.

Peres said Monday in Jerusalem that Israel had not received a request from the United States to free the prisoners. "Nobody has approached Israel on this issue, and Israel won't take any initiative on

McFarlane hospitalized for overdose of Valium

By BARRY SCHWEID
The Associated Press

WASHINGTON — Former national security adviser Robert C. McFarlane, who figured prominently in President Reagan's clandestine sale of weapons to Iran, was hospitalized Monday for a Valium overdose that police were treating as an apparent suicide attempt.

McFarlane ingested between 25 and 30 pills, said Detective Lauren Acquaviva of the Montgomery County Sheriff's Office. He said he did not know how many milligrams were in each pill.

Acquaviva said a police investigation was routine procedure after a report of "an unattended death or death attempt."

McFarlane had been scheduled to testify Monday before a commission investigating the Iran-Contra affair, according to published and broadcast reports.
CBS News, quoting unnamed, informed sources, reported that hospital officials believed the overdose resulted from a suicide at-

tempt. CBS, citing unnamed friends of McFarlane, also reported that he had been depressed and emotional recently.

But McFarlane's lawyer, Leonard Garment, said "neither I nor the sources of the report can know what Bud McFarlane's intentions were."

Garment called the story "the most irresponsible and obscene piece of in my whole professional life."

The lawyer said he had not talked with McFarlane since last Friday. But, he said, experts on the drug believed it was virtually impossible to commit suicide with Valium.

"Bud McFarlane has served his country long and faithfully, and never with greater distinction than by coming forward and being the only one to give a full story, under oath and without access to a single page of his official record, of the Iranian arms sale," Garment said. "I am sure the country will simply wish him well."

McFarlane, 49, was admitted to Bethesda Naval Medical Center
See MCFARLANE on Page A3

Employers forced to face child-care issue

By RANDOLPHE SCHMID
The Associated Press

WASHINGTON — Child-care programs, today a crucial problem for working couples, will likely become increasingly important to employers who want to keep experienced staffers on the job, a new study says.

"In the future, tight labor markets will make it harder to replace experienced female employees who leave work to start a family," says the report published Monday by the private Population Reference Bureau.

"In the years since the end of World War II women have flooded into the labor market, and time away from their traditional home-bound duties has forced millions of mothers into a dilemma of finding jobs for small children."

"Today, more than half of married women with children under age 6 are employed, compared with only one in eight in 1960, Census Bureau statistics show."

"The growing number of women

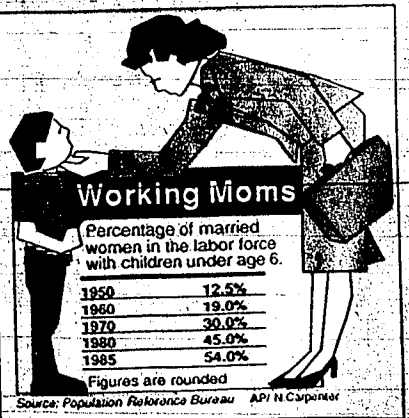
working raises a number of very difficult issues for them and their families. Indeed, most working women face a tremendous personal struggle in trying to balance their personal and professional lives," the new study observed.

Responses to this change have varied from family to family and region to region, with some employers instituting programs to assist their workers. Those actions will become increasingly important," says the study by Martin O'Connell, of the U.S. Census Bureau, and David E. Bloom of Harvard University.

"Many women find it extremely difficult to decide whether they are mothers who happen to work, or workers who happen to be mothers. Their simultaneous involvement in career and mothering entangles many women in exhausting lifestyles," O'Connell and Bloom observe.

Some can hire help, but most domestic workers do less than half the housework and "household" are

See CHILD on Page A3



Source: Population Reference Bureau, API/N Carpentier

West Beirut car bomb kills 15

BEIRUT, Lebanon (AP) — A car bomb exploded in a crowded Shiite Moslem neighborhood Monday, killing 15 people and wounding 80, police said.

The mainstream Shiite Amal militia accused L.O. leader Yasser Arafat of engineering the blast.

"It is a gift carrying death from Arafat," an Amal statement said.

Four other people were killed and 12 wounded Monday in mortar and rocket duels between Palestinian

guerrillas and Shiite militia fighting for control of refugee camps near the blast scene.

The car, a white Mercedes-Benz, was laden with 165 pounds of explosives, police said. It detonated at 2:45 p.m. near a filling station in the Rowass district, starting fires and damaging about 10 cars in a narrow alley.

It was the first car bomb explosion in Moslem West Beirut this year and the third in the city, which is divided

into Moslem and Christian sectors.

Men of Justice Minister Nabih Berri's Amal rushed into the street, firing rifles in the air to make way as ambulances and cars could evacuate casualties.

Rescuers carried away car bomb casualties as the thud of exploding shells from the "camps war" echoed Beirut, and as Palestinian women and children pleaded in the streets for humanitarian aid.

Hostages

Continued from Page A1

He declared on Sunday, however, that Israel was willing to discuss trading Arab prisoners for an Israeli airman shot down in Lebanon.

Steen's three-page letter was delivered to the Beirut office of a Western news agency with a photograph of Steen at mid-afternoon, 2 1/2 hours before the deadline.

It implied that an Israeli prisoner would do and that the 400 prisoners would not actually have to be released Monday.

In Washington, White House spokesman Marlin Fitzwater and State Department spokesman Charles E. Redman said there would be no concessions to terrorists. They said Washington had not approached Israel on the kidnappers' demand.

Mrs. Steen, students and officials of Beirut University College, where Steen and fellow educators Robert Pohll, Jesse Turner and Mithleshwar Singh were abducted Jan. 24, authenticated Steen's handwriting.

Steen is a communications in-

structor; Pohll, 53, of New York City, lectures on accounting; Turner, 39, of Boise, Idaho, is a visiting professor of mathematics and computer science; and Singh, 60, born in India and a legal resident alien of the United States, is a visiting professor of finance.

His letter urged the hostages' wives, the American people and the media to "push our government to order Israel to guarantee the release of 400 Palestinian mujahids before midnight."

McFarlane

Continued from Page A1

a.m. EST. Hospital spokesman L. Rus Sanford said McFarlane was in good condition.

Peter Morgan, one of McFarlane's lawyers, said the former White House official had taken an overdose of the drug, a tranquilizer, which frequently prescribes to relieve anxiety disorders and tension resulting from stress.

Presidential spokesman Marlin Fitzwater noted that McFarlane is a private citizen and said, "We don't have any information on his condition."

L. Gall Fetterman, a spokesman for the hospital, said he knew nothing about the CBS report or about McFarlane. Fetterman referred all inquiries to Sanford, who he said had left for the day and could not be reached.

Acquaviva, the Montgomery detective, said an ambulance was met on arrival at the McFarlane home by McFarlane's wife, Jonda, and an unidentified neighbor. McFarlane was conscious and able to talk a bit but did not indicate why he had taken the pills.

"He made no statement as to the

reason why, although there's every indication it was an overdose," Acquaviva said. "He did not talk outside of indicating he had taken the Valium." Mrs. McFarlane appeared to be upset but also apparently perplexed about the situation.

McFarlane was scheduled to have appeared at 10 a.m. Monday before the Tower Commission, the presidentially appointed panel investigating the role of the National Security Council in the Iran arms affair. The Washington Post reported in Tuesday's editions.

Child

Continued from Page A1

not much help either," with the majority of them doing less than one-fourth of the housework, the authors state.

Women have been seeking jobs in a market with a surplus of labor, during the time when the children of the post-World War II Baby Boom flooded the market. But that will end in the 1990s as the smaller "Baby Bust" generation comes along and there are more jobs than workers, the report comments.

That means companies will be faced with competing for experienced workers, and the result could be incentives to improve benefits such as child-care programs.

In addition, pressure for better child-care programs will also be created by other recent trends, according to the report "Juggling Jobs and Babies: America's Child Care Challenge," published by the private, non-profit population

research center.

Delayed childbearing, for example, has been occurring as women sought educations and careers before starting families. The result is that the time they do have to spend with their children, women have accumulated more work experience and earn higher salaries, making them more likely to want to return to work and to be able to pay for child care.

And the high divorce rate and growing number of unmarried mothers means more women have to support families on their own, increasing the demand for child care while they work, the study notes.

Meanwhile, however, "lack of affordable child care is probably preventing many poorly educated and low-income mothers from working at all, when they are the women who need jobs the most."

Even after labor becomes more scarce, the report suggests that "most employers will need coaxing

by federal, state and local government to adopt progressive child-care policies."

A variety of approaches is possible, O'Connell and Bloom state, including:

- Flexible work schedules, designed to make it easier for parents to arrange their work times to juggle family and job responsibilities.
- Block scheduling, allowing workers to work fewer, longer days, to reduce the number of days child care is needed.
- Employer-sponsored child care, a benefit that has increased in some parts of the country.
- Flexible benefit plans which allow workers to parcel out their job benefits to the programs they need, such as child care.
- Other programs such as increased employee leave for maternity and paternity, government tax benefits and public and private school programs.

Shultz

Continued from Page A1

and a half before Shultz spoke. Leaders of the Islamic Holy War for the Liberation of Palestine announced an extension but did not set another deadline.

Shultz said dealing with the hostage problem is tough because "we are sympathetic people and we all feel, as the president does, when an American overseas is kicked

around, we're kicked around."

He told the audience of fellow veterans — Shultz was a combat Marine in World War II — that "we're going to do something about it."

And yet, Shultz said, if the United States dramatizes how important American hostages are to the country, that "tends to devalue the value of the hostages to those who have

them."

Shultz added: "That's not in the interests and it's in the interests. At the same time, we want to raise the costs to the animals who hold them. And there are various ways of doing that."

The threat was contained in a message read by one of the hostages, Alann Steen.

Age

Continued from Page A1

sponsor, argued that according to national statistics, drivers 19 and 20 are a disproportionately high number of alcohol-related highway fatalities.

He said if the law had been in effect the last three years, statistics indicate that 15 lives would have been saved. Other House members disputed the numbers, and Sorensen said later the number could be lower.

"I want to eliminate the blood and carnage occurring on our highways," said Rep. Gary Montgomery, R-Boise.

Drinking is "a social problem that permeates out and reaches all of us," said Rep. L. Ed Brown, R-Pocotillo. "We need to send a message to our young people" against alcohol, he said.

The legislation contains a "grandfather" clause, allowing anyone age

19 or 20 on the day the bill becomes law to retain legal drinking rights.

Some House members argued that means the Idaho bill does not meet the congressional mandate.

"You can't 'kinda' comply" with the federal mandate, said Rep. Jerry Deckard, R-Eagle. "We're headed for a wreck."

Rep. James Lucas, R-Moscow, argued that it was federal blackmail, and Idaho has a long history of giving in to such demands.

He urged House members to reject the federal requirement, and then said the state 35% tax by 1 cent. That would raise the same amount next year that would be lost in federal funds, he said.

"We are trying to solve a social problem with a law. That has not been done before, and it will not be done now," said Lucas.

"Someone should speak for those who are dead," said Rep. Joan Wood, R-Rigby. She said House members should remember the people killed in accidents involving young drivers who had been drinking.

Today's weather

Considerable cloudiness continues

Twin Falls, Burley, Rupert, Jerome and Gooding: Considerable cloudiness and light winds today. Highs in the mid 40s. Tonight and Wednesday will be mostly cloudy with a slight chance of showers on Wednesday. Lows in the mid to upper 20s. Highs in the low to mid 40s. Camas Prairie, Halley and Lower Wood River Valley: Considerable cloudiness with light winds today. Highs in the upper 30s to mid 40s. Tonight and Wednesday will be mostly cloudy with a chance of showers on Wednesday. Lows in the teens. Highs in the upper 30s to mid 40s.

Northern Nevada and Utah: High — Cloudy through Wednesday. Scattered light rain and snow showers today. Showers decreasing tonight, then increasing again by late Wednesday. Cooler in mountain areas on Wednesday. Lows tonight from mid 20s to mid 30s. Highs today in the 50s. Highs Wednesday in the 40s.

Nevada — Mostly cloudy through Wednesday with widely scattered showers — mainly near mountains. Showers and gusty winds increasing Wednesday. Snow level near 7,000 feet, lowering on Wednesday. Lows from mid 20s to upper 30s. Highs from mid 40s to upper 50s.

Synops: The National Weather Service in Boise says a very weak weather disturbance moved through Idaho Monday afternoon spreading mid- and high-level cloudiness across the state.

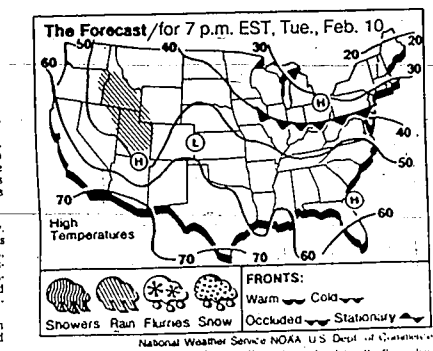
The weather pattern will slowly change this week as the large ridge of high pressure over the western states moves eastward, allowing Pacific storms to penetrate farther inland.

High clouds covered most of the state Monday afternoon. As of 3 p.m., the clouds had begun to thin over the southeast.

Midday temperatures were mainly in the 40s to mid 50s statewide, with the exception of 30s at McCall. Winds were light.

The warmest temperature in the state Monday was 59 degrees at Hagerman, while Fairfield reported the state's low of 4 degrees.

The extended outlook for Southern



Idaho — Thursday through Saturday, scattered showers each day with snow showers over the mountains. Highs in the upper 20s and 40s. Lows in the 20s to low 30s.

Elsewhere in the nation, Monday's high temperature was 84 degrees at Phoenix, Ariz., and the low was 4 degrees below zero at Sault Ste. Marie.

Idaho road report

BOISE (AP) — The Idaho Transportation Department reported dry conditions throughout the state Monday night with ice or snow on some mountain highways.

Conditions:

- U.S. 95 — Plummer-Coeur d'Alene, dry; sp. spots; Coeur d'Alene-Sandpoint, dry; Sandpoint-Canadian border, dry; Riggins-Whitebird Hill, dry; Grangeville-Winchester, dry; Winchester-Lewiston, dry; Lewiston-Moscow, dry; Weiser-New Meadows, dry; Marsing-Oregon border, dry.
- Interstate 50 — Fourth of July Canyon, dry; sp. spots; Lookout Pass, broken snow floor.
- U.S. 12 — Lewiston-Orofino, dry; Orofino-Kooskia, dry; Kooskia-Lowell, wet; Lowell-Colo Pass, icy spots.
- Interstate 84 — dry.
- Idaho 55 — icy spots.
- Idaho 21 — Boise-Idaho City, icy spots; Idaho City-Lowman, icy spots, broken snow floor; Grandjean-Stanley, icy spots, broken snow floor.
- U.S. 20 — Mountain Home-Pattined, dry; Fairfield-Carey, dry; Carey-Arco, dry; Arco-Idaho Falls, dry; Idaho Falls-Ashton, dry; Ashton-Montana border, dry, icy spots.
- U.S. 25 — Idaho Falls-Wyoming border, dry, icy spots.
- Idaho 51 — Mountain Home-Nevada border, dry.
- U.S. 93 — Nevada border-Twin Falls, dry; Twin Falls-Carey, dry; Carey-Arco, dry; Arco-Salmon, dry, icy spots.
- Idaho 75 — Shoshone-Ketchum, dry; Galena-Summit, icy spots.
- Interstate 86 — dry.
- Interstate 15 — dry.
- U.S. 30 — dry.
- U.S. 91 — Downey-Preston-Utah border, dry.

Idaho 20 — Mountain Home-Pattined, dry; Fairfield-Carey, dry; Carey-Arco, dry; Arco-Idaho Falls, dry; Idaho Falls-Ashton, dry; Ashton-Montana border, dry, icy spots.

U.S. 25 — Idaho Falls-Wyoming border, dry, icy spots.

Idaho 51 — Mountain Home-Nevada border, dry.

U.S. 93 — Nevada border-Twin Falls, dry; Twin Falls-Carey, dry; Carey-Arco, dry; Arco-Salmon, dry, icy spots.

Idaho 75 — Shoshone-Ketchum, dry; Galena-Summit, icy spots.

Interstate 86 — dry.

Interstate 15 — dry.

U.S. 30 — dry.

U.S. 91 — Downey-Preston-Utah border, dry.

National		Idaho		Twin Falls	
City	Temp	City	Temp	City	Temp
Albuquerque	36	Boise	52	Twin Falls	44
Albany	43	Burley	52	Yellowstone	54
Albuquerque	36	Burley	52	Normal	41
Albany	43	Burley	52	Today's sunset	6:03 p.m.
Albuquerque	36	Burley	52	Tomorrow's sunrise	7:41 a.m.
Albany	43	Burley	52		

Index

Business B6-7 Magic Valley B1 Sports C1-3
Classified C3-6 Nation A5, B4 Valley life B3
Comics A6 Obituaries B2 West A3
Idaho A3 Opinion A4 World B6

Circulation Under circulation director
 Circulation phones are manned between 7 and 10 a.m. only. If you do not receive your paper by 7 a.m., call the number for your area:

- Jerome-Wendell-Gooding-Hagerman 538-2535
- Burley-Rupert-Paul-Oakley 678-2552
- Buhl-Castledorf 543-4848
- Filer-Rogerson-Hollister 326-5375
- Twin Falls and all other areas 733-0844

News Stephan Hartgen, managing editor
 If you have a news tip or wish to talk to someone in the editorial department, call 733-0931 between 9:30 a.m. and 5:30 p.m. weekdays. To report local news and sports results after 5:30 and on weekends, call 733-0935.

Advertising Advertising director
 If you wish to place an advertisement, call 733-0931. Classified ads call 733-6628 Monday through Friday from 8 a.m. until 5 p.m., and Saturdays from 8 a.m. until noon. Information on display ads is available weekdays only.

Neibaur

Continued from Page A1

"If you really want to save lives, we should return to prohibition."

Minority Leader Jim Stollech, D-Sandpoint, said legislators should practice a little "civil disobedience," and tell the federal government to "take their money and shove it."

Neibaur told the Times-News later that he views it more as an economic issue, than a states' rights issue.

"The thing that really disturbs me is the loss of federal funds," Neibaur said. "Transferring to a major account for turning this economy around. It's a common-sense thing."

Neibaur was upset not just with the attitude toward the federal government, but also the attitude that teen-agers were mature enough to handle alcohol, he said.

Folkings also said she supported a "sunset" amendment — defeated on the floor. The amendment would have repealed the law if the U.S. Supreme Court rules against the drinking-age requirement imposed by the federal government.

The bill's sponsor, Rep. Dean Sorensen, R-Boise, later said that the 30 "no" votes basically came from two sides — conservatives opposed to federal intervention and North Idaho lawmakers concerned

about the economy and loss of revenue at the University of Idaho.

He said "it's a social problem that permeates out and reaches all of us," said Rep. L. Ed Brown, R-Pocotillo. "We need to send a message to our young people" against alcohol, he said.

The legislation contains a "grandfather" clause, allowing anyone age 19 or 20 on the day the bill becomes law to retain legal drinking rights.

Some House members argued that means the Idaho bill does not meet the congressional mandate.

"You can't 'kinda' comply" with the federal mandate, said Rep. Jerry Deckard, R-Eagle. "We're headed for a wreck."

Rep. James Lucas, R-Moscow, argued that it was federal blackmail, and Idaho has a long history of giving in to such demands.

He urged House members to reject the federal requirement, and then said the state 35% tax by 1 cent. That would raise the same amount next year that would be lost in federal funds, he said.

"We are trying to solve a social problem with a law. That has not been done before, and it will not be done now," said Lucas.

EXPERT SHOE & BOOT REPAIR

3 DAY SERVICE

336 MAIN SOUTH
TWIN FALLS 733-1719

Peterson

WESTERN WEAR

Valentine Specials!

Good Through 2/13/87

Wrangler

BLUE DENIM COWBOY CUT AND BOOT-CUT JEANS

100% cotton, they're pro-ruck for a great fit. Authentic Wrangler style.

\$14.99

ALL Wrangler SHIRTS

NOW 30% OFF Reg. Price

ALL JUSTIN BOOTS & BOOT SOCKS

Justin **30% OFF PRICE MARKED**

Boots Reg. Marked \$93.00 to \$193.00

WALCO INTERNATIONAL INC.

"Serving the Animal Health Industry"

203 4th Ave. W., Twin Falls Ph. 733-2869

LET US TAKE THE CONFUSION OUT OF HEALTH CARE COVERAGE

OPTION A

\$300 Deductible

100% Member Doctor Payment

Hospital and other services are paid at 80% until we have paid \$6,000 in benefits. You pay balance.

Plan pays 100% when covered expenses exceed \$6,000 in a calendar year.

\$1,000,000 Lifetime Maximum

OPTION B - \$200 DEDUCTIBLE

OPTION C - \$500 DEDUCTIBLE

PROTECTION PLUS PLAN:

UNDER AGE 30	MALE	FEMALE	MALE	FEMALE
30 through 39	\$24.50	\$38.50	\$17.00	\$27.10
40 through 49	\$31.50	\$45.50	\$22.00	\$32.10
50 through 59	\$42.50	\$55.50	\$29.70	\$39.20
60 through 64	\$64.00	\$72.50	\$40.10	\$47.90
65 through 69	\$92.50	\$92.50	\$50.20	\$55.80
One Child	\$22.00	\$22.00	\$15.10	\$15.10
Two or More Children	\$38.50	\$38.50	\$26.40	\$26.40

Protection-Plus pays the first \$300 of accident-related expenses in full for physician & hospital services. Compare your plan with "Protection-Plus" One Million Dollar Health Care Plan for individuals and families. Send for our free brochure.

medical Service Bureau

BLUE SHIELD OF IDAHO

LEWISTON 1502 21st Ave. 745-2671
 BOISE 450 W. Wash. 336-2422
 POCATELLO 250 W. Main 234-2020

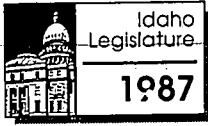
Use our toll free number in Idaho 1-800-632-2022

WOULD LIKE TO FURTHER INVESTIGATE PROTECTION PLUS PLEASE SEND FREE BROCHURE. HAVE A REPRESENTATIVE CONTACT ME. YES NO (Please mark box)

NAME _____
 ADDRESS _____
 CITY _____ STATE _____
 TELEPHONE _____ ZIP CODE _____
 MY INSURANCE AGENT IS _____

All health care plans are subject to applicable exclusions and waiting periods.

By JANE ROBISON
Times-News writer



BOISE — Rep. Ron Black, R-Twin Falls, said on Monday he will vote against something he strongly believes in — a House day-care bill.

Black, who was criticized last year for being a "one-issue candidate" supporting day-care, said he no longer supports House Bill 65, a day-care licensing bill supported by the Child Care Coalition.

Black, owner of a child-care facility in Twin Falls, last year fought hard for a statewide, mandatory licensing bill. And he still supports statewide, mandatory legislation, he said.

But he is backing the group he once led. And he is learning from the other side the meaning of "lobbying

and Sen. Mike Crapo, R-Idaho Falls. Black said the House bill goes too far in setting licensing requirements and will be "too costly for the state to implement."

He also is concerned the House bill may not accomplish the original goal — protecting children from child abuse.

Specifically, the bill exempts unpaid volunteers from a background check.

"I look at this bill and wonder, are we regulating to protect children, or running day-care homes out of business and mandating what goes on in homes?" Black said.

The Senate version, on the other hand, does not go far enough in requiring fire and safety inspections, he said. And the Senate version makes it more complicated for day-

care operators to apply for a license.

But Black said he is convinced the House bill will not make it out of the Senate, and day-care legislation will once again die in the Legislature.

"If we don't pass the Senate version, we will not have a bill this year," Black said.

Gordon Storrs, president of the Child Care Coalition, which supports the House bill, said he is upset with Black's position.

"I'm really disappointed. I don't understand his concerns," Storrs said on Monday.

Storrs called the Darrington bill a "shell that doesn't do anything."

On the other hand, he said, the bill written by Rep. Brent Brocksome, R-Boise, contains enough protections to prevent licensing requirements from running wild.

Oregon House OKs nuclear shipment bill

SALEM, Ore. (AP) — The Oregon House approved a bill Monday calling for a tri-state agreement to regulate nuclear materials shipments in Oregon, Washington and Idaho.

The three states would jointly set safety standards and monitor all shipments of radioactive materials under HB2338. The bill also provides for the states to coordinate their response to accidents involving nuclear shipments.

The 59-40 approval by the House sends the measure to the Senate.

Identical bills are pending in the Washington and Idaho legislatures. Two of the three states would have to approve the agreement for it to take effect.

Floor manager of the bill, Rep. Andy Anderson, R-Roseburg, said the Northwest states face a common problem in the possible selection of the Hanford nuclear reservation as a repository for the nation's radioactive waste.

The U.S. Department of Energy has named the southeast Washington site as one of three finalists for a nuclear waste repository.

"God forbid, if there is a repository at Hanford the whole country would be shipping radioactive material through Oregon," said Anderson.

Even if the repository is not based at Hanford, Anderson said, 500,000 cubic yards of radioactive waste a year would have to be shipped from Hanford to dumps in Nevada or Texas. The DOE's other two candidates for a primary nuclear repository.

If the tri-state agreement is not adopted, Anderson told the House, the three states risk federal preemption of their authority to control the safety of shipments on their highways.

Anderson said the fees now paid by shippers of radioactive materials to the state Energy Department would not increase if the interstate agreement is adopted. He said the agreement would eliminate duplicate inspections by the states, so those fees might be reduced.

Panel approves increases for junior colleges

By JANE ROBISON
Times-News writer

BOISE — The state's two junior colleges should receive as much as a 9.6 percent increase in their budgets, the House Education Committee has decided.

The committee voted unanimously on Friday to request that the budget for the state's two junior colleges be increased 9.6 percent, or \$355,000 total.

If approved, the College of

Southern Idaho would receive \$292,500 in additional money. Gov. Cecil Andrus called for a 7-percent increase or \$273,200 total for both CSI and North Idaho College.

Rep. Russell Newcomb, R-Twin Falls, a member of the subcommittee that made the recommendation, said the House vote signals a "significant shift."

"Last year the committee didn't even deal with it," Newcomb, a freshman lawmaker, said. "I think it's a significant shift and it represents a strong signal to the state."

Newcomb and Rep. Doug Jones, R-Flora, were part of a higher education subcommittee that made the recommendation to the full House Education Committee.

Rep. Robert Scates, R-Coeur d'Alene, and Rep. Thomas Giovannelli, D-Coeur d'Alene were also on the committee.

The House Education Committee also went along with the subcommittee recommendation that the state pick up 50 percent of CSI's NIC's budgets.

State support now amounts to about 37 percent.

CSI President Jerry Meyerhoeffer pushed for a 50-percent level when he testified before the Joint Finance and Appropriations Committee in January.

Despite the Education Committee's recommendation, Newcomb said it will be tough getting the increase through the Legislature.

Lawmaker wants criminal checks on teachers

BOISE (AP) — Rep. Dolores Crow, R-Nampa, says she plans to ask the House Education Committee this week to approve legislation requiring all educators in Idaho to undergo criminal background checks as a condition of employment.

Mrs. Crow said she will call it "the student protection bill."

"It will require background checks for all school employees," she said. The legislation is necessary to help curb child sexual abuse cases involv-

ing school personnel.

"We have had quite a few cases throughout the state involving school employees who have had sexual abuse cases," she said, listing five in southeastern Idaho in the last year.

A local school district official wasn't enthusiastic.

"Darrel Dede, superintendent at Caldwell, said he questioned the need to single out teachers and school employees for special

background checks, when all kinds of people work with children.

Dede said if background checks are a good idea, then perhaps all public servants should be included.

The best way to determine the best people to hire should be "the local hiring agency," he said.

Nampa Superintendent Stephen Youngerman said he wasn't certain the Crow bill is necessary.

"Being fingerprinted as a prerequisite for teaching is a bit ex-

cessive," said Don Byers, head of the Nampa Education Association.

Crow said the bill calls for job applicants in school districts to be fingerprinted and to have their backgrounds checked by the Federal Bureau of Investigation. She said both public and private school teachers would undergo the checks as part of their state certification to teach, and the state Department of Education would be responsible for starting the investigations.

In the case of other school personnel, ranging from secretaries to janitors, local school district trustees would be required to see that the background checks are made.

Her bill calls for job applicants to pay the cost of background checks, which she estimated at \$35. If desired, school district officials could require new background checks every five years.

Investment tax credit gets support

BOISE (AP) — The Republican majority in the state Senate picked up two solid allies Monday in its battle against Democratic Gov. Cecil Andrus' proposal to repeal the investment tax credit.

The Idaho Conference on Small Business, presenting its list of 27 recommendations to improve the state's business climate, underscored the need to retain the credit as evidence of Idaho's commitment to economic expansion.

And the Idaho Property Owners Association endorsed retention for generally the same reasons, but its

for Republican Senate President Pro Tem James Risch was somewhat bitter.

"The Association spokesman Don Chance said the group believes the credit should be retained, he acknowledged the need for additional state support for education — the effort to which Andrus has directly tied repeal and the \$14.5 million it would generate.

But as an alternative, Chance said his group backed repeal of the extremely lucrative sales tax exemption for equipment purchased for nonfarm production. That exemp-

tion from the sales tax has been jealously guarded by many in the legislature. No figures were immediately available on the impact of that proposal, but Chance estimated that it would generate between \$60 million and \$80 million a year.

The governor, who has had his own bandwagon for repeal picking up major business and corporate supporters over the past two weeks, has argued that the tax break has not generated the jobs it was intended to and the money underwriting it would be better spent to bolster the state's educational network, a critical issue in reviving Idaho's anemic economy.

Risch also said his majority supports the governor's request for \$2.1 million for the Commerce Department.

Legislative log

By The Associated Press

Sent To Governor
HB18 (Education) — Adopts federal Rehabilitation Act amendments into Idaho law.

HEARINGS (Appropriations) — Diverts \$4.3 million from the Water Pollution Control Fund to the general treasury to cover additional Medicaid benefits.

Confirmed By Senate
Merle Parsley as manager of the State Insurance Fund.

Legislative Action Complete
SB1005 (State Affairs) — Recognizes and declares the Vietnam Veterans' Memorial at Freeman Park-Idaho Falls, as the official Vietnam veterans memorial in Idaho.

Introduced In House
HB137 (Appropriations) — Appropriates \$100,000 from the Water Pollution Control Account to Department of Commerce to fund effort to land Superconducting Super Collider project for Idaho.

HB138 (Appropriations) — Appropriates an extra \$100,000 to Department of Commerce.

HB139 (Revenue and Taxation) — Allows taxing district to submit budget request within allowable tax limits.

HB140 (Health and Welfare) — Gives drug addicts same rights for treatment and rehabilitation as alcoholics currently possess.

HB141 (Health and Welfare) — Allows optometrists to use certain therapeutic pharmaceuticals; allows certified optometrists to "remove foreign" objects from the eye.

Introduced In Senate
SB1089 (Education) — Reduces from four weeks to one week the requirement for publishing notice of bond sales.

SB1090 (Education) — Clarifies that adjusting school levies each year, the property values to be used are those on Dec. 31 of the previous year.

SB1091 (Resources and Environment) — Authorizes issuance of a state migratory waterfowl stamp.

SB1092 (Finance) — Requires

legislative appropriation of federal money funneled into the state for the unemployment compensation program.

Breakfast Special

TASTY OMELETS

Choice of • Denver • Plain • Ham & Cheese
• Spanish • Cheese • Avocado & Swiss
• Bacon, Cheddar, Mushroom
• Bacon, Sour Cream & Green Onion.

Buy 1 — Get 2nd For 1/2 Price

Offer Expires Feb. 28, 1987

CURT'S TOMMYKNOCKER

125 Main Ave. E. Open 6 a.m. - 5:30 p.m. 734-5930

Just For **Valentine's Day**

Special Blouse Rack

Values to \$54.00
Sizes 4 to 20
YOUR CHOICE
\$25.00

Large Selection — Sensuous, Intimate Apparel

FREE GIFT WRAP

See our full line of Spring Merchandise — Now In Just A Short Drive

Gane's
The Fashion Center
113 8th St.
434-9377
In Rupert

Special Valentine Treats —
Covener's Candies
Chocolates, toffees, cinnamon hearts, and assorted candies in 16 flavor Valentine's packaging ready for gifting. Best gift for your Valentine.

English House
720 Main Avenue
Twin Falls • 734-5116

STRONG ARM
GAS CHARGED LIFT SUPPORT

Replicates more lift support on herbicide, weed, and roof wagon windows. Easy to install.

Reg. Price \$11.99
AS \$11.99
AS \$11.99

NORDLING PARTS CO.
333 Main Ave. E., Twin Falls

THE FINEST IN OAK FURNITURE

- For your home
- Customized designed
- Affordably priced
- For your office
- For commercial
- Quality plus

Stop in Today for Savings Galore

Engberg's

Open Mon-Fri. 7 A.M. to 5 P.M. Sat. 1 P.M. to 5 P.M.
2433 ROSTRON CIRCLE • TWIN FALLS, IDAHO 83301
South on Eastland • 734-7759 • Turn Left at Gallatin Valley Sued

THERE'S A RELIANCE ELECTRIC WATER HEATER TO FIT YOUR FAMILY AND YOUR BUDGET

From **\$121³⁸**

Several Models To Choose From

LOW INTEREST IDAHO POWER FINANCING AVAILABLE

VOLCO

BUILDING MATERIALS CENTERS

Twin Falls 1890 Highland Ave. E. 733-5571
Jerome 324-3161
Burley 303 Overland 876-5885
Garding 113 Main St. 934-8427
Rupert 320 8th St. 438-4245

*Idaho Power considers "high efficiency" electric water heaters to have an Energy Factor (EF) of .85 or higher.

White-Westinghouse

1986 CLOSE-OUT WASHER AND DRYER

\$21⁶⁴ MONTH

For 36 months with \$100 down and sales tax \$32.40

LA 400 WASHER

- Large Capacity Basket
- 3 Position Water Saver
- Porcelain-Enamel Wash Combinations

Reg. \$249.95 **NOW \$379⁰⁰**

DE 400 DRYER

- Regular, Permanent Press
- Delicates And Air Fluff Settings

Reg. \$249.95 **NOW \$269⁰⁰**

BANNER

127 2ND AVENUE WEST 733-1421

Opinion

The Times-News

William E. Howard
Publisher

William C. Blake
Advertising Manager

Stephen Hartgen
Managing Editor

Michael Gower
Circulation Manager

The members of the editorial board and writers of editorials are Stephen Hartgen and William E. Howard

Personal care may return to hospitals

I am a 71-year-old, semi-retired physician, a relic of the time when medicine was a calling. In those days, we had no sophisticated diagnostic tools, and we made diagnoses only after a meticulous physical examination and intensive questioning of a patient. Neglecting to ask a crucial question or failing to detect a minuscule physical aberration often spelled the difference between making a diagnosis and failing to do so. The doctor's relationship with the patient was the sine qua non of good practice.



A.H. Russakoff

Nursing too was a calling. In the days before antibiotics, we had life-and-death bouts with pneumonia in patients who were nearing "the crisis."

How did we do it? By working at the bedside hour after hour while such nurses as Nellie Clough, truly angels of mercy, feverishly applied abdominal stipes and alcohol sponges. Nurses didn't draw blood in those days, nor did they insert intravenous, but nursing care regularly made the difference between life and death.

Nurses concentrated on patients' creature comforts, including the most menial tasks—such as bathing patients and giving back rubs. There were no foam-rubber or "egg-crate" mattresses, no electrically controlled beds—the stuff of modern-day hospital rooms. Patients had to be moved frequently lest they develop bed sores, and nurses were there to move them.

No one would want to return to those "good old days" in medicine. In the past 50 years, more has been accomplished in medicine than was previously known in the entire history of man.

Yet in the name of progress, we have lost virtues as time-honored as the oaths of Hippocrates and Maimonides. And nowhere is the change more evident than in the modern American hospital.

Hospitals in those earlier days were benevolent institutions, not the big, businessy ones we know today. Most major cities had a Mercy Hospital or House of the Good Samaritan that cared for the sick and poor.

Private hospitals prided themselves on their so-called charity wards. All most hospitals were managed by doctors, who made administrative as well as medical decisions. Nursing service, like most functions, was an arm of the physician-in-chief, and while this turned some doctors into chief executives, it also put medical care at the top of a hospital's priority list.

This era of medicine vanished long before most Americans realized what was happening. The source of revolutionary changes was World War II. Giant military-medical facilities called for personnel with managerial skills. Hospital administrators began to displace physicians as authority figures.

'Yet in the name of progress, we have lost virtues as time-honored as the oaths of Hippocrates and Maimonides.'

Over the decades, ^{nothing} although a profession, came to be treated by the organizational charts as simply another labor force, answerable to the administrator, as was the physician-in-chief.

During the war, when nurses were in great demand—and short supply—they became commissioned officers, and their mental tasks were relegated to non-professional military recruits and drafted-in-ensuing years. Technical breakthroughs in techniques for diagnosing and

treating illness gradually and radically altered medical practice, putting a new distance between doctors and patients. Laboratory testing and sophisticated X-ray examinations became commonplace, and hospital "quality assurance committees" fostered more and more of them.

The handmaidens of this change were private insurance companies and Medicare. Reimbursed for their services on a cost-plus basis, hospitals had a bonanza. They built new facilities, refurbished old ones and bought astronomically expensive equipment. For them, even the sky was not the limit.

The romance with technology further transformed the roles of doctors and nurses. The practice of medicine became defined by "doing procedures." Young physicians in training vied to get fellowships in cardiology and other specialties that trained them to "do procedures."

'Now another revolution is here ... doctors are told how long patients may stay in the hospital based on their diagnoses and how much may be spent on laboratory and diagnostic care.'

The insurance companies paid well for procedures; they paid poorly for cognitive (thinking) activities. Is it therefore any wonder that physicians strived to "do procedures," adding an increment to the soaring cost of hospital care?

As for nurses, follow a nurse today and see what she does. Nurses are no longer nurses in the Nellie Clough sense; they are nurse-practitioners, responsible for numerous duties once reserved for physicians and essential to the delivery of modern medical care.

They still check the temperature, pulse, respiration and blood pressure, as did Nellie Clough, but they also start IVs, monitor computerized intravenous infusion devices, dispense medications to be taken orally, make arrangements for special procedures and explain these procedures to patients. Keep voluminous records and more. Those inclined to give back rubs simply don't have the time.

Now another revolution is here. To stem the explosion of hospital costs, the DRG (Diagnosis Related Grouping) system has replaced cost-plus for Medicare. Now doctors are told how long pa-

tients may stay in the hospital, based on their diagnoses, and how much may be spent on laboratory and diagnostic care. The goal is to reduce the number of hospital admissions and to reduce Medicare's costs, and in that sense it is working.

Hospital administrators now are staring at a shrinking bottom line, and in the name of improving plant efficiency, they are reducing costs— "they call it. But what are they cutting?" Very high on this agenda is dispensing with people, the very people who did whatever caring there was left in most hospitals.

In recent years, vast reductions have been made in the numbers of registered nurses and non-registered personnel who had worked directly with patients in hospitals. Now each remaining nurse must serve a greater number of patients. Additionally, cuts have been made across the board among practically all technical workers in hospitals. Despite administrators' disclaimers to the contrary, personal services have been reduced.

But have they reduced administration personnel proportionately? The answer is no. There are more of them now, when hospital bed occupancy is low, than there were 10 years ago, when hospitals were more crowded.

To increase business—and business is what hospitals are about nowadays—thousands of hospitals advertise grandiosely on television, on radio, in the newspapers and in brochures sent through the mails. "We CARE."

But do they really care about you as a needing person? Or are they advertising, as would any other commercial enterprise, because it is in their financial interest to have you in their facility?

There now being a plethora of hospital beds in larger communities? The answer is no. There are more of them now, when hospital bed occupancy is low, than there were 10 years ago, when hospitals were more crowded.

The imperative of the administrators who run hospitals is "cost effectiveness," and that is being translated: when the going gets rough, slash human services. That is not the orientation of physicians and nurses, but the imperatives of management will prevail unless consumers make known their complaints about inadequate services.

Fortunately, this is beginning to happen in some communities. There are sporadic reports of some hospitals rehiring nurses to give patients more personal care. Bravo!

A.H. Russakoff, a professor emeritus of medicine at the Medical College of Alabama in Birmingham, has practiced internal medicine for 40 years.

A fine line to walk over S. Africa trade

There are places in America where the mere idea of a state actively courting a trade relationship with South Africa would bring howls of protest from many constituencies.

Idaho officials may not face such opposition to the idea, but we think the state should still proceed cautiously, if for no other reason than the national reputation Idaho has of being the land of the Aryan Nations.

There is no logical linkage of Idaho trading with South Africa and the Aryan Nation kooks who live among us.

But that will deter some from making the connection, particularly in light of the unfortunate remarks of people like Sen. Steve Symms, who not so long ago called black South African leader Desmond Tutu a "phony." Those kind of remarks leave a very negative impression.

In the trade area, we think there is nothing wrong with Idaho leaders exploring trade with South Africa, as long as the talks don't involve sanctioned products.

Despite Idaho's strong support for Reagan, we have an obligation as well as a duty not to engage in sales of products which Congress has ruled off limits.

That will still leave plenty of room for talking. Idaho has many products, particularly agricultural ones, which South Africa would buy.

Lt. Gov. C.L. "Butch" Otter, who has considerable experience in international trade, thinks those areas can be explored without damaging either the letter or the spirit of the sanctions laws.

Whether he can get a similar commitment from Gov. Cecil Andrus remains in doubt. Andrus has already shown that political considerations rank high on his list of criteria for getting an "Andrus agenda" accomplished in Idaho; he may not want to risk endangering small, but vocal constituent groups by opening this issue.

If talks go forward, Andrus, Otter and the South Africans will emphasize, as several parties have already done, that they are economic and not political in nature.

Most Idahoans, we would guess, wouldn't mind seeing some of our excess agricultural products going to South Africa, but they won't be keen on the sales being trumpeted as support for the apartheid government there.

That is the line Idaho officials will have to walk.

Letters welcome

The Times-News welcomes letters to the editor but will reject those it considers libelous or in bad taste. Each letter must be signed and should include the writer's mailing address. Letters of more than 400 words may be edited for length.

Letters/Window-breakers, nation's defense and license plate slogans produce comments from readers

Offense should be felony

Ah, yes, a shining example. Rather, a shoddy example of why laws should provide a proper deterrent to wrong-doers. Two weeks after the windows in my car and another one were smashed, the same thing happened to a vintage Thunderbird parked nearby. ... Where does it end? It ends when these window-busters who inflict hundreds of dollars in damage realize that they can be in serious trouble. Right now it's a misadventure. A simple line. Naughtily, though. The malicious injury law, as attested by the following: Chief Qualls, Judge Redman, Chief Deputy Jensen, Prosecutor Lammers, and state Sen. Laird Noh, is definitely or might be set at too high a limit (\$1,000) to be deterrent.

I will quote one of the above authorities: "I can't see the difference between stepping \$150 or doing \$150 worth of damage to a person's property." One is a felony.

This law is especially unfair to those with a vehicle valued at less than \$1,000, and who can't afford comprehensive insurance. These people can ill afford to lose their transportation. It usually means their jobs. So there must be a deterrent.

Sen. Laird Noh did say that he would present the problem to the proper committee in the Legislature. I believe this is a very good idea. Give him your support and maybe you'll save yourself the grief of walking out one morning to a windowless car.

But I'm glad the lady responded, for the vital form of a newspaper is an extremely vital tool in protecting our freedom. The Times-News is to be complimented for an exceptional forum policy. And folks, we do need a new Bill.

NOEL T. KREFT
Twin Falls

Nuclear arms won't do job

A recent article in the opinion section, entitled "Security is defense important to all," by Rep. Jerry Calten, deserves a prompt response.

His remark that SDI will make nuclear warfare obsolete is pure nonsense. This is nothing more than a fantasy that some honestly believe. From the beginning of the Eisenhower administration to the present, we have been developing weapons to make the world free of nuclear war. The MX is one such example. None of these plans have worked, and weapons are not the true answer. I, too, believe in a secure defense for our nation and believe we must maintain one, but I also believe that nuclear weapons will not bring about world peace, this must come from our world leaders.

The cost of Star Wars is ridiculous when it will be obsolete within just a few short years.

I believe that Mr. Calten has overlooked one important thing: The real strength of our country lies within our people — it always has.

When the economy is good, or even fair and the people are able to obtain decent jobs, whereas they can pay their bills and have money leftover to pursue their goals, patriotism runs high. It only makes sense that you also believe that nuclear weapons will not bring about world peace, this must come from our world leaders.

When Mr. Calten states that "A secure national defense is more important than the economy of Idaho," leads me to believe that Mr. Calten has not experienced many hard times in his life.

I wonder if Mr. Calten has ever gone to bed at night and had trouble sleeping because he didn't know where he was going to get the money to pay his rent, utility bills, or even put food on the table for his family?

I suspect he has not. Maybe he should remember that the people elected him to make life a little easier for the people of Idaho. After all, he is a state representative and not a U.S. representative.

I believe and I pray that we are not a war-minded nation and we will never be one, but if we continue to elect people with your

Garment apparently needed

To whom it may concern: I hope whoever you are who robbed our little yellow Buick Skylark at the Magic Bowl parking lot Feb. 5, enjoyed his thievery in good conscience.

I was at the Magic Bowl from 8:30 to 11:30 and when I went to leave I discovered the robbery. The car was about 6 or 7 months old, given to him by our son and daughter-in-law.

I want you to enjoy them, because in the early hours, like you do, he is out building ponds. Goes it is a hard worker, so use those coveralls in good conscience. Evidently you needed them worse.

LUCY ANDERSON
Twin Falls

Promote state's recreation

We're ready your editorial on a new slogan for Idaho license plates to replace "Famous Potatoes." We are submitting our idea as to what an appropriate slogan might be.

The slogan on Idaho license plates should be "The Recreation State." There are several good reasons to support this. Idaho has year-around activities for interested people. In the winter we have skiing at several nationally acclaimed resorts, snowmobiling, ice fishing, big game hunting and many other things.

The summer provides many activities as well, such as fishing, camping, white water rafting, water skiing, or just sightseeing. Not only does Idaho have these opportunities, but we provide plenty of clean air and open space to enjoy them in. When searching for a new slogan, citizens should consider what Idaho has to offer besides potatoes.

JANET CARTER,
STEVE PAVKOV and
STACEY PAGE
Minico High School

No place for this legend

The other day some Minico High School students suggested in a letter that the Idaho license plate slogan be changed from Famous Potatoes to "The Sun On The Mountains" in honor of the origin of Idaho's name.

I hate to shoot down young people's creativity, but this suggestion is inappropriate in that Idaho is not an Indian word for Sun on the Mountains. In fact, Idaho (supposedly Ee-da-ho in Indian) doesn't mean anything at all.

It has not been found in any known Indian language. Idaho was coined in 1863 by a promoter for an Eastern gold mining company who attempted to use it for another western state. Congress dropped it in favor of the name Colorado. The name got lives on in Idaho Springs, Colo. The name came over by a ferry boat. The Idaho, owned by a friend of the promoter and operating on the Columbia, it ferried miners onto the territory headed for the Clearwater and Salmon River mines. They became known as the Idaho mines because of the boat.

In 1863, Sen. Henry Wilson of Massachusetts persuaded Congress to adopt the name for the territory left over after the Oregon territory was ceded up to form Oregon, Washington, Montana and Wyoming.

I was surprised to hear that the "Ee-da-

There's hope in sight again

From day one I knew Reaganomics wouldn't work because the era of cheap resources is over. When Reagan first took office I joked, "Might as well sell the farm and buy stock in General Dynamics, and move to Idaho Falls." Appears it was no joke.

Ronnie's deficit spending to hide inflation and high interest rates to draw foreign investment, have led to a high dollar that ended all hopes of exports.

After listening to the government and the media, every agriculture feels like it's on well and a burden to society. Well, should we list where the welfare goes: Japan, West Germany, Israel, the World Bank, defense contracts, etc. Foreign investment by our government used to bring our businesses profits in return. Even if we are their best investment, they obviously aren't ours anymore.

But there is hope in sight. The decade of making money off money will come to a close. All our rich retirees and foreign investors will lose big. The U.S. will go back to work for less and we'll start making products for people instead of terrorists.

Yes, the dollar will fall. Hopefully to the point where the hungry can afford to buy our food again.

Wouldn't it be nice to have a strong national commercial market so that when you go in to talk contracts, you'd have some leverage? Don't listen to me, I'm always optimistic in the spring.

KIRK M. CHARLSON
Buhl

Officials admit dealing with radicals

WASHINGTON (AP) — The Reagan administration, after insisting for months that it had dealt only with moderate groups in Iran, admitted Monday its secret sales of arms to moderates from radicals there, but argued that the description isn't important, anyway.

"The question of moderates and radicals is a semantic difference in terms that would never be sorted out," said presidential spokesman Martin Fitzwater.

In discussing the question of which political elements in Iran had been wooed by administration figures, Fitzwater told reporters at a White House briefing, "We were hoping for moderates in the sense of elements who were willing to work with us. But you can define moderates and radicals in hundreds of different ways, particularly in Iran."

The description of the U.S. contacts in Iran as "moderates" has been a linchpin of the administration's defense of its secret sales of arms to Tehran. Repeatedly, the administration made a distinction between the "moderates" it had

been dealing with, and "radical" factions loyal to Ayatollah Ruhollah Khomeini.

Monday, the administration's argument was shaken by the disclosure of a secret memo over the weekend showing that an Israeli official told Vice President George Bush last summer that "we are dealing with the most radical elements in Iran because 'we've named them can delier and the moderates can't'."

The memo, quoting from Bush's meeting with Amiran Nir, also cast doubt on Israel's claim that it played only a minor and passive role in the Iran affair.

"We activated the channel, we gave a front to the operation, provided a physical base, provided aircraft," Nir said, according to the memo.

Fitzwater said a report from the meeting was given to Oliver L. North, a National Security Council aide at the time, who was subsequently fired for his alleged role in the diversion of money from the arms sale to the Contra rebels in

Nicaragua.

Fitzwater said he did not know whether Bush ever told President Reagan that the Iranian contacts were described by Nir as radicals.

Defending the administration's statements, Fitzwater said, "We all know from the characters who have come forth in this story that there are people that you could give some fairly exotic titles to if you want to start labeling people — moderates or radicals or whatever."

"But the fact is that we were trying to establish a dialogue with people who would have some reason to be friendly to the United States," he added.

The spokesman recalled that Reagan said in his State of the Union address last month that he had taken a risk in Iran and that it did not work, but that he did not feel it was wrong to try to win freedom for U.S. hostages in Lebanon.

"Once you've said that, it doesn't matter whether you try to label it radicals, moderates, whatever," Fitzwater said.

He was ambiguous about whether

the administration would stop describing the Iranian contacts as moderates.

"I'm not going to rule in or out any terms," Fitzwater said. "We'll probably use it and probably, maybe not use it."

He said the whole issue over describing the group "doesn't change a thing."

Fitzwater was Bush's spokesman at the time of the vice president's meeting with Nir in Jerusalem, last July 23.

McFarlane, admitted to Bethesda Naval Hospital, is the second major figure in the Iran-Contra controversy to be hospitalized.

William J. Casey, who resigned last week as director of the Central Intelligence Agency, underwent surgery for a malignant brain tumor last week, testifying before Congress about the diversion of funds from the arms sales to the Nicaraguan rebels.

McFarlane was the principal intermediary for the administration in the controversial sale to Iran last year of seven planeloads of U.S. weapons.

Cities contend for Demo convention

WASHINGTON (AP) — With New selection committee that gathered Orleans out of the running, Houston here Monday evening for a private and Atlanta have the inside track as dinner before the public announcement.

Democrats decide Tuesday where to meet Tuesday.

Kirk has given no public hint of his preference among the five cities still nominating convention.

Democratic National Chairman officially in the running; Atlanta, Paul Kirk will make the final choice, Houston, Kansas City, Mo., New with the advice of a 57-member site York and Washington.

87¢

— INSTALLATION
— 1ST MONTH

★ HBO ★ DISNEY

Coroner says Liberace died from AIDS

INDIO, Calif. (AP) — Liberace died of a disease caused by AIDS, the Riverside County coroner said Monday, and he accused the entertainer's doctors of covering up the cause of death.

"Somebody along the line wanted to pull a fast one on us," Coroner Raymond Carrillo said at a news conference.

Microscopic tissue analysis showed that Liberace died because of cytomegalovirus pneumonia due to human immunodeficiency virus disease, Carrillo said.

"In layman's terms, Mr. Liberace died of an opportunistic disease caused by acquired immune deficiency syndrome," he said.

Cytomegalovirus is a common

virus that affects more than half the adult population without ill effects. It can be fatal, however, to people whose disease-fighting immune system is weakened by the AIDS virus.

In addition to the fatal pneumonia caused by the cytomegalovirus, Carrillo said the contributing causes of Liberace's death included lung and heart disease and a hardening, or calcification, of the valve in the heart.

Carrillo said he believed that Liberace's doctors covered up the cause of his death. He died Wednesday at his Palm Springs home at the age of 67.

"The original cause of death did not make sense," he said.

Dr. Ronald Daniels, a physician who treated Liberace, said the entertainer died of cardiac arrest due to heart failure brought on by subacute encephalopathy, a brain inflammation.

"Encephalopathy does not cause heart disease," Carrillo said.

The coroner added that Daniels' failure to report the correct cause of death would be reported for possible disciplinary action to California's Board of Medical Quality Assurance, and that Forest Lawn's similar failure would be reported to the state board — responsible for regulating mortuaries.

Daniels' receptionist said the doc-

tor was declining comment.

Liberace's aides repeatedly denied he had contracted AIDS. They maintained he was suffering from pernicious anemia, heart disease and emphysema.

It was first reported Jan. 24 by the Las Vegas (Nev.) Sun that Liberace was suffering from AIDS. The newspaper attributed the information to unidentified sources.

Riverside County officials refused to accept the death certificate signed by Daniels when they discovered the coroner had not been contacted as required in the case of possible contagious diseases, and because a doctor wasn't in attendance when Liberace died, Carrillo said.

Study: Deaths higher among Vietnam vets

WASHINGTON (AP) — In the first five years after their discharge from the Army, soldiers who served in Vietnam had a 17 percent higher death rate than those who served elsewhere during the same period, a new study shows.

The deaths were mainly from motor vehicle accidents, suicide, homicide and accidental poisonings, says the study by the federal Centers for Disease Control.

After the first five years, "mortality among Vietnam veterans was similar to that of other Vietnam-era veterans, except for drug-related deaths, which continued to be elevated," said a report in the Feb. 13 issue of the Journal of the American Medical Association.

The findings are from the "Vietnam Experience Study," part of a much larger study of Vietnam veterans ordered by Congress to learn how their health and the health of their children was affected by possible exposure to the herbicide Agent Orange.

"The reason death rates declined is almost solely accounted for by the fact that very important programs were started for veterans," said Michael Leavock, communications director for Vietnam Veterans of America. "Just because a lot of people don't commit suicide after the first five years, doesn't mean Vietnam veterans are not suffering post traumatic stress."

The study was designed to find adverse health effects among enlisted men who served in Vietnam for at least 16 months between 1965 and 1971. The subjects were 9,324 Vietnam veterans compared with 8,989 who served in Korea; Germany or the United States.

"Over the entire follow-up period, the mortality among Vietnam veterans was 17 percent higher than the rate among non-Vietnam veterans," the study said. "Most of this excess, however, was due to a higher mortality among Vietnam

veterans during the first five years of follow-up."

The study found surprising a lower death rate from heart diseases among Vietnam veterans and said it might be explained "as a byproduct of some kind of selection process taking place in the final assignments to Vietnam."

In fact, both groups of veterans had a significantly lower overall death rates from natural causes than the general U.S. male population, the report said. But deaths from external causes was higher for the Vietnam veteran.

Monday & Tuesday Only

FRANCISCO'S

MEXICAN RESTAURANT

COMBINATION NO. 7

Combination No. 7 Includes: Chile Relleno and Quesadilla, served with rice and beans.

NO SUBSTITUTIONS, PLEASE

\$2.75

ONLY

Located across from Sears, Downtown, 360 Main Ave. No., Twin Falls • 733-9231 • Open Monday-Thursday, 11-9 Friday & Saturday, 11-10 • Closed Sunday

FEB. 9 & 10 ONLY

Turn your living room into a family room.

The Disney Channel is a way to spend more time with the people you love most. Every day. To share the wonder, the adventure, the fantasy. But mostly to enjoy just being together. To subscribe to The Disney Channel, call your local cable company today.

The Disney Channel

KING VIDEOCABLE

733-8230 Twin Falls, Kimberly, Hansen • 328-4886
Filer • 536-6565 Jerome, Wendell, Gooding

Basic Cable *12.95 — Not good on service switches

The Valentine Bouquet

that says something special about you.

CRANDALL'S FLOWERS & HALLMARK SHOP

113 Main Avenue East
Twin Falls • 733-3044

Registered trademark of FTD.

MOVIES

SPECIAL

BRING THIS AD TO 9:00 P.M. SHOW AND RECEIVE A FREE POPCORN AND DRINK

MALL CINEMA

CRIMES OF HEART (PG-13)
7:00-9:00

GOODING CINEMA

ENDS TUESDAY BRIGHTON BEACH MEMOIRS (PG-13)
7:00

ENDS TUESDAY BEDROOM WINDOW (R)
9:00

GEROME CINEMA

EDDIE MURPHY GOLDEN CHILD (PG-13)
7:20-9:10

CROCODILE DUNDEE (PG-13)
7:20-9:20

LIGHT OF DAY (PG-13)
MICHAEL J. FOX
7:15-9:30

LITTLE SHOP OF HORRORS (PG-13)
7:10-9:00

TWIN CINEMA

RICHARD PRYOR CRITICAL CONSTRUCTION (R)
7:35-9:25

THE MESSIAH (PG)
7:00-9:20

ALAN QUATERMAIN (PG-13)
7:00-9:00

MICHAEL J. FOX LIGHT OF DAY (PG-13)
7:15-9:30

HARRISON FORD MOSQUITO COLEBY (PG)
7:00-9:15

TUESDAYS 5-9 P.M.

FRIED CHICKEN

ALL YOU CAN EAT... **\$2.95**

Includes: Soup or Juice, tossed salad, rolls, and butter, mashed potatoes & giblet gravy and ice cream

SPECIAL CHICKEN DINNERS AVAILABLE TO GO!

DEPOT GRILL & CABOOSE

733-0710 545 SHOSHONE ST. S.

WHY DO MORE PEOPLE BUY Broyhill Bed Sets

COME IN AND SEE!

Claude Brown's Music Furniture Carpet

Downtown • Twin Falls

733-2108

Inegrity since 1919

Shop all 3 floors

"WE WANT CUSTOMER SERVICE TO BE OUR" #1 PRODUCT."

Roy Dixon - Payless Drug Store Manager

We Want You To Be A Satisfied Customer Every Time You Shop At PayLess Drug Store.

If There Is Anything I Can Do To Make Your Shopping Experience Better, Let Me Know.

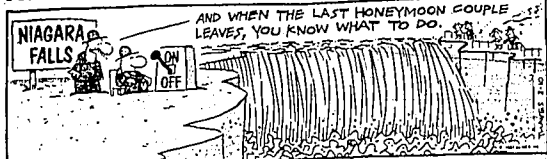
Roy Dixon, Mgr.

Pay Less Drug Store

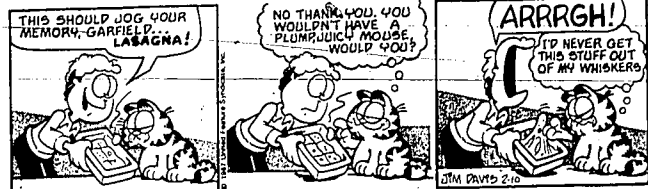
Twin Falls, Idaho
1139 Addison Avenue East

Comics

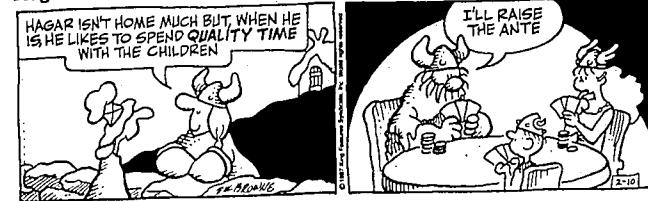
Frank and Ernest



Garfield



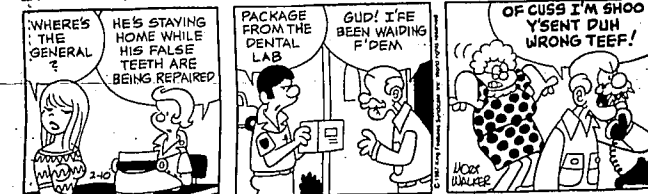
Hagar the Horrible



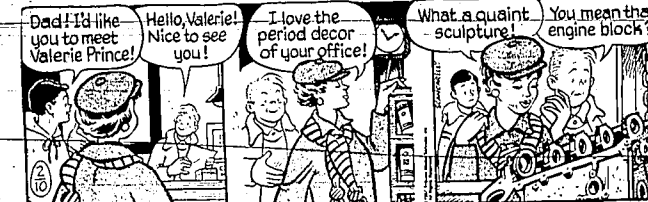
The Born Loser



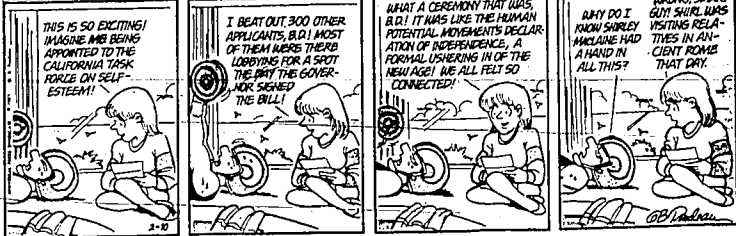
Beetle Bailey



Gasoline Alley



Doonesbury



Peanuts



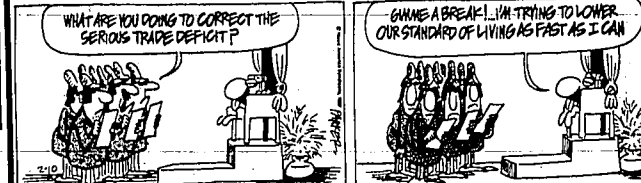
Blondie



Andy Capp



Wizard of Id



Broom-Hilda



Hi and Lois



ACROSS

- 1 Red planet
- 5 Ball
- 10 Sprint
- 14 Phone card
- 15 Of birds
- 16 Ornate case
- 17 Cole
- 18 Dami
- 19 Additional
- 20 Dry as wine
- 21 Take out
- 22 Fleas to wags
- 24 Prepara eggs
- 26 Galway
- 27 House vote
- 28 Car by-product
- 32 Family symbol
- 35 Author
- 36 Test answer
- 37 Drop clues
- 38 Acting like
- 39 Antarctic sea
- 40 Arab prince
- 41 Follow
- 42 Canine breathe
- 43 Dieing
- 45 Ignited
- 46 Slices
- 47 Tendons
- 50 Hindu word
- 51 Sicilian
- 53 Volcanic
- 54 Be indebted
- 56 Eat spread
- 57 Raptor weapon
- 59 Frenzied
- 60 Headliner
- 61 Sheeph
- 62 Film's Richard
- 63 Babes
- 64 Calabate
- 65 Some bills

DOWN

- 1 High service
- 2 Fr. town
- 3 Atin
- 4 Toothly tool
- 5 Diluted
- 6 Racetracks
- 7 Go up
- 8 Mothers
- 9 Scomful
- 10 Show
- 11 Veas
- 12 Certain
- 13 Ruahas
- 21 Miltz oash
- 23 monater
- 25 Course leaders
- 26 Plant like
- 28 the willow
- 29 Dallas name
- 30 Press
- 31 Toss out
- 32 "Mask" actress
- 33 Ice layer
- 34 Okla. town
- 35 Debut
- 36 Washer part
- 42 - colinda
- 44 Mngral
- 45 Small
- 46 somplid
- 47 Polt
- 48 Ladies
- 49 Took an oash
- 50 Greatest in number
- 51 Palo
- 52 Orderly
- 53 Ivy League's
- 55 - out (moke do)
- 56 - Maria
- 58 Past

©1987 Tribune Media Services, Inc. All Rights Reserved. 2/10/87

L.M. Boyd
What's what

BISON STEAK

Bison meat is still more expensive than beef, but it's selling. Maybe because it contains less than half as much cholesterol. Still, kangaroo meat isn't selling well, and it doesn't contain any cholesterol at all. Shrug.

Some people's ears start to ring when the barometer rises, and a team to astonish their friends by the accuracy of their weather predictions.

Q. Does any kind of tree grow in reports more than 130 schools of higher education offer programs for the deaf.

A. Only one -- the mangrove.

Q. Why is alcohol laced with knockout drops called a Mickey Finn?

A. Story is a that Chicago bartender named Mickey Finn that took. Flowers were his interest. From Geber's name, we got the word "gibberish."

Q. What's the biggest bird that talks?

A. Australia's lyrebird. You know why parrots are green? From envy. Of the lyrebird. Or so it has been said.

Q. Why is alcohol laced with knockout drops called a Mickey Finn?

A. Story is a that Chicago bartender named Mickey Finn that took. Flowers were his interest. From Geber's name, we got the word "gibberish."

Q. Why is alcohol laced with knockout drops called a Mickey Finn?

A. Story is a that Chicago bartender named Mickey Finn that took. Flowers were his interest. From Geber's name, we got the word "gibberish."

COLLEGE FOR DEAF

The report that Gaudd University was the only college for the deaf was flatout wrong. The National Technical Institute for the Deaf at Rochester Institute of Technology is the most widely used mind-altering drug in the world is caffeine.

VIRGO (August 22 to September 22): Find more intelligent ways to add to your present activities. Make your new allies who can be helpful in the future.

CAPRICORN (December 22 to January 20): Be less objective with your job and don't try to be overly modern at your work.

AQUARIUS (January 21 to February 19): Use more standard methods at your job and don't try to be overly modern at your work.

PISCES (February 20 to March 20): Show your mate and other close ties how important they are to be. Be more affectionate.

IF YOUR CHILD IS BORN TODAY... he or she will be very much attached to family, home and country, so be sure to encourage this one who will be an exemplary son or daughter. Much ability here for 'merchandising. Success in this can come quite easily. Make sure to praise your child for work well done.

Yesterday's Puzzle Solved:

S I C I A B S T R U M D I A M E
O R I O N S E A I L S H I T
L O A M S H A R L S A I N E
A I S S T U C K B I A R O N
T E S T I T U B E C O I R E S
R E B S M O O D
A P L O M B B E A R I N G S
L E A P O I L L E R N O R A
M A S H R O U T S E L L A M
A T I T Y N U R S E S I A Y S

Daily Horoscope

GENERAL TENDENCIES: It's an excellent day for you to look about your dwelling and become more aware of just what is needed to tone it up so that you are more comfortable there.

ARIES (March 21 to April 19): Have a discussion with kin and you can establish greater harmony. Show affection toward all.

Taurus (April 20 to May 20): Have a long talk with regular contacts and gain greater efficiency in the future. Be sure to drive carefully.

GEMINI (May 21 to June 21): Study your monetary status well and know the best way to improve it. Take no risks with your reputation.

LEO (July 22 to August 21): Add to your outside activities now and gain greater prestige with the public. Get your talents to the attention of bigwigs.

LIBRA (September 23 to October 22): A good friend can show you how to become more successful by using some methods he, she, employs.

SCORPIO (October 23 to November 21): Make plans to take that trip that will gain you what you most desire. Your intuition is working well now.

SAGITARIUS (November 22 to December 21): Be sure to keep the promises you have made and make arrangements to improve your credit.

Magic Valley

- Obituaries/hospitals B2
- Valley life, Dear Abby B3
- Business/markets B6-7

B

George Andrus fills Jerome County vacancy

By BOB FREUND
Times-News correspondent

JEROME — George E. Andrus, the runner-up in last year's Republican primary for Jerome County commissioner, will complete the four-year term of deceased Commissioner Ray Cobble, Gov. Cecil Andrus announced Monday.

His appointment allows the county's top policy-making body to resume business after being disabled for nine days because of the loss of its three members.

The governor notified Andrus and remaining Commissioner Carl Montgomery by telephone Monday afternoon.

Although related, the new commissioner

said he talked with the governor for the first time then. "I have never spoken to him until I spoke to him on the phone an hour ago," he said. "We're cousins, probably second cousins, but we are cousins somewhere along the line."

The governor did not elaborate on the reasons for his choice in a brief statement Monday.

Andrus, 70, finished second in the five-way primary race won by Cobble last May. He lost the District 2 nomination to the ballot by 171 votes.

Andrus, who lives on an 80-acre farm northeast of Jerome, said his 58 years as a part-time resident have given him a wide network of contacts on which he will draw as

commissioner.

At the same time, "What I know about this job I've been appointed to is very little," he said. Andrus spoke to Montgomery Monday about getting acquainted with the new position.

Since Cobble's death on Jan. 31, Montgomery has been the sole commissioner. He could not conduct business formally because most actions, such as approving county bills and making policy decisions, require a vote of at least two board members.

Former Commissioner Henk Bekker resigned Jan. 30 to become general manager of a Utah bank.

Andrus was selected over two other prominent Jerome County Republicans, Hal

Wilson and Walt Bentzinger, both from Jerome.

In a short interview Monday, Andrus described himself as a "super conservative" in fiscal matters: "I don't believe in spending a dollar unless absolutely necessary," he said.

He also said he wants to better the working atmosphere at county offices. "In the last few days, I have been observing and I find that there's not enough harmony among the employees in the courthouse," he said. "The employees and those in charge of departments need to work harmoniously together."

Andrus also said he supports efforts to attract more industry to Jerome County. "We

need a lot more industry, and I will put out all the effort I can to get this problem improved," he said.

When the new board convenes, it will face a number of medical bills for indigent patients, Montgomery said. The board also must decide whether to issue special-use permits under zoning codes for two projects: the Southern Idaho Youth Center, a detention center for juvenile offenders, and a North hydroelectric station proposed by the North Side Canal Co.

Andrus raises some hay for pasture, some hogs and cattle on his farm. He also worked for 13 years as a mechanic and part-time driver for the defunct Jerome Cooperative Creamery.

911 plan receives approval

By PAT MARCANTONIO
Times-News writer

TWIN FALLS — The Twin Falls City Council on Monday agreed to install a 911 emergency number for the city and outlying areas, after prompting by some community groups.

Councilman Rick Carr said, "It's something we have a moral obligation to do."

But the council agreed the city will first need to do much research and answer many questions.

Mayor Doug Vollmer directed City Manager Tom Courtney to contact other cities using the 911 number. Courtney said he would also contact the Mountain Bell Co. and the company that installed the city's telephone system to discuss the technical aspects.

About 25 people from different groups sought the city's support for the number at the council's work session Monday afternoon. Jan Alexander, from Welcome Wagon, said her group had committed to making the public and city aware about the lack of a 911 emergency number. She enlisted the aid of other groups.

At the meeting, representatives from the Retired Lions Club and parent-teacher organizations were present.

The subject, however, is not new to the city and Twin Falls County. In the fall of 1985 officials from the county, outlying cities and Magic Valley Regional Medical Center studied the possibility of establishing a county-wide 911 number.

The project was dropped partly because of cost and the unwillingness of some agencies to relinquish their own dispatch for a central, 911 dispatch.

"At the council meeting, Alexander said there was a need for one emergency number."

She had surveyed more than 90 sixth-graders in Twin Falls and found only two who knew an emergency number. The children hear about 911 on news programs from other areas and think it's "O.K. to call," Alexander said.

"We see there is a problem," she said.

• See PHONE on Page B2



Getting it loud and clear
Ah, the dog's life. Sure you're man's best friend when it's time for hunting or fetching the slippers, but wait until the man goes shopping, then you're treated like a third-class canine, and you don't smoke. This pooch probably can't read, but he got the message while waiting for his master outside Giacobbi Square in Ketchum.

Burley chamber board on record favoring retention

Otter defends investment tax credit repeal effort

By RONDA TAYLOR
Times-News correspondent

BURLEY — Republican Lt. Gov. C.L. "Butch" Otter defended Democratic Gov. Cecil Andrus' move to repeal the 3 percent investment tax credit at a Monday meeting of the Burley Area Chamber of Commerce, which has opposed the proposal.

Otter, in town stumping for the non-profit Buy in Idaho Inc. campaign, said, "Incentives for business are a great idea. I just don't think that one (ITC) is working."

Last week the Burley chamber's board of directors voted unanimously in support of keeping the ITC while also passing a measure in favor of increased funding for education. The board did not specify from where the additional money for education should come.

Otter said that repeal of the ITC would pro-

vide \$14 million to boost budgets for the state education and commerce departments. He said that Idaho had a good educational system and strong commerce department "to go forward."

In addition, he argued that keeping the ITC would cost Idahoans financially. He said that almost \$6 million of the \$14 million that businesses save through the ITC would end up going to the federal government, which no longer sanctions a federal ITC under its new tax code.

Also, with the federal 10 percent ITC removed, the state would have to do its own audits of companies claiming the credit, he said. The Internal Revenue Service currently does these audits and relays the information to the state, he said. An increase in state audits would cost the state \$2 million, he said.

In an answer to a question from former Gov.

John Evans, who now lives in Burley, Otter said that "the Legislature has not in fact come up with any alternatives to the repeal of the investment tax credit" that would increase education funding. Mack Neibaur (R-Paul) had a proposal to add two new income brackets to the state income tax system, but that proposal was defeated by the GOP caucus, he said.

Evans said after the meeting that he strongly supported repealing the ITC. He said that when he read newspaper accounts of the Burley chamber's decision, he felt that the board hadn't "analyzed the issue very well yet."

Burley Chamber President Paul Matthews defended his board's decision, saying it feels that the new federal tax law has shifted the tax burden from the individuals to the business sector. Although the board supports

education, "we favor traditional methods to make up that revenue," he said.

Burley Real Estate Agent Donna Meade questioned whether money gained through repeal of the ITC would actually go into supporting education and commerce. She said it was rumored that the funds would really go toward giving pay raises to state employees. Otter said the money would indeed go to commerce and education as part of the general fund and would be earmarked for that purpose.

Chamber Director Nick Cozakos questioned repealing the credit "when there are so few incentives to draw business into Idaho."

But Otter called for a partnership between business and individuals. He said that the Legislature is going to ask for a permanent 5 percent sales tax which will cost individuals \$20 million in discretionary income.

Creationists present case using science

By DOUG BREWER
Times-News writer

TWIN FALLS — Local creationists took a scientific tack to present their case in an ongoing debate over Earth's and man's origins.

And, contended Jerome astronomer Bill Mason, scientific explanations for creationism and evolution can never mesh.

"You either have to gravitate to the one model or the other," he said. "There's no synthesis in the two."

Mason, O'Leary Junior High School life science instructor Phil Gerrish and College of Southern

Idaho biologist Don Puder spoke to some 65 participants in an "Evolution on Trial" workshop series held at CSI Monday night.

Creationism suggests that, besides the universe, the Earth and most of its life forms are "young," suddenly coming into a designed existence around 6,000-10,000 years ago.

Mason cited several scientific findings that he said supported that viewpoint. One of them deals with the moon, which creationists argue is as old as Earth. Lunar dust buildup on the moon's surface, as determined by recent experiments, indicate the moon to

• See DEBATE on Page B2

Cameron: From chief to city irrigator

By MARK PRATTER
Times-News writer

JEROME — The Jerome City Council accepted the resignation of Police Chief Darryl Cameron on Monday night and appointed him as city irrigator.

The resignation will be effective Feb. 14 and Cameron will assume his new position March 2. He was chief for 9 years.

The council's decision ends a period of uncertainty about Cameron's tenure as police chief. Cameron offered to resign once before, last October, but then drew back after the council refused to accept his resignation.

No one has been selected to replace him, but it will probably be one of the officers in the department, said City Councilman Gerald Oster after the meeting. The city

expects to advertise for a new police chief in the next 30 days, he said.

The council's decision was unanimous, without discussion among the three council members or the nine people attending the meeting.

Last October Cameron and Mayor Ralph Peters made a joint announcement of Cameron's resignation, saying it was by mutual agreement because of the stress of the law-enforcement job. But, after a show of public support, Cameron withdrew his resignation. One council member also declined to sign the resignation ratification.

Cameron's Feb. 5 resignation letter read at the meeting on Monday said, "My resignation is submitted after lengthy consideration of what is both in my best interest and the best interests of the city."

In other business, the council ap-

proved a letter outlining a proposal by Idaho Game Birds Inc. to operate a long-time game-bird farm for the state Fish & Game Department. F&G had sought to close the game farm in 1985 but, due to public interest, changed its mind. The farm has been in operation since the 1930s, Councilwoman Jeanne Vandiver said.

"F&G had a lot of concerns about a volunteer group" running the game farm, she said, but the city liked the idea of a citizens group with a commitment to the Magic Valley running the farm.

"I see the city as getting two groups together to operate the farm with no liability to the city," said Robert Williams, city attorney.

The city also announced that \$7,028.28 will be collected this year in the irrigation district.



DARRYL CAMERON
Council accepts resignation

Former sheriff's office employee bound over on 3 charges

By BONNIE BAIRD JONES
Times-News writer

TWIN FALLS — A former Twin Falls County Sheriff's Department employee was bound over to 5th District Court Monday for trial on three counts of felony grand theft, but a fourth count was dismissed.

Judge Thomas Ashman, 5th District magistrate from Gooding, ruled shortly before 6 p.m. that there was sufficient evidence to hold Charles Hine, 42, of Twin Falls for trial on charges that she took money from the prisoner work-release funds for her own use.

The four-count complaint filed against Hine on Jan. 8, alleged in the first count that she had taken \$26,027.31 between June

1, 1984, and Jan. 1, 1987. The complaint was amended by the prosecution at the start of the preliminary hearing to show a total figure of \$25,395.15.

Deputy Twin Falls County prosecutor, Rockne Lammers revised the complaint to show the lesser amount.

In his summation, defense attorney Kelth Roark, of Hatley, asked that this count be dismissed, saying the state had not shown any specific total figure, and that it had used the uncertain testimony of Chief Deputy Sheriff Harold Jensen to try to show that all money not covered by county auditor receipts had been taken by Hine. Roark argued that nothing was presented to show how much of the amount was paid by check, money order or cash.

The judge agreed with Roark that there was a question concerning the first count and dismissed it.

However, Lammers' argument that Hine should be held for trial in District Court on the grounds that evidence showed probable cause for the charges was accepted by stand.

The other counts allege that Hine, on or about Nov. 24, 1986, took prisoner work-release payments of \$168; took another \$180 on Dec. 4, 1986; and on Dec. 19, another \$204 — all in excess of \$150 and therefore felonies.

Robert Shell of Buhl, the first of 10 witnesses — all called by the prosecution, testified that he was jailed on a drunk-driving charge and obtained work-release

privileges from Nov. 5 to Dec. 20, 1986. He said he made cash payments in those amounts to the jailer and showed the court his original receipts for the three payments.

The defense presented its case through cross examinations. Hine did not take the stand.

Other witnesses, including Jo VanZante, chief deputy auditor for Twin Falls County, and Jensen testified that there were no county records to show the money was ever turned in to the auditor's office by a defendant.

The record-keeping procedure covering work-release funds in the Sheriff's Department also came under criticism during defense cross-examination, and Sheriff James Munn testified that changes have

been made.

Under the old policy, Munn said, Hine, as records clerk, had been in charge of turning the money over to the auditor.

Shell testified he gave the money to jailers in the three separate payments, covering fees of \$12 per day that he paid while allowed to leave the county jail during the daytime, and some evenings, in order to continue his employment. Jailers received the money at the jail area, on the fourth floor of the county Courthouse, he said, on the dates mentioned in the complaint.

Jailers Bob Wright, William Parsons and Felty Garcia were called to explain procedures in turning over Shell's money, and that of other inmates, to the Sheriff's

• See HINE on Page B2

State to help pay for cleanup

KELLOGG (AP) — Gov. Cecil Andrus says the state will help pay for the Environmental Protection Agency's cleanup of the defunct Bunker Hill lead smelter.

"I am personally committed to seeing the project stay on track," Andrus said Monday during the first meeting of the Silver Valley Trustees, a board assigned the task of administering money from EPA's Superfund.

The seven-member board, which Andrus chairs, voted unanimously to channel Idaho's \$5.4 million in matching funds to the state treasurer for investment until the money is used to remove contaminants from the Silver Valley.

"Many millions of dollars will be spent in this valley in one of the

largest Superfund cleanup projects in the entire nation," Andrus said. "The state of Idaho will be a full partner with the federal government and the mining companies in this cleanup effort."

Five companies agreed last May to compensate the state for environmental damages in the Silver Valley from mining operations over an extensive period of time.

The companies that will contribute the annual \$900,000 payments are Sunshine Mining Co.; Asarco Incorporated; Coeur d'Alene Mines; Bunker Limited Partnership; and Gulf Resources & Chemical Co.

Assistant Attorney General Mark Thompson, also a member of the Silver Valley Trustees, said of EPA Superfund Site Manager Wayne Grother praised the cooperative cleanup effort as "true partnership."

But he warned the project will be difficult.

"This is a particularly difficult, complicated and large Superfund site," he said.

The 21-square-mile cleanup targets areas between Kellogg and Pinchurst, where lead levels are especially high.

The EPA has recommended that short-term projects begin soon in populated areas such as schoolyards.

EPA officials also have recommended that the project involve revegetation of hillsides in the area.

In addition to Andrus and Thompson, members of the Silver Valley Trustees are Gulf vice president David Baker; Asarco vice president David Lewis; Shoshone County Assessor Duane Little; Shoshone County Commission chairman Jim Vergobbi; and Smelterville City Councilman Eric Lassfolk.

Safe hauled out of canyon

TWIN FALLS — A safe, apparently taken by a burglar and pushed off into Snake River Canyon on the north side of the river, caused some excitement Saturday.

Twin Falls County Sheriff James Hinn said his department was notified of the safe early Saturday, so he volunteered the recovery project — although it was on the Jerome County side of the river.

"Munn said reserve officers of his department rappelled down the canyon walls in emergency-response fashion.

"We could have driven down to remove it," Munn said, "but it was an excellent opportunity to give the rescuers some practice."

He said the location was directly behind the rest area on interstate 84 and a large crowd gathered to see. Most of them believed someone had fallen or jumped into the canyon so they wanted to see a dramatic rescue, only to learn it was all on an abandoned safe.

As of Monday the safe had not been claimed, officers said.

Phone

Continued from Page B1

The emergency number would provide faster response time, Alexander said. At present there are five emergency telephone numbers in Twin Falls.

Mountain Bell's Terry Eldredge said the cost of installing four 911 lines would be about \$240 and would cost \$50 a month.

Upon further questioning by city officials, Eldredge said by the costs might increase with designated lines between the 911 center and the agencies to which it is dispatching calls, such as the Twin Falls County Sheriff's Department, for faster relay of calls.

Alexander said one community group, which she wouldn't name, will donate installation costs. Instances of installing a 911 number were large, but not insurmountable.

The city dispatches now for a 10-square-mile area, he said. If 911 were

adopted, it would have to cover 733, 734 and 737 telephone exchanges, which would expand the area out to 180 square miles, beyond the city limits. Part of the area would extend to the South Hills and into Jerome County, he said.

If the city took on the project, it would mean a significant increase in workload, Courtney said. The city dispatches last year received 30,000 calls, but he said he didn't know how many were emergencies.

A 911 system wouldn't save money, even though agencies are duplicating dispatch services, he said. The city will probably have to keep the same number of dispatchers because of the number of calls received.

"But I don't think you'll need additional personnel," Courtney said.

There was also the problem of a city dispatcher sending vehicles into unknown rural territory, Courtney

said. Even with training, there would be a chance of error.

Councilman Erik Anderson, who favored the 911 system, said he envisioned a system where a one person would relay calls to the appropriate agency, which would then dispatch help.

Eldredge said one person would be adequate with the type of system Anderson described.

After briefly inspecting the city dispatch area, Eldredge said the system would be compatible for a 911 system.

The fairest way to fund such a system, Anderson suggested, would be to assess, possibly through telephone bills, the people it would benefit.

Courtney suggested approaching the county for financial help.

Obituaries

Dorothy M. Gilster
RUPERT — Dorothy M. Gilster, 74, of Boise, and formerly of Rupert, died Saturday in a Boise hospital after a short illness.

Born Dec. 10, 1912, in American Fork, Utah, she graduated from Rupert High School in 1930. On July 30, 1930, she married Dan C. Gilster in Rexburg, and they were married 56 1/2 years.

She was a member of the Women's Idaho Motor Transport Association, serving as president for 3 terms.

Surviving are: a son, Donald C. Gilster, of Boise; a daughter, Shirley Thimons of Boise; 7 grandchildren; 1 great-grandchild; a great-great-grandchild; and a brother, Clay T. Snider of Newport Beach, Calif.

The funeral will be held Wednesday at 1:30 p.m. in Summers-Furness Mortuary, Boise. Burial will be in Dry Creek Cemetery.

Friends may call at the funeral chapel today from 9 a.m. to 8 p.m., and on Wednesday from 9 a.m. to noon.

The family suggests memorial contributions to the Idaho Youth Ranch near Rupert, to the Hays House, or to the Elks Rehabilitation Center.

Several years ago. In 1983, he moved to Boise, making his home there since.

Surviving are: a son, Donald Folsom of Santa Clara, Calif.; 3 stepdaughters, Phyllis Underhill, Frances Bettecourt and Lyle Simpson, all of Oakland, Calif.; 2 granddaughters; and 4 great-grandchildren. He was preceded in death by several brothers and sisters.

A memorial service will be held Wednesday at 11 a.m. in the Gooding, United Methodist Church. Inurnment will be in Elmwood Cemetery.

The service will be under direction of Demary's Gooding Chapel.

before moving to Portola in 1941, where he had lived since. He retired after 35 years as an engineer with Western Pacific Railroad.

He married Ruth Joy Ostad in 1945.

Surviving are: a stepdaughter, June Bishop of Louisville, Ky.; a brother, Carey Carskod of Hubbard, Ore.; and sisters, Rose Decker of Wabash, Calif.; Christine Francis of Post Falls; Naomi Mohr of Twin Falls; and Gloria Williams of Jaridge, Nev. He was preceded in death by his wife and a sister.

The service was held in Portola, Calif., in the United Methodist Church.

Lorin Hoskins
TWIN FALLS — Lorin Hoskins, 83, of Twin Falls, died Monday in a local rest home after a long illness.

Born May 13, 1903, in Umapine, Ore., he moved with his family to the Twin Falls tract in 1913.

Mr. Hoskins was self employed for many years in the Twin Falls area, as well as Ontario, Ore. He was later employed by Keystone Seed Co. and Ore-Ida Potato Processing Co. until his retirement.

Surviving are: his wife of Twin Falls; 3 children, Barbara Bales of Hazelton, Joe Cypher and Victor Cypher, both of Twin Falls; 14 grandchildren; and 2 great-grandchildren. He was preceded in death by 4 brothers.

The service arrangements are pending and will be announced by White Mortuary in Twin Falls.

Kevin J. Borresen
GOODING — Kevin J. Borresen, 31, of Gooding, died Sunday in Gooding Memorial Hospital as result of a heart condition.

The service arrangements are pending and will be announced by Demary's Gooding Chapel.

Vera R. McKinster
KIMBERLY — Vera R. McKinster, 86, of Kimberly, died Saturday evening in Evergreen Nursing Home.

Born May 11, 1900, in Longmont, Colo., she moved to Southern Idaho with her parents in 1916, settling in the Hansen area, where she graduated from high school. She married Ray McKinster June 15, 1921, and he died in 1971.

Ms. McKinster was a member of the First Christian Church in Kimberly.

Surviving are: a son, Raymond Eric McKinster of Oregon; a daughter, Bonnie Maxine Ryan of Seattle; 3 grand children, 4 great-grandchildren; and 2 sisters, Opal Dunn and Ruby Hoops, both of Twin Falls. She was preceded in death by a brother.

The funeral service will be held Friday at 1 p.m. in the White Mortuary Chapel, with the Rev. Bruce Thacker officiating. Burial will be in Sunset Memorial Park.

Friends may call at the mortuary Wednesday and Thursday from 3 to 8 p.m.

Phillip H. Hess
HAGERMAN — Phillip H. Hess, 74, of Hagerman, died Monday at his home in Hagerman.

The service arrangements are pending and will be announced by Demary's Gooding Chapel.

R. 'Corky' Carskadon
HOLLISTER — Reinhardt "Corky" Carskadon, 75, formerly of Hollister, died Jan. 23 at his home in Portola, Calif.

Born Jan. 2, 1912, in Roberts, he worked for the Burgraff Construction Co. before moving to Hollister in 1936. He farmed and worked on construction projects.

Surviving are: his wife of Twin Falls; 3 children, Barbara Bales of Hazelton, Joe Cypher and Victor Cypher, both of Twin Falls; 14 grandchildren; and 2 great-grandchildren. He was preceded in death by 4 brothers.

The service arrangements are pending and will be announced by White Mortuary in Twin Falls.

Howard B. Folsom
GOODING — Howard B. Folsom, 89, of Boise, and formerly of Gooding, died Sunday in a Boise hospital.

Born Oct. 28, 1897, in Prescott, Kan., he moved to Gooding at an early age. During World War I, he served in the Army, then returned to Gooding. He married Elizabeth Sawyer in 1929 in California, and they were later divorced.

In 1924, he moved to California, where he worked in heavy construction. He married Edith Bettecourt in California, and she preceded him in death sev-

Services

HAILEY — The funeral for Dorothy L. Povey, 90, of Boise, and formerly of Hailey, who died Wednesday, will be held today at 11 a.m. in the Emmanuel Episcopal Church in Hailey, under the direction of the Wood River Chapel in Hailey. Burial will be in Hailey Cemetery. The family suggests memorial contributions to the Neumont State Tutor Institute, 151 E. Bannock St., Boise 83712.

JEROME — The funeral for Carl Womack, 86, of Jerome, who died Thursday, will be held Wednesday at 11 a.m. in the Hansen Mortuary Chapel in Jerome. Burial will be in Jerome Cemetery. Friends may call at the Hays-Bettecourt Funeral Chapel Wednesday between 9 a.m. and 1 p.m.

Lester Saunders of Hazelton. Birth: A son to Mr. and Mrs. Frank Hanay of Rupert.

CASSIA MEMORIAL Admitted

Irvin Baugh of Burley. Released

Dorothy Reas of Burley; Robert Gomez and Bonnie Godfrey and baby, both of Heyburn; and Dianne Neibaur of Rupert.

INEL test simulates meltdown

IDAHO FALLS (AP) — Scientists at Idaho National Engineering Laboratory say they simulated conditions similar to a meltdown in the test core reactor at the research facility — but in a new reactor designed to withstand extremely high temperatures.

Temperatures high enough to expand and then melt uranium-plutonium metal fuel were achieved during a 30-second experiment at the Transient Reactor Test Facility at Argonne National Laboratory-West.

The experiment, conducted on Friday, was designed to test the intrinsic safety characteristics of the metal fuel that will be used in an advanced breeder reactor design called the Integral Fast Reactor.

If the test proves successful, scientists will have evidence that the fuel expanded enough as it melted to stop the nuclear reaction that would keep the breeder reactor running. Initial results of the tests will come from a Fast Neutron Hydroscope on the facility that creates images from neutrons allowed to escape the core.

"It will be the middle of next week before we get the hoodscope results," said Marchette.

BPA sets rate boost discussion at Burley

BURLEY — The Bonneville Power Administration proposed 11.5-percent rate increase for irrigators, public utility districts, city-owned electric utilities and rural cooperatives will be discussed at a meeting here Thursday at 7:30 p.m. in the Burley Inn.

The increase is to take effect Oct. 1.

By 26 Northwest utilities, opposes the increase, according to a press release. Bruce Lovell, executive director, said an increase of this magnitude is not warranted and that irrigator groups recommended maintaining power rates at current levels.

BPA officials have said that without a rate increase it is facing a \$70 million to \$80 million net loss in fiscal 1987, and it could lose another \$50 million by the end of 1989, according to a BPA brochure.

BPA is being pinched by lower sales to aluminum plant customers and a drop in the income it gets for selling surplus power in the Pacific Southwest.

The group says the increase will hurt many farmers operating on the financial edge, who will continue farming only so long as production costs remain stable.

Investor-owned power companies that BPA sells to under its resident plan would see a 15.4-percent rate increase, according to BPA.

Weatherization may be cut

BURLEY — The Bonneville Power Administration will be seeking public comment Wednesday in Burley on whether it should reduce its program to help pay for weatherizing homes.

Among the options to be considered at the meeting, scheduled to begin at 7 p.m. at the Burley Inn, are: phasing out weatherization by 1990, stopping the program in October 1987, continuing it for low-income homeowners only, reduce the income program with or continue the program with no changes.

BPA is looking for ways to cut costs because it is facing a \$70 million to \$80 million shortfall in 1987.

BPA will spend \$22.5 million on weatherization in fiscal 1987. Weatherization helps reduce electricity use, according to a BPA press release.

For those who cannot attend the meeting, BPA will take comments in writing until Feb. 27. Comments should be sent to Donna L. Geiger, Public Involvement Manager, Bonneville Power Administration, P.O. Box 12999, Portland, Ore. 97212.

Hine

Continued from Page B1

They testified that all the money went to Hine. When Hine was not at her desk, such as at night or when she was out of the office on other duty, her desk was locked, and witness said the envelope, marked with the amount, receipt number and the name of the inmate making the payment, it was then slipped through a crack in the desk where the drawer top didn't quite touch the top of the desk.

Hine was responsible, witnesses said, for taking the money to the auditor and obtaining an auditor's certificate showing it had been paid.

Jensen said that during the investigation of the missing money, he and other officers compared the amounts of the jail receipts to the amounts of the auditor certificates. VanZante read aloud the work-release auditor certificate amounts, showing no matching amounts to compare with the jail receipts.

employee had gone to the deputy. Munn said that shortly after he called Hine to his office to ask her about records on the missing money, she returned to his office and told Hine she had taken the money and would pay it back.

Jensen said Hine helped him locate the amounts of money that were unaccounted for and told him that if there were no auditor certificates issued to match the amounts in the receipt books, then she had taken it. Jensen said she told him she took only cash, and no checks.

He also said Hine had told him that if he wanted to find out when the money was first taken, he should go back as far as December 1985.

Munn said Hine, an employee of the Sheriff's Department for 8 years, was a trusted employee and an excellent worker. He also said she had cooperated in helping pinpoint the amount of missing money.

At the time of his initial discussion with Hine, Munn said, deputies Jensen and Bill Thorngren were also present. He said when she asked how much money was involved, she was told about \$9,000 was believed taken at that time.

Jensen said the figure grew with additional investigation dating back beyond December 1985.

area, accessible to several people who worked in or called at the sheriff's office.

Garcia said he once accepted work-release money and that it was taken downstairs by Deputy Patty Barth, who later told him she left it on Hine's desk under some papers. Barth, however, said she did not say that and had slipped it into the locked desk drawer, as was the office custom.

Jensen spent a good part of the afternoon session on the stand under questioning by Lammers and Roark.

In his summation, Lammers told the court he believed the evidence he had presented had shown the required probable cause needed in a preliminary hearing — that a crime had been committed and that the defendant likely committed it.

Rather than taking the matter under advisement, Judge Cushman said he would hold Hine for trial on three counts and would dismiss the first.

Hine has never been placed under arrest and no bond has been set. She was summoned into court for her initial hearing and remains free without bond.

At the opening of the hearing, Roark offered two motions asking to clear the courtroom of witnesses, the public and the news media. Cushman agreed the witnesses must wait outside, but he said that under a recent U.S. Supreme Court decision that preliminary hearings are open to the public, he would not ask the media and public to leave.

Debate

Continued from Page B1

be that age, not the billions of years that evolutionists advocate, Mason said.

Evolution essentially contends that Earth is billions of years old, and that it and its life forms developed by chance, evolving gradually over the past several million years.

Another such deals with Earth's magnetic field, Mason said, which shields the planet from destructive cosmic radiation. Scientists have determined the magnetic field to be decaying, he said, but at a rate incompatible with Earth's age as determined by evolutionists.

He also received a "yes" response to questions about whether or not her desk might be unlocked by a screwdriver or a letter opener. He questioned witnesses about the fact that Hine's desk was in an open

Badger's Auto Center

Service Calls • Jump Starts • Auto Repairs • 733-2263 - Ask for Mol

Wright's flowers etc.

Oldest Continuous Ownership Florist in Twin Falls. Thanks to our customers for a great 100 years! 1409 Kimberly Road Twin Falls, Idaho • 733-2222

Hospitals

MAGIC VALLEY REGIONAL MEDICAL CENTER Admitted

Mrs. Erford Whaley, Shirley Reltz, Mrs. Roy Reeves and Tracy McFarlin, all of Twin Falls; Melvin Atkins, Mrs. Frank Hanay of Rupert; and Paul Kennedy, all of Burley; Mrs. Frank Hanay of Rupert; Kyle-Hood of Post Falls; Clarence Mechem of Carey; Mrs. Stuart Muirrell of Jerome; and Mrs. Max Oakman of Phoenix, Ariz. Released


Mrs. Jerry Auldherde and Bobby John, both of Twin Falls; Ezra Davy of Burley; Cecil Rosenbaum of Buhl; and Mrs.

Admitted

Mrs. Erford Whaley, Shirley Reltz, Mrs. Roy Reeves and Tracy McFarlin, all of Twin Falls; Melvin Atkins, Mrs. Frank Hanay of Rupert; and Paul Kennedy, all of Burley; Mrs. Frank Hanay of Rupert; Kyle-Hood of Post Falls; Clarence Mechem of Carey; Mrs. Stuart Muirrell of Jerome; and Mrs. Max Oakman of Phoenix, Ariz. Released

Mrs. Jerry Auldherde and Bobby John, both of Twin Falls; Ezra Davy of Burley; Cecil Rosenbaum of Buhl; and Mrs.

BADGER'S AUTO CENTER
• Service Calls • Jump Starts • Auto Repairs • 733-2263 - Ask for Mol



IN-EAR HEARING AID... NEW CONCEPT

- Handles all sound levels clearly - even in noisy places or groups.
- Brings whispers and soft voices up to your hearing level.
- Cosmetically pleasing - fits all in the ear with no external cords, tubes, or wires.
- Individually made to your personal hearing requirements.
- Controls unwanted background noise so you may hear and understand again!

WOULD YOU LIKE TO HEAR MORE?
You owe it to yourself to find out — NO COST OR OBLIGATION

Hearing Aid Counselors
1038 Blue Lakes Blvd. N., Suite B
Twin Falls, Idaho
733-0601

Opponents to the teaching of creationism argue that because it uses the biblical book of Genesis as a basis, it brings religion into the public schools.

The workshop continues for the next three Mondays at 7:30 p.m. A \$20 registration fee is required.

Valley happenings

Ostomy association will meet

TWIN FALLS — Twin Falls chapter of the United Ostomy Association meets at 7 p.m. today at the Twin Falls Clinic and Hospital waiting room. A speaker will discuss depression.

Seniors plan Valentine dance

TWIN FALLS — Twin Falls Senior Citizens will hold a Valentine dance at 1:30 p.m. Wednesday at the Senior Center. There will be live music, a cake walk and door prizes. Tickets are \$1.25.

Library slates Stegner lecture

TWIN FALLS — Dr. Richard Widmayer, professor at the College of Idaho, will lecture on "Angle of Repose" by Wallace Stegner at the "Let's Talk About It" reading and discussion series at 7 p.m. Wednesday at the Twin Falls Public Library.

Woods to speak about Indians

TWIN FALLS — Jim Woods of Herrett's Museum will discuss early Idaho Indians at a meeting of the National Association of Retired Federal Employees, Chapter 1959 of Magic Valley, at 11:30 a.m. Wednesday in the Twin Falls Senior Center.

Valley life

'Wonderful' guy is sneaking around

DEAR ABBY: I am 16 years old and have been having a serious love relationship with a 21-year-old guy who is in the military.

We met four months ago and see each other four or five times a week, but I feel very guilty because the time we spend together is kept from about where I'm going and who I'm with. All my friends know about him and have helped us to sneak around.

We are very much in love and tell each other so often. This is not a schoolgirl crush, Abby. He's the man I want to spend the rest of my life with. We're having sex but we are careful.

I want to introduce this wonderful guy to my parents, but I'm afraid if they know I'm seeing a 21-year-old guy they will forbid me to see him again, or even make trouble for him at the bus.

I've read your column since I was 11 years old and trust your advice. Please publish this for us and other couples who have this problem, and don't say where it's from. I know we're not the only ones.

—FORBIDDEN LOVE
DEAR FORBIDDEN: A 21-year-old guy is a man — or should be — and it's very unmanly to sneak around with a girl behind your parents' backs. I think you should introduce this wonderful guy to your parents.

If he's as wonderful as you say he is, he will quit sneaking around and look them in the eye. If he's not, maybe he's not as wonderful as you think he is. Think about it.

DEAR ABBY: My husband and I



Abigail VanBuren
Dear Abby

Just received "another one" of those so-called invitations that go like this: "The children of Mr. and Mrs. Blankety-Blank are planning to honor their parents on their 25th wedding anniversary. It will come to \$17.50 a plate for the dinner, plus \$7.50 if you want to go in on the group gift."

Abby, if children want to "honor" their parents, why don't they give them a party instead of inviting people and asking them to pay for it? We have received several invitations like this one, and think it's terrible. We aren't cheap, but this is like buying a ticket to a party.

Most of the people in this area read your column, so maybe if you ran this (no names, please) you could put a stop to these pay-your-own-way affairs.

—MASSACHUSETTS MRS. DEAR MRS.: If a group of friends want to join together to honor someone, then each cheerfully pays his or her own way.

But for family members to "honor" one of their own, and ask invited guests to pay for it, is out of line.

DEAR ABBY: I do my grocery shopping at a very large supermarket. There is one checkout woman (I guess you'd call her a cashier) who has been there for

many years. She's not young. Anyway, yesterday when she checked out my groceries, she leaned toward me and said, "I lost my beloved Ricardo after 48 years of marriage; he had a massive heart attack with no warning." I didn't know what to say except, "Gee, I'm really sorry."

Abby, I don't even know this lady's name! She certainly did lay a depressing bit of news on me. I left

the store feeling down in the dumps. I didn't need to hear that kind of news from a total stranger. Please comment.

—IN THE DUMPS
DEAR IN: Perhaps you didn't need to hear that kind of news from a total stranger, but apparently she needed to talk about it. Sometimes the best thing we can do for a person is to listen. A little compassion, please.

Honor rolls

Jerome

JEROME — The following students at the Jerome Junior High School were named to the honor roll for the second nine-week grading period.

• Students earning all A's are: Eighth grade: Juana Allen, Phillip Bright, Rachel Brohler, Ben Burdick, Inez Cook, Shane Cutler, Jenny Falter, Brent Ford, Brian Gans, Kelsey Newman and Ryan Thompson.

Seventh grade: Jennifer Baird, Tonya Butcane, Richard Clark, Tyson Cook, Katherine Ellwell, Brent Glenn, Janel Hadlock, Crystal Halstead, Mark Holzen, Amy King, Sabaha Lal, Teri McClure, John Marshall, Marilyn Moretti, Rochelle Rahlter, Julie Spellerberg, Kip Thompson, Brenda Walter and Bret Walter.

• Students earning all A's and B's are:

Eighth grade: Jennifer Adams, Brenda Buhler, Kaitina Caldwell, Bruce Carlson, Shellea Chander, Tracy Cochran, Tom Davis, LeAnn Fleming, Brian French, Cassie Gause, Katie Giasset, Sherrie Greene, Wanda Gunter, Kristin Jaro, Cyndee Jensen, Dustin Kuhn, Grant Lawley, Laura Leavitt, Jeff Lien, Wendt Malone, Ryan Marshall, JoAnn Mitchell, Lisa Moncur, Trina McCaughey, Dustin Olsen, Lydia Orr, Amy Overlin, Kenneth Pearson, Lara Schorling, Doug Silver, Brandy Smith, Pamela Spencer, Millie Underwood, David Vining, Steven Vining, Brad Williams and Matt Williams.

Seventh grade: Karl Baumgartner, Molly Biermann, Zachary Brooks, Guy Bullock, Janice Burnham, Joshua Clements, Julie Emery, Shonnle Ferris, Cecelia Ferreira, Joel Floyd, Kim Fey, Katherine Friedmann, Brooke Holley, Wendy Jacky, Jeremiah Johnson, Heidi Kirk, Kim Marlin, Bobbi-Miller, Bobbie-Jo Miller, Vichien Mitsri, Marianne Mix, Chris Myers, Shannon Phillips, Cameron

Pringle, Rene Quintana, Heather Rasch, Jeffrey Rupert, Bethany Scanlon, Johnny Shell, Tracy Simerly, Heather Swan, Ben Thomas, Amy Thompson, Ginger Thompson, Julie Thompson and David Wilcox.

Buhl

BUHL — The following students at Buhl High School were named to the honor roll for the second nine-week grading period.

• Students earning high honors are: Seniors: Kyle Davis, Shaanon Morris, Andrew Murphy and Barbara Thomas.

Juniors: Sherma Johnson, Andi Nofziger and Marina Rill. Sophomores: Shawn Barigan, Mark Davis, Douglas Gruver, Joie Johnson, Carl Kohntopp, Jerrilene Maxton, Heather Mink, Jeremy Schabot and Lori Schalk.

Freshmen: Janelle Hansen, Michael Hopwood, Kristi Lutkehus, Jason Rose and Stephanie Wright.

• Students earning honors are: Seniors: David Baggett, Stacie Crawford, Lee Foster, Myieca Hamilton, Lisa Moore, Randy Probusco, Mike Schneider, Jamie Sisson, Troy Trvdy and Michelle Winn. Juniors: Julie Adams, Nicole Adams, Krys Anderson, Brad Armitage, Amy Butler, Deena Cramer, Brian Clark, Tara Jagels, Thomas Garrett, Mark Luper, Angela Siegel, Gary Thomas and Shane West.

Sophomores: Marni Cole, Naomi Crafton, Ange Davis, Lynette Easton, David Hutchinson, Stacey Kelly, Jennifer Koolman, Steve Lutkehus, Elisa Massoth, Benjamin Miller, Brian Murphy and Gretchen Phillips.

Freshmen: Kathy Childs, Brent Clements, Rance Evans, Heather Felton, Brenda Hildreth, Sheri Johnson, Jami Korie, Michelle Mace, Valerie Martindale, Karl Maxfield, Norma Nevarez, Chad Orbe, James Schroeder, Lance Schroeder, Deanna Stricker and David Uribe.

1977 classmates are sought

TWIN FALLS — The Twin Falls High School class of 1977 is planning its 10-year reunion July 18 and 19.

Committee members are seeking addresses for the following classmates:

Georgia Archer, James Arma, Linda Bally, Kelly Carey, Raymond Chatterton, Gayle-Colef, Denise Craner, Mike Dimartino, Alyce Ghan, Tammy Goertzen, Mark Goodwin, Stan Guenther, Jodi Hague, Jan Halladay, Kathy Hardin, Bob Harrison, Elaine Hendrickson, Sarah Henis, Karen Holmes, Don Kelley, Jim Knight, Jan Kribbs, Alyson Lansbury, Jim Lee, Tammy Linderman, Teresa May, Tamera McCord, Kevin McVickers, Barbara Merkie, Doug Ohms, Linda Olsen, Kerry Pace, Sharon Follard, Alana Robinson, Alna Seter, Doug Smith.

Melinda Smith, James Stephens, Michael Thomas, Marco Valdevinos, Mary VanWagoner, John Westover, David Wright, Willie Sabon, Doug Chadd and Dave Bennett. Anyone with information about any of these persons is asked to call 734-7935.

The Huggable Gift For That Special Someone On Valentine's Day.



A big red heart filled with fresh flowers that comes with bear hugs from a very classy fellow. A lasting reminder for your affection. Hurry and call today, these won't last long.

Stetson
fox floral

647 Main Ave. W. • Twin Falls 733-2674

P.S. I love you

CLASSIFIED LOVE LINES
CALL 733-0626

BSU offers education class

GLENS FERRY — Glens Ferry High School will be the site of a course for area teachers offered through Boise State University.

A general session on instructing math and science subjects for teachers of fifth through twelfth grade will be held Feb. 21 and March 7.

The course will be presented by BSU math and science faculty and includes a later, 2-day conference at Camp Cascade, near Donnelly, July 13 and 14.

Fees for the one-credit course are \$25. There will be a \$30 camp fee for those wishing to stay at Camp Cascade during the summer-session. Attendance at both the lectures and the camp are required for credit. Teachers wishing to audit the course are welcome and will not be required to pay class fees.

For more information on the course, contact Darlene Dibble, 1910 University Dr., Boise 83725, or call 385-3818.

DO YOU WANT TO HAVE



A BREATH OF FRESH AIR?

QUIT SMOKING

Come to a Free Introductory Smoking Cessation Class and learn about our program.

THURSDAY, FEBRUARY 12

5:30-6:30 P.M.

DOCTORS' MEETING ROOM

For more information call 737-2900.

Magic-Valley Regional Medical Center

PEDERSEN'S WALLPAPER DEPARTMENT GOES TOTAL DISCOUNT!

Thousands of Rolls in Stock — No Waiting
And Now You'll Never Pay More Than ...

1/2 OFF Mfg. List Price

Downtown Store Only—Main at 3rd East, Twin Falls

Pedersen's

Main at 3rd East, Twin Falls

WATCH "NBC NIGHTLY NEWS WITH TOM BROKAW"

MATLOCK
Tyler goes to prison to help Matlock solve a double murder case!
7pm

HILL STREET BLUES
Heaven help the fools on the Hill—Buntz has been made king for the day!
8pm

REMINGTON STEELE
Our lovers discover London can be very damp and deadly this time of year!
9pm

k38AS Cable Ch. 7

Valley happenings

Ostomy association will meet

TWIN FALLS — Twin Falls chapter of the United Ostomy Association meets at 7 p.m. today at the Twin Falls Clinic and Hospital waiting room. A speaker will discuss depression.

Seniors plan Valentine dance

TWIN FALLS — Twin Falls Senior Citizens will hold a Valentine dance at 1:30 p.m. Wednesday at the Senior Center. There will be live music, a cake walk and door prizes. Tickets are \$1.25.

Library slates Stegner lecture

TWIN FALLS — Dr. Richard Widmeyer, professor at the College of Idaho, will lecture on "Angle of Repose" by Wallace Stegner at the "Let's Talk About It" reading and discussion series at 7 p.m. Wednesday at the Twin Falls Public Library.

Woods to speak about Indians

TWIN FALLS — Jim Woods of Herrett's Museum will discuss early Idaho Indians at a meeting of the National Association of Retired Federal Employees, Chapter 1959 of Magic Valley, at 11:30 a.m. Wednesday in the Twin Falls Senior Center.

Valley life

'Wonderful' guy is sneaking around

DEAR ABBY: I am 16 years old and have been having a serious love relationship with a 21-year-old guy who lives in the military.

We met four months ago and see each other four or five times a week, but I feel very guilty because the time we spend together is kept from my parents. I have to make up lies about where I'm going and who I'm with. All my friends know about him and have helped us to sneak around.

We are very much in love and tell each other so often. This is not a schoolgirl crush, Abby. He's the man I want to spend the rest of my life with. We're having sex but we are careful.

I want to introduce this wonderful guy to my parents, but I'm afraid if they know I'm seeing a 21-year-old guy, or even make trouble for him at the base.

I've read your column since I was 11 years old and trust your advice. Please publish this for us and other couples who have this problem, and don't say where it's from. I know we're not the only ones.

— FORBIDDEN LOVE
DEAR FORBIDDEN: A 21-year-old guy is a man — or should be — and it's very unkind to sneak around with a girl behind her parents' backs. I think you should introduce this wonderful guy to your parents.

If he's as wonderful as you say he is, he will quit sneaking around and look them in the eye. If he's not, maybe he's not as wonderful as you think he is. Think about it.

DEAR ABBY: My husband and I



Abigail VanBuren
Dear Abby

just received another one of those so-called invitations that go like this: "The children of Mr. and Mrs. Blankety-Blank are planning to honor their parents on their 25th wedding anniversary. It will come to \$17.50 a plate for the dinner, plus \$7.50 if you want to go in on the group gift."

Abby, if children want to "honor" their parents, why don't they give them a party instead of inviting people and asking them to pay for it? We have received several invitations like this one, and think it's terrible. We aren't cheap, but this is like buying a ticket to a party. Most of the people in this area read your column, so maybe if you ran this (no names, please) you could put a stop to these pay-your-own-way affairs.

— MASSACHUSETTS MRS.
DEAR MRS.: If a group of friends want to join together to honor someone, then each cheerfully pays his or her own way.

But for family members to "honor" one of their own, and ask invited guests to pay for it, is out of line.

DEAR ABBY: I do my grocery shopping at a very large supermarket. There is one checkout woman (I guess you'd call her a cashier) who has been there for

many years. She's not young. Anyway, yesterday when she checked out my groceries, she leaned toward me and said, "I lost my beloved Ricardo after 48 years of marriage; he had a massive heart attack with no warning." I didn't know what to say except, "Gee, I'm really sorry."

Abby, I don't even know this lady's name! She certainly did lay a

store feeling down in the dumps. I didn't need to hear that kind of news from a total stranger. Please comment.

— IN THE DUMPS
DEAR IN: Perhaps you didn't need to hear that kind of news from a total stranger, but apparently she needed to talk about it. Sometimes the best thing we can do for a person is to listen. A little compassion, depressing bit of news on me. I felt please.

It's free, no driving, no fuss.



IT'S CACTUS PETE'S FABULOUS FUN BUS!

Round up your friends, there's a fun new way to get to Cactus Pete's — FREE!

Get a group of 35 or more together and we'll provide free round-trip charter bus transportation from The Magic Valley to Jackpot.

Just sit back, enjoy the ride, and let us take care of the driving. You don't pay a penny!

Plus, everyone in your party will receive \$9 in gaming and merchandise coupons upon arrival.

What are you waiting for? Organize your Free Fun Bus to Cactus Pete's today! (Subject to availability.)

For more information, call Terry toll-free: (800) 821-1103, ext. 116.

Cactus Pete's

Honor rolls

Jerome

JEROME — The following students at the Jerome Junior High School were named to the honor roll for the second nine-week grading period.

• Students earning all A's are:

Eighth grade: Juana Allen, Phillip Bright, Rachel Brodler, Ben Burdick, Inez Cook, Shane Couter, Jenny Falter, Brent Ford, Brian Gans, Kelsey Newman and Ryan Thompson.

Seventh grade: Jennifer Balrd, Tonya Buticane, Richard Clark, Tyson Cook, Katherine Elwell, Brent Glenn, Janel Hadlock, Crystal Halstead, Mark Holtzen, Amy King, Sabatha Lail, Teri McClure, John Marshall, Marilyn Moretti, Rochelle Rukler, Julie Spellerberg, Kip Thompson, Brenda Walter and Bret Walter.

• Students earning all A's and B's are:

Eighth grade: Jennifer Adams, Brenda Buhler, Katina Caldwell, Bruce Carlson, Shellana Chardwell, Tracy Cochran, Tom Davis, LeAnn Fleming, Brian French, Cassie Gause, Katie Glassett, Sherrie Greene, Wanda Gunter, Kristin Jaro, Cyndee Jensen, Dustin Kuhn, Grant Lawley, Laura Leavitt, Jeff Lien, Wendell Malone, Ryan Marshall, JoAnn Mitchell, Lisa Moneer, Trina McCaughey, Dustin Olsen, Lydia Orr, Amy Overlin, Kenneth Pearson, Lara Schorling, Doug Silver, Brandy Smith, Pamela Spencer, Millie Underwood, David Vining, Steven Vining, Brad Williams and Matt Williams.

Seventh grade: Karl Baumgartner, Molly Biermann, Zachary Brooks, Guy Bullock, Janice Burnham, Joshua Clements, Julie Emery, Shonnie Farris, Cecilia Ferreira, Joel Floyd, Kim Frey, Katherine Friedmann, Brooke Holley, Wendy Jacky, Jeremiah Johnson, Heidi Kirk, Kim Martin, Bahbl Miller, Bobbie Jo Miller, Viehlien Mitsri, Marianne Mix, Chris Myers, Shannon Phillips, Cameron

Pringle, Rene Quintana, Heather Rasch, Jeffrey Rupert, Bethany Scanton, Johnny Shell, Tracy Slimerly, Heather Swan, Ben Thomas, Amy Thompson, Ginger Thompson, Julie Thompson and David Wilcox.

Buhl

BUHL — The following students at Buhl High School were named to the honor roll for the second nine-week grading period.

• Students earning high honors are:

Seniors: Kyle Davis, Shannon Morris, Andrew Murphy and Barbara Thomas.

Juniors: Sherma Johnson, Andi Notziger and Marina Rill.

Sophomores: Shawn Barigar, Mark Davis, Douglas Gruver, Jolene Johnson, Carl Kohntopp, Jerrilene Maxton, Heather Mink, Jeremy Schabot and Lori Schlaick.

Freshmen: Janelle Hansen, Michael Hopwood, Kristi Lutkehus, Jason Rose and Stephanie Wright.

• Students earning honors are:

Seniors: David Baggett, Stacie Crawford, Lee Foster, Myles Hamilton, Lisa Moore, Randy Probasco, Mike Schneider, Jamie Sisson, Troy Trvdy and Michelle Winn.

Juniors: Julie Adams, Nicole Adams, Kris Anderson, Brad Armer, Amy Butler, Deena Cramer, Brian Clark, Tara Jagels, Thomas Garrett, Mark Lupher, Angela Slagel, Gary Thomas and Shane West.

Sophomores: Marni Cole, Naomi Crafton, Ange Davis, Lynette Easton, David Hutchinson, Stacey Kelly, Jennifer Koolman, Steve Lutkehus, Elisa Massoth, Benjamin Miller, Brian Murphy and Gretchen Phillips.

Freshmen: Kathy Childs, Brent Clements, Rance Evans, Heather Felton, Brenda Hildreth, Sheri Johnston, Jami Korthe, Michelle Mace, Valerie Martindale, Chad Maxfield, Norma Nevarez, Chai Orbe, James Schroeder, Lance Schroeder, Deanna Strickler and David Uribe.

1977 classmates are sought

TWIN FALLS — The Twin Falls High School class of 1977 is planning its 10-year reunion July 18 and 19. Committee members are seeking addresses for the following classmates:

Georgia Archer, James Armga, Linda Bailey, Kelly Carey, Raymond Chatterton, Gayle Cofelt, Denise Chaner, Mike Dimartino, Alyce Chran, Tammy Goertzen, Mark Goodwin, Stan Guenther, Jodi Hague, Jan Halladay, Kathy Hardin, Bob Harrison, Elaine Hendrickson, Sarah Hennis, Karen Holmes, Don Houser, Edgar Johnson, Carrie Kelley, Jim Knight, Jan Kribbs, Allyson Lansbury, Jim Lee, Tammy McCord, Kevin McVickers, Barbara Merkle, Doug Orms, Linda Olson, Kerry Pace, Sharon Pollard, Alana Robinson, Aina Seter, Doug Smith.

Melinda Smith, James Stephens, Michael Thomas, Marco Valdevinos, Mary VanWagoner, John Westover, David Wright, Willie Sabon, Doug Chadd and Dave Bennett.

Anyone with information about any of these persons is asked to call 734-7355.

The Huggable Gift For That Special Someone On Valentines Day.



A big red heart filled with fresh flowers that comes with bear hugs from a very classy fellow. A lasting reminder for your affection. Hurry and call today, these won't last long.

Deltona fox floral
647 Main Ave. W. • Twin Falls 733-2674

P.S. I love you

CLASSIFIED LOVE LINES
CALL 733-0626

BSU offers education class

GLENN'S FERRY — Glenn's Ferry High School will be the site of a course for area teachers offered through Boise State University.

A general session on instructing math and science subjects for teachers of fifth through twelfth grade will be held Feb. 21 and March 7.

The course will be presented by BSU math and science faculty and includes a later, 2-day conference at Cascade, near Donnelly, July 13 and 14.

Fees for the one-credit course are \$25. There will be a \$30 camp fee for those wishing to stay at Camp Cascade during the summer session. Attendance at both the lectures and the camp are required for credit. Teachers wishing to audit the course are welcome and will not be required to pay class fees.

For more information on the course, contact Darlene Dibble-Gibson, MG108F, Boise State University, 1910 University Dr., Boise 83725, or call 385-3818.

DO YOU WANT TO HAVE



A BREATH OF FRESH AIR?
QUIT SMOKING

Come to a Free Introductory Smoking Cessation Class and learn about our program.

THURSDAY, FEBRUARY 12
5:30-6:30 P.M.
DOCTORS' MEETING ROOM
For more information call 737-2900.

Magic Valley Regional Medical Center

PEDERSEN'S WALLPAPER DEPARTMENT GOES TOTAL DISCOUNT!



Thousands of Rolls in Stock — No Waiting
And Now You'll Never Pay More Than ...
1/2 OFF Mfg. List Price

Downtown Store Only — Main at 3rd East, Twin Falls
Pedersen's
Main at 3rd East, Twin Falls

WATCH "NBC NIGHTLY NEWS WITH TOM BROKAW"

MATLOCK
Tyrer goes to prison to help Matlock solve a double murder case!
7pm

HILL STREET BLUES
Haverson help the fools on the Hill — Bunz has been made king for the day!
8pm

REMINGTON STEELE
Our lovers discover London can be very damp and deadly this time of year!
9pm

K38AS Cable Ch. 7

Nation

Probe failed to substantiate allegations against 'Finders'

WASHINGTON (AP) — An investigation begun last year into the mysterious Finders' communal group linked to six disheveled children found in Florida, failed to substantiate allegations of child abuse, District of Columbia police said Monday.

Police Chief Maurice Turner Jr. said an anonymous informant's allegations that the Finders are "a cult and that its activities involve Satanic rituals" were not borne out by stakeouts in December or by evidence seized at two Finders' homes last week.

Turner said no criminal violations had been discovered but added, "We tried to assure ourselves" that the children were not abused. "We have not assured ourselves at this point in time," he said at a news conference.

The children, ranging in age from 2 to 7, remained Monday in temporary shelters in Tallahassee, Fla. The two men who had custody of the children when they were discovered last Wednesday are under arrest on child abuse charges.

Scott Hunt, a spokesman for the Tallahassee police, said authorities still were trying to get a positive identification of the children. They were being assisted by Washington detectives, who traveled to Florida to interview the children.

The FBI, the U.S. Customs Service and the FBI in Virginia also were assisting with the investigation.

"They're doing fine," Hunt said of the children. "They've been fed well, they've been clothed well and they're eating and sleeping."

Turner said the mothers of the children still had not come forward and that police had not yet identified them.

A group member, who asked not to be identified, said Monday that the mothers had returned to Washington from San Francisco.

In a memo released Sunday to the news media, group spokesman Robert Gardner Terrell said the mothers had given permission for the children to be taken to a new planned community in Berea, Ky. The children then were taken to Florida on a "vacation-camping trip."

Police have said that more than one of the children showed signs of sexual abuse. They did not elaborate.

Surrogate mother admits problems but maintains she deserves custody

HACKENSACK, N.J. (AP) — A woman fighting to keep the child she bore for a couple under a \$10,000 surrogate contract tearfully testified Monday that none of her family's financial and other problems should stop her from winning custody of Baby M.

Speaking quietly as she dabbed her eyes with a tissue, Mary Beth Whitehead said she wanted visitation rights if she is not granted custody.

"We made a mistake, that's it," Mrs. Whitehead said. "Let's make the best of it. Let's not continue to hurt Sara," the name she has given the 10-month-old child.

William and Elizabeth Stern sued Mrs. Whitehead for custody of the child she agreed to bear for them. Mrs. Whitehead was artificially inseminated with Stern's sperm, but after giving birth March 27, she changed her mind, turned down the money and fled to Florida with the infant.

Her testimony Monday came as the second week of the unprecedented custody trial's second phase began. In January, Superior Court Judge Harvey R. Sorkow heard testimony on whether the surrogate contract is valid. He now is considering custody and will rule on both matters when the non-jury

trikl concludes. His decision on the contract will be the first by a judge in the United States.

Mrs. Whitehead, 29, told Sorkow on Monday about her family's financial difficulties, her husband's battle with a drinking problem and her 12-year-old son's learning troubles.

But she also spoke of having a large, loving family of seven brothers and sisters and 15 nieces and nephews, and of having established a special bond with her daughter while in Florida.

She said the attachment expressed itself during the summer as an emotional threat to kill herself and the baby if forced to turn the infant over to the Sterns.

In a July 15 telephone conversation with Stern, which he secretly recorded, Mrs. Whitehead made the threat. A tape of the conversation was played in court last week.

Mrs. Whitehead testified Monday that she wanted Stern "to see that it was wrong, the whole thing, that it wasn't good for the baby for me to give her away."

"I was trying to explain to him that it was our daughter, not his, not mine, but Sara. And that the best interest for Sara is to stay with her mother," she said.

Stern, a biochemist, kept his head

lowered through most of Mrs. Whitehead's testimony while his 41-year-old pediatrician wife watched expressionless.


Under questioning by her attorney Randolph Wolf, Mrs. Whitehead admitted to allegations the Sterns' lawyers have leveled against her and her husband, Richard, a 37-year-old sanitation worker.

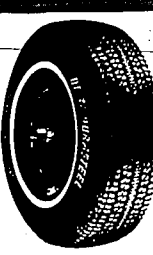
Mrs. Whitehead said her husband had a drinking problem, which peaked about 1978 when he had a traffic accident while intoxicated. About a year later, she testified, Whitehead came home drunk and pushed her, prompting her to have him arrested.

At about the same time, she said she and her husband were separated for about eight months and that during that time she had to go on welfare, work as a bartender, go-go dancer and baby-sitter.

At about the same time, she said she and her husband were separated for about eight months and that during that time she had to go on welfare, work as a bartender, go-go dancer and baby-sitter.

Vogue Cleaners
EVERY GARMENT & DRAPE OUR SPECIALTY
733-3914
872 Fairway Twin Falls, Idaho





DELTA DURASTEEL

- Advanced Computer Assisted Aggressive Rib Design
- Meets M & S Requirements
- Designed for Cooler Running Temperature
- Wide Footprint for Smooth Comfortable Ride, Responsive Handling, and Long Tread Life.
- Radial Ply Construction
- Two Full Width Steel Belts
- Polyester Cord Body Plies
- Scuff Resistant White Sidewall

SALE PRICE x3 ... GET 4th TIRE FREE!

SIZE	REG. PRICE EACH	REG. SALE PRICE EACH	NOW SET OF FOUR	YOUR ACTUAL SAVINGS
P155/80R13	53.56	49.00	147.60	78.85
P165/80R13	56.40	51.60	154.80	83.01
P175/80R13	58.91	53.89	161.67	86.78
P185/80R13	63.35	57.96	173.88	93.28
P185/75R14	64.72	59.21	177.63	95.34
P195/75R14	66.86	61.17	183.51	99.44
P205/75R14	71.26	65.19	195.57	104.99
P205/75R14	72.37	66.40	202.20	108.53
P215/75R15	73.63	67.17	198.51	106.53
P215/75R15	74.84	68.47	205.41	110.24
P225/75R15	80.86	73.98	221.94	119.15
P235/75R15	82.98	75.91	227.73	126.08

OR CHOOSE

BETTER DELTA RADIAL II

JUST ADD

10%

TO THE PRICES ABOVE

BEST DELTA STEEL SUPREME

ALL SEASON RADIALS

JUST ADD

20%

TO THE PRICES ABOVE

AND WARRANTY

WE OFFER A COMPLETE AUTO & TIRE SERVICE POLICY ON ALL OUR NEW PASSENGER TIRES... *Free!*

- Free!* Road hazard warranty
- Free!* Workmanship warranty
- Free!* Rubber valve stems
- Free!* Tire rotations
- Free!* Tire rebalancing
- Free!* Auto Safety Inspections

SERVICE POLICY

AND CREDIT

MONEY EXPRESS

- \$500 instant credit to qualified applicants
- 90 days same-as-cash on your first purchase
- Pay as little as \$10 or 5% per month

OR

SAVE 50% OFF NEW TIRE PRICE

USED TIRE HEADQUARTERS!

Largest Selection in Magic Valley

Passenger to Diesel Sizes

PRICES STARTING AS LOW AS **\$14⁹⁵**

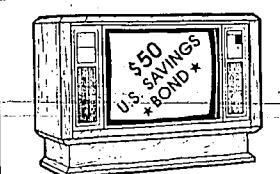
TARTER MAKES IT MOVE

- BALANCING • ALIGNMENT • RETREADING
- BULK TIRE • BULK • CORDS
- PERFORMANCE PARTS • TIRE SERVICE
- FARM SERVICE
- 4 WHEEL DRIVE ACCESSORIES

THE TIRE PEOPLE!

AMERICA ★ loves ★ MAGNAVOX

... and Magnavox loves America



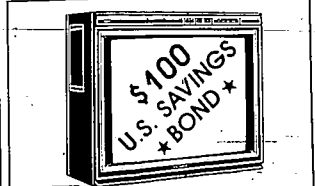
\$50 SAVINGS U.S. BOND

"Invest in your home entertainment — and your country's future — at the same time!"

Purchase a selected Magnavox video or audio product between January 31st and March 29th, and receive — absolutely free, direct from Magnavox — a Series EE United States Savings Bond, in \$50 to \$100 denominations, depending upon purchase! It's our way of saying — "Thanks, America!"

RG5950AK 26" diagonal
• 24 button Magnavox Universal Remote • Stereo hi-fi sound system • Built-in MTS decoder • 152 channel capability • Contrast 52 full square picture tube

\$849⁹⁵ W/T



\$100 SAVINGS U.S. BOND

RG552AK 27" diagonal
• 33 button Magnavox Universal remote • Stereo hi-fi sound system • Built-in MTS decoder • 178 channel capability • Contrast 52 square picture tube

\$929⁹⁵ W/T



\$50 SAVINGS U.S. BOND

RG4314WA 20" diagonal
• Stereo hi-fi sound system • Built-in MTS decoder • 17-button multi-function infrared remote • 152 channel capability • Contrast 52 flat square picture tube

\$619⁹⁵ W/T

Nobody puts it together like MAGNAVOX.

HENS FURNITURE & APPLIANCES
453 Main Avenue East • Twin Falls • 733-2233

OPEN Monday-Friday 9:00-6:00 Saturday 9:00-5:00

RED CHERRIES

George Washington's famous cherry tree episode and reputation for truthfulness are celebrated this week at Swensen's with cherries and cherry products at prices low enough to help you fondly remember George and think of Swensen's too. HAPPY PRESIDENT'S DAY!

Frozen PIE CHERRIES
Sweetened, Pitted
30 lb. Tin **\$22⁹⁵**

Wilderness CHERRY PIE FILLING
21 oz. Can **99^c**

Hostess CHERRY PIES
3 FOR 89^c

CHERRY RC COLA
Also Diet RC, RC Cola, Diet Rite Cola
\$1.49

GREEN COFFEE

The coffee is not green but the can is! Famous, full flavored superbly roasted M.J.B. coffee in the green can at a satisfyingly low price. Other M.J.B. coffees at corresponding low prices. **STOCK UP NOW - LOWEST PRICE IN MANY CUPS!**

M.J.B. COFFEE **\$5⁹⁹**
3 lb. Can
M.J.B. DECAF. COFFEE **\$6.99**
26 oz. Can

M.J.B. Columbian COFFEE 39 oz. Can \$7⁹⁹	M.J.B. Columbian COFFEE 24 oz. Decaf. \$6⁹⁹	M.J.B. MOCHA COFFEE Fudge, Mint \$1⁹⁸	M.J.B. MOCHA COFFEE Decaf. \$2⁴⁹
---	--	--	---

Extra Fancy Washington RED DELICIOUS APPLES
5 LARGE APPLES FOR **\$1⁰⁰**

ICEBERG LETTUCE
Large Solid Heads **3 FOR \$1⁰⁰**

Snow White CAULIFLOWER
Giant Head **99^c EACH**

Red, Ripe TOMATOES
5 lbs. for **\$1⁰⁰**

STALK CELERY
39^c lb.

Fresh BROCCOLI
Large Bunch
69^c EACH

Western Family TUNA
Oil or Water Packed
6 1/2 oz. Can **49^c**
Case of 48 ... **\$23.49**

Falls Brand WEINERS
2 lb. pkg. **\$2⁹⁹**

PORK CHOPS
Fresh Family Pack
\$1²⁹ lb.

Center Cut Loin PORK CHOPS
\$1⁵⁹ lb.

Falls Brand LINK SAUSAGE
\$1³⁹ lb.

U.S.D.A. Choice RIB EYE STEAK
\$2⁴⁹ lb.

Fresh CHICKEN DRUMSTICKS
69^c lb.

Fresh CHICKEN THIGHS
59^c lb.

Falls Brand PURE LARD
4 LB. PKG. **\$1.99**

Purex BLEACH
1 Gallon
44^c WITH COUPON
69^c WITHOUT COUPON
Coupon Limit 2
Swensen's Coupon Good Thru 2/16/87

Western Family VEGETABLE OIL
1 Gallon
\$3³⁹ WITH COUPON
\$3.99 WITHOUT COUPON
Coupon Limit 1
Swensen's Coupon Good Thru 2/16/87

Morton's SALT
26 oz. Barrel
Iodized or Plain
3/89^c

Armour BEEF STEW
24 oz.
\$1²⁹

FRESH FROM SWENSEN'S BAKERY
Fresh Baked CHERRY PIES
\$1⁹⁹ EACH

FRENCH BREAD
1 lb. loaf
2/\$1

JUMBO AA EGGS
DOZEN **79^c**

Dial SOAP
Bath Size
4 BAR PKG.
\$1⁷⁹

Purex DETERGENT
147 oz. Family Size
\$3⁵⁹

Banquet FROZEN DINNERS
All Varieties Except Beef and Fish.
99^c EACH

Reser's BURRITOS
Beef & Bean, Bean & Cheese, Red Hot Chili
PACKAGE OF 8 **\$1⁶⁹**

Reser's FLOUR TORTILLAS
8 in. 15 oz. Package of 10 **39^c**

Western Family APPLE JUICE
Frozen 12 oz. Cans
55^c
Case of 24 **\$12.99**

Western Family GRAPE JUICE
Frozen 12 oz. Cans
66^c
Case of 24 **\$15.75**

Western Family ORANGE JUICE
Frozen 12 oz. Cans
79^c
Case of 24 **\$18.95**

Western Family GRAPEFRUIT JUICE
Frozen 12 oz. Cans
88^c
Case of 24 **\$20.49**

COCOA PEBBLES & FRUITY PEBBLES
Post's 11 oz.
\$1⁷⁹

Post's RAISIN BRAN
25 oz.
\$2³³

Post's FRUIT 'n FIBER
14 oz. 4 varieties
\$1⁶⁹

Post's BRAN FLAKES
16 oz.
\$1⁴⁴

Prices Good Tues. Thru Mon.
SWENSEN'S MAGIC MARKETS

628 MAIN AVE. S. SOUTH PARK JUST OFF THE BRIDGE WEST 5 POINTS PAUL, IDAHO RUPERT, IDAHO

Post's GRAPENUTS FLAKES
BIG 18 oz.
\$1⁷⁹

Post's GRAPE-NUTS
2 lb. Box
\$2⁴⁹

Kellogg's CORN FLAKES
18 oz. Box
\$1¹⁹

Afghan guerrillas shoot down plane

ISLAMABAD, Pakistan (AP) — Moslem guerrillas shot down a transport plane with a missile Monday in eastern Afghanistan and claimed 43 military men on board were killed.

Afghanistan's Soviet-backed government, however, said most of the victims were women, children and elderly men. Observers in Pakistan cast doubt on the government version.

Officials of the Yunis Khalis guerrilla group said their fighters hit the Soviet-made Antonov-26 as the twin-engine propeller-driven plane was taking off from Khost, about 25 miles from the Pakistani border in Afghanistan's Pakia province. Soviet and Afghan troops have been locked in a major battle with the Moslem fundamentalist guerrillas in

the Khost area.

Afghanistan's communist government, in a radio report from the capital, Kabul, said the plane was carrying civilians and 36 people were killed.

The guerrillas, whose arsenal includes U.S.-made Stinger anti-aircraft missiles, said the plane was an Afghan air force transport carrying troops. They said sympathizers in the Khost garrison told them 15 Afghan officers, 22 Afghan soldiers and six crew members were killed in the crash. They said the plane was on its way to Kabul.

The government report that it was a civilian airliner seemed unlikely. Khost is under attack by guerrillas much of the time and most of the civilian population was evacuated or fled years ago to Pakistan, where an

estimated 3 million Afghan refugees live.

Two transport squadrons of the Afghan air force use the An-26, which is also widely used by Soviet forces as a military transport.

The Soviet news agency Tass said 30 people were killed, including women and children. The agency said six crew members were among the dead, but it did not say if the crewmen were Afghans or Soviets.

The Soviet Union sent soldiers to Afghanistan in 1979 to help the government battle the nationwide Moslem insurgency.

Thousands of Soviet and Afghan troops were airlifted into Khost over the past two weeks for a major offensive against guerrilla forces. Civilian air service is minimal in Afghanistan and almost always

suspended during major combat operations so planes can carry troops.

Guerrilla officials said scattered fighting was still going on south of Khost on Monday after a major battle last week. A force of about 10,000 Soviet and Afghan army troops recaptured a key mountain pass near Khost taken by the guerrillas last month. They also bombed guerrilla positions near the border.

Four Afghan soldiers were killed when guerrillas rocketed army positions in Khost south of Khost on Monday, guerrilla officials said.

The guerrilla officials, who asked not to be identified by name, said a missile crew hidden in the hills near the airstrip hit the plane as it was climbing. They would not say what kind of missile was used.

Quake strikes Papua New Guinea

PORT MORESBY, Papua New Guinea (AP) — A major earthquake struck near the coast of Papua New Guinea in the southwestern Pacific on Monday, leveling villages and leaving at least 1,000 people homeless.

Papua New Guinea is an island chain north of Australia.

One woman was injured when a house collapsed around her. Officials said the full extent of the casualties and damages would not be known until search parties reached the hardest-hit areas Tuesday.

The earthquake measured 7.4 on the Richter scale and was reported at 4:30 a.m. It had its epicenter near Umblo, a island located several miles off the northern coast of the Papua New Guinea mainland.

A provincial government official who spoke on condition of anonymity said most of the buildings in the island's administrative center, Sissal, had been destroyed or badly damaged.

Ramos: Troops ready to fight rebels

MANILA, Philippines (AP) — The armed forces commander said Monday, the day after a cease-fire ended, that his men are ready to strike Communist rebels if President Corason Aquino gives the word.

Rebel spokesmen urged her to withdraw the new constitution, which was approved in a referendum a week ago by a more than 3-1 margin, "as a framework of peace" to revive negotiations toward ending the 18-year-old Communist insurgency.

Formal talks began Monday with leaders of a 14-year Moslem rebellion on Mindanao and other southern islands of the archipelago. The Moro National Liberation Front attended, but the rival Moro Islamic Liberation Front boycotted the session.

At a training camp in Rizal province east of Manila, armed forces chief Fidel V. Ramos said the Communist-dominated National Democratic Front, which negotiated for the rebels, "slammed the door" on peace talks by refusing to extend the 60-day cease-fire that ended at noon Sunday.

"It is evident to all that even the civilian leadership has become, let

us say, less conciliatory due to the fact that (the rebels) have not honored the offer of the government," Gen. Ramos told reporters.

The general, a leader of the military-civilian uprising that drove former President Ferdinand E. Marcos into exile on Feb. 25, 1986, said his 250,000 soldiers would follow "the decisions of the civilian leadership."

"We continue to be ready to conduct military operations based on firm intelligence with regards to groupings, assemblies and training camps," he declared.

Armed forces headquarters said there were no reports of clashes since the truce ended.

Sources on both sides predict more fighting after a 30-day "grace period" that began with the end of the cease-fire. It was provided for under an arrangement guaranteeing immunity from arrest for rebel negotiators.

Col. Honesto Isleta, an armed forces spokesman, said there were reports of rebels massing in northern Luzon, the main island. He said the military had strengthened defenses around government installations in Manila.

In its first public statement since the cease-fire ended, the rebel National Democratic Front said it would resume negotiations only if the government came to "share our point of view" on problems that caused the rebellion.

It demanded the government withdraw the new constitution as the basis for peace talks, contending that the charter "violates the original premise of the negotiations to address the root causes of the popular armed resistance."

Robin Broad of the Carnegie Endowment for International Peace, John Cavanaugh of the Institute of Policy Studies and Chip Fay of Survival International said they would return to the United States to lobby against U.S. military aid to the Philippines.

MEDICARE BENEFITS AREN'T ENOUGH!

PREMIER 65
PER PERSON \$46.45 PER MONTH

- 100 Percent Payment of Hospital Balances up to Our Usual, Customary and Reasonable Allowance
- Coverage Can't be Cancelled Because of Health, Use of Benefits, or Age
- National and Worldwide Coverage
- No Waiting Periods



Blue Cross
of Idaho

A Member of the Blue Cross and Blue Shield Association

Idaho's Leading Health Care Carrier

— Call For Our Free Brochure —

Boise 345-4550	Coeur d'Alene 666-1495	Lewiston 746-0531
Twin Falls 733-7258	Idaho Falls 522-8813	Pocatello 232-6206

Toll-free 1-800-325-2064

Blue Cross of Idaho • P.O. Box 7408 • Boise, ID 83707

**NECK HURT?
FREE EXAM DOESN'T.**

To help you get rid of the pain in your neck, we've eliminated one of the reasons people postpone seeing the chiropractor. We now offer a free consultation and spinal function test. If x-rays or treatment are indicated, they will likely be covered by your insurance. In any case, the initial exam costs nothing.

If neck pain is slowing you down, call us today.

SIRUCEK CHIROPRACTIC
1100 N. Lincoln
324-4383

Troops shoot protesters

JERUSALEM (AP) — Israeli soldiers fired on two separate protests Monday in the occupied West Bank, wounding 11 Palestinians, military and Palestinian sources reported.

The army shut down An Najah University, which is the West Bank's largest and was the site of one of the two demonstrations against checkpoints by Shi'ite Moslems on Palestinian refugee camps in Lebanon. Seven students were wounded there.

An army statement said 1,000 students marched to the main road from the campus in Nablus, the West Bank's largest city, throwing rocks, bottles and steel missiles at soldiers.

Troops opened fire after protesters ignored orders to stop, it said, wounding four students in the legs. The statement said three other students were wounded but did not say how.

At Balata refugee camp outside Nablus, a city of 100,000 people, soldiers fired on about 100 teen-agers who threw stones, wounding three, an army spokesman reported.

Earlier in the day, the army said four Palestinians were wounded at Balata. The spokesman said that figure was wrong, but the Palestine Press Service reported four young people wounded, two critically.

The agency monitors news in the Israeli-occupied territories.

An Najah has about 4,000 students and often is a site of protest.

Student protesters surprise Spanish

MADRID, Spain (AP) — Violent protests by high school students have taken the Socialist government by surprise, revealing alienation and despair among the nation's young who face a bleak future and Europe's highest unemployment rate.

When the classroom boycotts and demonstrations began in early December, observers said the students appeared to be mimicking their French counterparts who had taken to the streets to protest government education policies.

However, the protests dragged on and grew more violent, forcing the government to take notice.

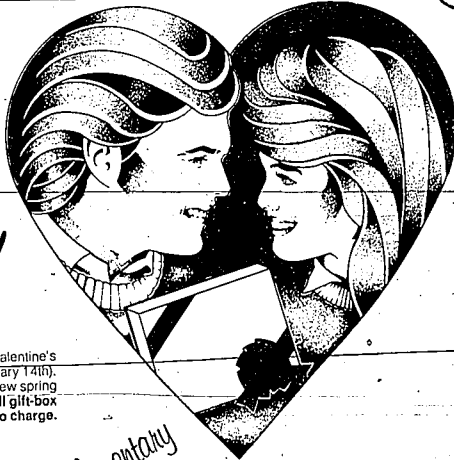
The protesters want the government to spend more money on education and abolish a university selection process that allows only 12 percent of all high school graduates to pursue higher education.

Some sociologists say the students seem to be protesting as much against a society that holds little in store for them as against educational policies.

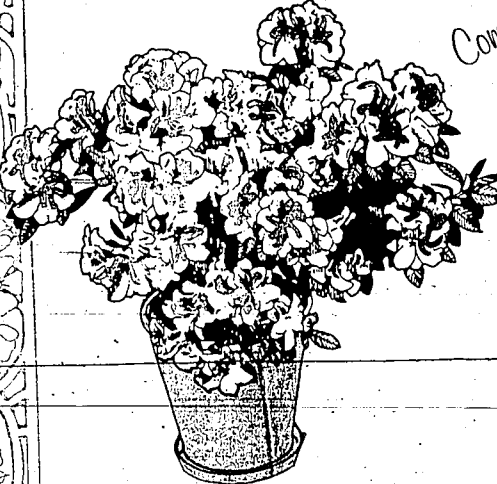
"I think they don't have any particular direction and they're quite aware that they can't really expect anything, but they want to make their voices heard so that offticialdom takes their situation into account," said Jose Luis de Zarraga who wrote a study for the Culture Ministry on Spanish youth in the 1980s.

FOR
SOMEONE

Special



It's Spring-time at The Paris and Valentine's Day is just around the corner (Saturday, February 14th). Our selection of gifts is great right now and new spring fashions are arriving every day. Of course, we'll gift-box every Valentine gift at no charge.



Complimentary

AZALEA PLANT
... YOURS WITH EVERY PURCHASE OF \$50.00 OR MORE TODAY THROUGH SATURDAY. (FEBRUARY 14).

The Paris

Charge It On Your Paris Charge! We Also Welcome American Express, VISA or MasterCard • Validated Parking • 10-6 Daily (Sat. 11-5:30)

- Scores, statistics C2
- UNLV paces hoop poll C2
- Classified C3-6



Sports

Could meet for 5th time GF, Bulldogs flex muscles for state play

By MICHAEL VANAUSDELN
Times-News writer

This is a tale of two cities. One city is Kimberly, where the high school girls' basketball team has an undefeated record of 23-0, the favorite to take the title next weekend in Blackfoot at the state tournament, stuns opposing offenses and flexes its muscles, primarily, with the arms of Aundra Urie and Cindy Holcomb.

The other city is Glenns Ferry, where the lady Pilots spent on the floor and have taken a record of 20-5 for the season, with four of those losses against the Bulldogs.

"Our girls really get up for a game against them (Glenns Ferry)," said Kimberly Coach Wes Remaley. "There's a real competition against Glenns Ferry, although I don't know if I would call it a rivalry."

Well, maybe not. But if the Bulldogs coach won't — and the Kimberly players feel — we prepare for each team the same, "according to the whole shooting match in Blackfoot."

"We know we can beat them," said Pilot Barb Johaneck, a senior forward and the team's leading scorer with an average of 10 points a game. "The fact that we have come so close tells us that we can do it. And we want them."

The Bulldogs have beaten the Pilots with scores of 46-25, 51-50, 38-34 and 50-47; the last time came in the District 4 Class A-3 championship game last week in Wendell. Scores like that prove that while Kimberly has been the better team, combining a powerful inside defense with a dominating offense, Glenns Ferry is not so far behind.

In fact, Remaley himself admits that the Pilots "are probably the second-best team in the state" — a statement repeated by Glenns Ferry junior center Pam Pember, who predicted that once the smoke has cleared in Blackfoot, the Pilots will be considered the "best in the state."

It's likely both teams will get a fifth chance to find out. While each school will face a tough opponent in the opening round at state on Thursday (Kimberly vs. Prairie of Coltonwood and Glenns Ferry vs. Elba), victory Thursday will put them in a semifinal showdown Friday night.

The Pilots want that game to happen. "Yes, we want to play them," explained Glenns Ferry senior point guard Kelli King, repeating sentiments that were expressed by every Pilot — including their coach, Ken Fast.

"We would definitely like to play them," said Fast, whose team lost the District 4 championship to the Bulldogs last year and finished third to Kimberly's second at last winter's state tournament in Nampa. "I think we have something to prove."

Unquestionably, that's a tall order. No one has beaten the Pilots this season, and only the Pilots have come close. One problem any Kimberly opponent faces, and one the Pilots know all too well, is the Bulldogs' inside scoring game. And when that subject is brought up, the first person mentioned is the 6-foot, 1-inch Holcomb, a senior center.

Holcomb has been the main factor in Kimberly's success against Glenns Ferry this season. In all four of the games, the teams were running neck-and-neck until Holcomb took over. In each game, the senior has scored more than 10 points in the fourth quarter, leaving the Pilots frustrated as what to do to defend the player that Fast said "takes the ball to the hoop with strength."

Holcomb, despite her physical strength, rarely fouls out. In fact, it's usually the player guarding Holcomb who ends up getting the period.

Take Pember and her teammate, 5-11 junior Kelly Mitchell, for example. In that district championship game last Wednesday, both Pember and Mitchell — who had largely been successful in containing Holcomb all night — fouled out in the final



Kimberly's Tammi Osborne guarded by Pilot Barb Johaneck in tournament action

Holcomb who ends up getting the period. End of story. Holcomb scored 13 points in the last eight minutes and Kimberly had a three-point win.

Some opponents try to take Holcomb out of her defensive game, and once or twice the Pilots almost did it.

In the final two minutes of the last two contests, Fast pulled a new one out of his hat and moved Pember from her inside position to the outside. The move designed the offense to go inside to Johaneck, who moved in Pember's place and forced Holcomb one-on-one with a very quick player. Johaneck was not only

• See STATE on Page C2

two contests, Fast pulled a new one out of his hat and moved Pember from her inside position to the outside. The move designed the offense to go inside to Johaneck, who moved in Pember's place and forced Holcomb one-on-one with a very quick player. Johaneck was not only

• See STATE on Page C2

two contests, Fast pulled a new one out of his hat and moved Pember from her inside position to the outside. The move designed the offense to go inside to Johaneck, who moved in Pember's place and forced Holcomb one-on-one with a very quick player. Johaneck was not only

• See STATE on Page C2

two contests, Fast pulled a new one out of his hat and moved Pember from her inside position to the outside. The move designed the offense to go inside to Johaneck, who moved in Pember's place and forced Holcomb one-on-one with a very quick player. Johaneck was not only

• See STATE on Page C2

two contests, Fast pulled a new one out of his hat and moved Pember from her inside position to the outside. The move designed the offense to go inside to Johaneck, who moved in Pember's place and forced Holcomb one-on-one with a very quick player. Johaneck was not only

• See STATE on Page C2

Big Sky kingpins take a tumble

By The Associated Press

The foundations of the Big Sky Conference's basketball standings experienced a major tremor Saturday night as bottom-ranked Northern Arizona rolled over the previously undefeated Bobcats of Montana State, while Nevada-Reno whipped second-ranked Montana.

Boise State completed a successful sweep on the road, downing Weber State on Thursday and Idaho State on Saturday to tie the Grizzlies for second-place at 6-3. And Idaho shares fourth place with Nevada-Reno at 4-5 after succumbing to a rejuvenated Weber.



Basketball

The 27 Lumberjacks defeated Montana State 90-82 Saturday for their second conference win this year, relying on David Duane's 25 points and forward Ian McLean's 20 points in 25 minutes.

"You're seeing an evolution of a team getting better," Northern Arizona coach Jay Aronoff said. "It's been a slow and difficult process and hopefully we can now build some momentum."

Montana State pulled a late rally to reach within five points, 85-80, but a layup by Anthony Burgess and three McLean free throws took the game.

The 8-1 Bobcats survived a trip to Nevada-Reno on Thursday by two points, 74-72. They host Weber on Saturday and Idaho State on Saturday. Northern Arizona, beaten by Louisiana State 70-58 Monday night, plays Nevada-Reno on Saturday.

The Wolf Pack employed a full-court press through most of the game to harry the Grizzlies to a 78-65 victory Saturday. Quentin King's career fourth points in a 12-2 run in the second half that took the control from Montana for good.

"I thought we had the right tempo in the second half if we'd ever gotten through their press, which we did," Montana coach Steve Morrill said. "But as much credit as you give them, you have to note our ineptitude. We just had some boneheaded plays."

Boise State experienced a terrifying moment Saturday as Bengal guard Troy Miles sunk a three-point shot to bring Idaho State to a 53-50 disadvantage with 24 seconds left, reminiscent of the Broncos' bad luck in the closing seconds of several games last year. But Idaho State then missed another three-point attempt and Boise State's Chris Childs hit two free throws to seal the victory.

"I was thinking, 'Here we go again' for a split second, but I think this is a different team. We play a lot better together," senior forward Eric Hayes said. The Broncos play Eastern Washington in a non-conference game on Thursday in Boise, then travel to Idaho on Saturday. The Bengals are tied with Weber State at 3-6 in the Big Sky and have scored 25 points on Thursday. Weber State played to pre-season expectations in the 88-64 defeat of Idaho on Saturday. The Wildcats, 5-17 for the season, never trailed the Vandals and reached 52-35 with 14:35 left in the game. Forward Harry White hit another three-point shot, while Walt Tyler added 21.

Weber State will take on the Grizzlies in Missoula on Saturday.

Basketball's 'prodigal sons' ride comeback trail

Ellenberger back on bench

By DANNY ROBBINS
Newsday

EL PASO, Texas — Norm Ellenberger is sitting at his desk in his office in the University of Texas at El Paso Special Events Center. He is drinking hot tea with honey and drawing up that day's practice schedule on a legal pad. He is 51, has a 134-62 record as a Division I basketball coach and is working as a volunteer assistant, a spear carrier. He is very happy.

"Happier than I've been since, well, forever," he says. "As long as I can remember, almost."

For seven years, Ellenberger coached exciting, winning basketball at the University of New Mexico, leading the Lobos to two Western Athletic Conference titles and four postseason tournament appearances.

Yes, his best players had checked pants, usually involving assorted junior colleges. Yes, one came out of an Arizona penitentiary, where he had been doing time for rape. So maybe it wasn't the Har-

vard of the desert. For seven years, the NCAA nosed around and couldn't pin anything down, and for seven years, people in Albuquerque looked the other way and filled 17,121-seat University Arena, aka The Pit. Lobo basketball was the hottest ticket in town — indeed, perhaps the biggest thing in town — and Ellenberger, decked out in gold and turquoise jewelry, was the master of ceremonies.

Then the roof caved in. In November of 1979, a state gambling investigation and a recording conversation in which Ellenberger offered approval as one of his assistant coaches, Manny Goldstein, talked about paying off a junior college official to get a forged transcript for a player. The tape touched off a scandal that shook New Mexico basketball and college athletics as a whole.

Ellenberger was fired before the year was out, and for seven years he did not work as a college coach. Those were difficult years for Ellenberger. On the surface, he appeared to be his usual breezy self. He

believed that players who play together would be a great asset," Fletcher said, citing the Oilers' top line center Wayne Gretzky, right wing Jari Kurri and left wing Esa Tikkanen as an example.

• See COACH on Page C2

Lucas battles

By RICK GANO
The Associated Press

MILWAUKEE — Every time John Lucas steps on a basketball court with the Milwaukee Bucks, there are critics questioning his right to be there.

The answer: It's a voluntary undertaking he hopes will highlight his daily flight from drug addiction.

"All the help people want to give me won't work if I don't want to do it," said Lucas, who has twice volunteered for treatment for cocaine abuse.

"I've had periods of sobriety before and I've chosen not to maintain sobriety in the most important time of my life. I know I have my skeptics and that I'm going to be watched and that's fine. I knew that before I came back. I didn't have to come back. I wanted to."

The 33-year-old Lucas, who was waived by the Houston Rockets for a second time in March 1985, is getting what probably is his final chance in the NBA. The Bucks, beset by injuries at guard, offered him a contract

last month and through 10 games it's been beneficial for both parties — Lucas is averaging over 17 points and 7.3 assists in 11 games.

The contract gave Lucas the chance to not only show that he still could play point guard, but that he can fight "a disease that wants me back."

• See LUCAS on Page C2

Norm Ellenberger

Volunteer for ex-foe

He explained his situation, quite convincingly, to Ted Koppel on "Nightline." He even did a television commercial for an Albuquerque carpet cleaning company that began, "Hi, this is Norm Ellenberger. We've all had a little dirt swept under our carpets from time to time." But people close to

• See COACH on Page C2

the other All-Star Oilers are center Mark Messier and right wing Glenn Anderson, who usually play together on their second line; defenseman Paul Coffey and goaltender Grant Fuhr.

Patrick Division-leading Philadelphia with four, has the second-highest number of players on the All-Star roster. The Flyers are represented by center Dave Poulin, right wing Tim Kerr, defenseman Mark Howe and goaltender Ron Hextall.

The NHL wanted a tough team — and tough players. "We felt we had to have some people who could check, rather than have all of them being just scorers," Pulford said. "Dave Poulin, Kirk Muller and Kevin Dineen are examples of this. They're hard-working and tough. We wanted lots of time to time."

But people close to the first game, they're good hockey players, too."



JOHN LUCAS

Playing time with Bucks

last month and through 10 games it's been beneficial for both parties — Lucas is averaging over 17 points and 7.3 assists in 11 games.

The contract gave Lucas the chance to not only show that he still could play point guard, but that he can fight "a disease that wants me back."

• See LUCAS on Page C2

Quebec City hosts Rendez-Vous '87

NHL all-stars stress 'team' for Soviets

By KEN RAPPOPORT
The Associated Press

QUEBEC — This year, it's an NHL All-Star team — accent on team — and not a team of All-Stars.

Reason: the Soviets. "We did not necessarily want an 'All-Star' team," we wanted a team with the right chemistry," said Cliff Fletcher, general manager of the Calgary Flames, who helped pick the players for the Rendez-Vous '87 series against the Soviet national team.

The NHL also wanted a team that had a chance of beating the formidable Soviet team on Wednesday and Friday at the Nordiques' Le Colisee. Even the league knows it won't be easy.

"These guys play Saturday and Sunday night in their league games and will virtually have no workouts together before they meet the Russians," Hartford General Manager Emilio Frazzetta said. "It's the Russian national team and they'll have the advantage of playing together for so long."

To beat them, the NHL players "will have to forecheck very well in their own end, because

Ice hockey

that's where games are won and lost," Francis said. "They'll have to cause a lot of turnovers, and they'll have a chance of winning them. But the Russians are more physical than they used to be and you're not going to run them out of the arena," he said.

Bob Pettit, coach and general manager of the Chicago Black Hawks, who was on the selection committee, said: "You must be able to skate against the Russians. Having very good skaters also went into the makeup of the team. You've got to have movement against them, go after them and be offensive, rather than sit back and worry about stopping them."

As a result, this year's All-Star lineup features clubs of players from certain teams — most notably Edmonton, with seven — and none from seven of the league's 21 teams.

"Because we're going to have very little practice time prior to the first game, they strongly

ISU-IAA site, AD says

POCATELLO (AP) — An NCAA committee has selected Pocatello as the site of this fall's Division I-AA football championship game, Idaho State Athletic Director Tom Jewell says.

Jewell said the I-AA Football Championship Committee voted unanimously in Kansas City Monday to make the 14,000-seat Mindome the site of the game.

The final decision is up to the NCAA administrative committee, but Jewell said it was 99-percent certain the game would be played in Pocatello.

Committee members will travel to the area April 6-10 to look over the facilities and make final plans, he said.

Jewell, new to Kansas City earlier to tell the committee 10,000 tickets already had been sold for the game. He said tickets

Soccer football

went on sale Jan. 17 and were sold over a 10-day period. The remaining seats should be sold within two weeks, he said.

"I was excited and very pleased of southeast Idaho for the effort put forth in the presale of tickets," he said.

A five-member Pocatello Chamber of Commerce committee began making a pitch for the game earlier this year.

Spokesman Jim Ellender said waiting for word on the committee's decision was like a father waiting for his baby to be born. "You're always nervous, then when the baby is finally born you're so excited you just want to make the best of it," he said.

Events in Sports

Booster bus set for Rexburg

TWIN FALLS — College of Southern Idaho basketball boosters will sponsor a bus to the Ricks College game in Rexburg Saturday night.

Shoshone can clinch tonight

SHOSHONE — Shoshone can clinch the Magic Valley Conference boys' basketball championship here tonight with a victory over Oakley.

Wills admits addiction

PHOENIX, Ariz. (AP) — Maury Wills, the 1962 National League Most Valuable Player and one-time holder of the single-season major league base-stealing record, said Sunday he was addicted to cocaine for four years before entering a drug rehabilitation program.

Childs honored again

BOISE (AP) — Boise State sophomore guard Chris Childs has been named the Big Sky Conference basketball player of the week for the second straight week.

Defense dominates in BSC

BOISE (AP) — Heading into the Big Sky Conference basketball stretch drive, defense is starting to dominate.

Kings fire Johnson

SACRAMENTO, Calif. (AP) — The Sacramento Kings, owners of the third-worst record in the National Basketball Association, fired Coach Phil Johnson Monday and replaced him with one of his assistants, Jerry Reynolds.

Miller honored by MWAC

BOISE — Twin Falls' Macla Miller, a senior at Boise State University, has been named Mountain West Athletic Conference player of the week for her performance last weekend in Pocatello in the Mountain States Games.

Mtn. Home man wins honors

TWIN FALLS — Roy Williams of Mountain Home won the top honors in a trap shoot Sunday at the Twin Falls Gun Club.

Announcements-Selected offers 001-007



Love is big news on Valentines Day!

To celebrate February 14th, we turn over to our readers a feature section on classified for their Valentine messages, and last year lots of people took advantage of this unique opportunity to say something special to their sweethearts, husbands, wives, relatives and friends.

This year, at a price that will please your pocketbook, you can send a Times-News Love Line. Your special Valentine message will run in the Saturday, February 14 Times-News classified section. Be funny, be sentimental, be whatever suits your fancy. What an original and fun way to say "I LOVE YOU!"

To make your "Love" big news, call the Times-News at 733-0626

The Times-News



Classified Index

- ANNOUNCEMENTS
001 Florists
002 Lost & Found
003 Automobile
004 Special Notices
005 Real Estate For Sale
006 Automobile
007 Jobs of Interest
008 Lost & Found
009 Automobile
010 Special Notices
011 Real Estate For Sale
012 Automobile
013 Jobs of Interest
014 Lost & Found
015 Automobile
016 Special Notices
017 Real Estate For Sale
018 Automobile
019 Jobs of Interest
020 Lost & Found
021 Automobile
022 Special Notices
023 Real Estate For Sale
024 Automobile
025 Jobs of Interest
026 Lost & Found
027 Automobile
028 Special Notices
029 Real Estate For Sale
030 Automobile
031 Jobs of Interest
032 Lost & Found
033 Automobile
034 Special Notices
035 Real Estate For Sale
036 Automobile
037 Jobs of Interest
038 Lost & Found
039 Automobile
040 Special Notices
041 Real Estate For Sale
042 Automobile
043 Jobs of Interest
044 Lost & Found
045 Automobile
046 Special Notices
047 Real Estate For Sale
048 Automobile
049 Jobs of Interest
050 Lost & Found
051 Automobile
052 Special Notices
053 Real Estate For Sale
054 Automobile
055 Jobs of Interest
056 Lost & Found
057 Automobile
058 Special Notices
059 Real Estate For Sale
060 Automobile
061 Jobs of Interest
062 Lost & Found
063 Automobile
064 Special Notices
065 Real Estate For Sale
066 Automobile
067 Jobs of Interest
068 Lost & Found
069 Automobile
070 Special Notices
071 Real Estate For Sale
072 Automobile
073 Jobs of Interest
074 Lost & Found
075 Automobile
076 Special Notices
077 Real Estate For Sale
078 Automobile
079 Jobs of Interest
080 Lost & Found
081 Automobile
082 Special Notices
083 Real Estate For Sale
084 Automobile
085 Jobs of Interest
086 Lost & Found
087 Automobile
088 Special Notices
089 Real Estate For Sale
090 Automobile
091 Jobs of Interest
092 Lost & Found
093 Automobile
094 Special Notices
095 Real Estate For Sale
096 Automobile
097 Jobs of Interest
098 Lost & Found
099 Automobile
100 Special Notices

Announcements

001-Florists
002-Lost & Found
003-Automobile

ADVERTISE YOUR SERVICE SPECIALTY IN THIS DIRECTORY

Placed under the heading of your choice!

Your ad will reach 22,000 families everyday and the results will amaze you. Call today and let our friendly Ad-Visors help you word your ad so that it will be most effective and bring you the results you are looking for.

733-0931

002-Lost & Found

CHECK DAILY FOR CURRENT FOUND POUND NEWS

BUY & WEAR A LIFETIME LICENSE FOUND DOGS NOW AT THE TWIN FALLS ANIMAL SHELTER

Hours 5 to 7pm only Monday, thru Friday 733-0660 ext 284

Because Dogs are brought in every hour and SOLD or DESTROYED after 48 hours, please call or visit the pound daily to check whether your pet has been picked up. This is not an up-to-date list. Mixed dogs are held in kennels, come to the pound to see if your pet is there. Come and pick up a pup or adult dog. WE HAVE A HOME FOR GOLDEN COCKER SPANIELS, Terrier, Sheltie, Weim, etc. Harrison School Dist. 8 mo old. Please call 733-7270 or 734-3625.

JEROME DOG LOG AVAILABLE FOR

1. female, German Shepherd, black and brown, 3 years. 2. 1 male Terrier X, white, 3 months. 3. 1 male Terrier X, black and brown, 10 months. 4. 1 male German Shepherd, 4 months. 5. 1 male Akita, 5 months. 6. 1 male Collie X, 5 yrs. X Means Cross Breed

Shelter located on 1 mile west road, use the entrance to Steward road from KART Road. 1987 Dog licenses may be purchased at City Water Office beginning Dec. 1st.

Call 324-9348 or 324-4313 if no answer 733-0931

Call 733-0626 to place your classified ad. We're here to serve you.

007-Jobs of Interest

Head cook, part-time. EOE. Agriens Senior Citizens, in Kimberly, Call 423-4338.

Laboratory technician-needed chemistry background. Call Joyce or Dr. B. 734-3050.

TELEPHONE SALESPeOPLE

The Times-news is looking for circulation telephone salespeople. This is a part-time, evening jobs. Telephone sales experience necessary. For more information, see Sandi at the Times-News, 132 3rd St. West, Twin Falls, ID. No phone calls please.

LEGAL NOTICE

Table with columns: LEGAL NOTICE, LEGAL NOTICE, LEGAL NOTICE, LEGAL NOTICE. Content includes Milner Irrigation District Balance Sheet Exhibit A, Assets, Liabilities & Equity, and various financial figures.

The Accompanying Notes Are an Integral Part of the Financial Statements. James C. Bright Secretary-Manager of the Milner Irrigation District, hereby certify that the foregoing is a full, true, and correct statement of the financial operations of the Milner Irrigation District covering a period of one year, and represents to the best of my knowledge, information and belief the financial condition of said district at the close of the fiscal year October 31, 1986.

February Specials: ALL CHEVRON MULTI-GRADE MOTOR OILS. Includes prices for 24/1 Quarts, 4/1 Gal. Jugs, 1/5 Gal. Pail, 1/55 Drum, and Custom 10W-30 & 10W-40. United Oil logo and contact info for Hailey, Gooding, and Twin Falls.

Panthers stay on top of BEC by beating Syracuse, 63-61

By The Associated Press

Top 20 Basketball

PITTSBURGH — Syracuse's game plan to retain its Big East Conference lead was to control the 10 Pittsburgh Panthers' dominating duo of forward Jerome Lane, the nation's leading rebounder. But the Orangemen only half succeeded Monday night.

In the second half, and Moore, who scored 12 of his after, intermione, dominated the boards for the Tigers as they grabbed 12 and 10 rebounds, respectively.

Georgetown 78 BC 56

LANDOVER, Md. (AP) — Reggie Williams scored 25 points and Perry McDonald added 18 Monday night to lead No. 13 Georgetown to a 78-56 Big East Conference basketball victory over cold-shooting Boston College.

Williams scored 15 points to stake Georgetown to an eight-point lead. After the Eagles pulled within 22-17, the Hoyas responded with a 14-4 run to take a comfortable 36-21 lead at halftime.

UNLV 73 Pacific 59

STOCKTON, Calif. (AP) — Jarvis Basnight scored 11 of his 13 points in the decisive second-half spurt as No. 1 Nevada-Las Vegas became the favorite to beat Pacific 73-59 in a Pacific Coast Athletic Association basketball game.

The Runnin' Rebels, the nation's leading offensive team at 96.6 points per game, led just 29-25 at halftime before Jerry and Gerald Paddio ended any thoughts of a upset by Pacific.

Nevada-Las Vegas, 24-1 overall and 12-0 in the PCAA, led 50-48 midway through the second half before Basnight, a 6-foot-6 center, scored 11 points to lead the Rebels to a 73-59 lead by the 19:42 mark.

Pacific, 9-12 and 5-7, outscored Nevada-Las Vegas 12-6 at the start of the second half to take a 37-34 lead.

Rebels stay atop AP's college poll

By The Associated Press

Nevada-Las Vegas, which has used the three-point game to go over the 100-point mark 11 times this season, remained No. 1 for the second straight week in The Associated Press' college basketball poll.

The next seven spots in the rankings released Monday also were the same as last week — Indiana, North Carolina, Iowa State, Temple, Purdue and Oklahoma.

Nevada-Las Vegas, 22-1, attracted 51 first-place votes and 1,282 points from the nationwide panel of sports writers and broadcasters. The poll includes games through Sunday.

The Runnin' Rebels won both its games last week, defeating Utah State 113-78 and San Jose State 83-74 to stay unbeaten in the Pacific Coast Athletic Association after 11 games.

Indiana, 23 and leader in the Big Ten Conference with a 10-1 mark, landed 10 first-place ballots and 1,215 points. The Hoosiers scored conference triumphs over Michigan State 84-80 and Michigan 83-67 on Sunday.

North Carolina, which got the other four No. 1 votes and 1,194 points, beat North Carolina State 95-79 and Virginia 74-73 in overtime Sunday to boost its record to 20-2 and keep the lead in the Atlantic Coast Conference.

Purdue, 18-3, a winner over Wisconsin and Northwestern, received 995 points, Oklahoma, 19-5, which posted Big Eight

College basketball

triumphs over Nebraska and Missouri last week, landed 87 points.

Syracuse, 19-3, one of five ranked in the East times, advanced two places into the No. 9 spot with 667 points after posted conference wins victories over Seton Hall and Connecticut. Pittsburgh, 19-4, became No. 10 with 593 points.

Florida, 18-5, with victories over Georgia and Mississippi State is scoring Big East wins over Villanova and Providence.

Illinois headed the Second Ten, followed by Clemson, Georgetown, Alabama, Duke, St. John's, Kansas, Texas Christian, Florida and Providence.

Last week's Second Ten was Syracuse, Clemson, Pittsburgh, Illinois, Texas Christian, Duke, Providence, Kansas, St. John's and Auburn.

Florida, 18-5, with victories over Georgia and Mississippi State is scoring Big East wins over Villanova and Providence.

By Associated Press
The Top Twenty teams in the Associated Press college basketball poll are listed below. Records are as of Feb. 9. All times are Eastern Standard Time. Records are as of Feb. 9.

Buhl tops G.F., 70-60

By The Times-News

GLENN'S FERRY — Kyle Wilson scored 25 points, including 12 in the pivotal second quarter, to stake Buhl to a 70-60 non-conference basketball victory over Glens Ferry here Monday night.

Boys' basketball

The Indians, 11-5 and winners of their last five games, exploded for 28 points in the second period, breaking open a tight game. Wilson had six of his from the free throw line, while Mike Eckert contributed three of his five three-point goals during that stanza. He ended the night with 20 points.

Todd Gill paced the Pilots with 28 points, including five three-pointers.

State

Continued from Page C1

able to score, but also drew two fouls from Holcomb.

"At first, I didn't like it," said the 5-11 Johank of the offensive strategy. "I couldn't move like a street guard, but soon I found out I could do a lot there. I was scoring some points and drawing some fouls."

But even if team managers to take Holcomb out of her game, there are the rest of the Bulldogs to contend with. There's senior point guard Dusty Byco, junior forward Shamell Osborne and senior forward Mindy Werner, among others — and, of course, Urlic.

The 5-10 senior forward strikes instant respect among her opponents.

"I'm very good player," emphasized Glens Ferry's sophomore guard Renate Cunningham. "A great player," added Fast. "She has a jump shot as good as any boy, and is rugged to go along with it."

The best defense against Urlic to deny her the ball, a strategy that Mitchell and Pember have used while defending Holcomb, but not against Urlic.

With Holcomb, the two post people for Glens Ferry (Pember and Mitchell) front the Kimberly center, something that doesn't always work because once Holcomb gets the ball, "she dribbles once and scores," said Mitchell.

But as for Urlic, it's an even harder task. Urlic is a gazelle on the floor, moving all over, from the wing to the point and even to the inside to mix it up.

"She just doesn't give up," said Pember. "Maybe if you talk to her a bit during the game, that'll do it."

While players such as Mitchell and Cunningham and senior guard Deb Gerhardt provide defense and rebounding, it's Johank, Pember and King who deal out the most acres for the Pilots.

Johank, simply put, can do it all. Leading the team in scoring and steals, she also is second in assists and rebounds. A player "who is so quick that she can beat anyone," according to Fast, Johank has constantly burned teams in every phase of the game. "She has to shoot well and often" for the Pilots to do well at state, King said.

Pember, though, averaging 16 points per game, is another player who must do well for Pilot success. And she provides an usual success

for Glens Ferry's opponents in that the 6-footer probably "runs the floor as well as any center in the state," said Fast. "She is also a fine leader but she also can outrun any center she plays against."

Which is why the Glens Ferry fast break does cause Remaley to preach caution to his players when facing the Pilots.

"They have a fine fast break," said the Kimberly coach. "Everyone on that team can run, including their big people. In order to beat them, you must slow them down by taking away their outlet pass."

Hence the importance of Pember, who keys Glens Ferry in rebounding with an average of more than 11 boards a game.

And while Pember and Johank are big reasons why the Pilots are in the state tournament for the second straight year, King might just be the key if Glens Ferry meets up with Kimberly again.

"If there's one thing that can hurt us," said Remaley, "it's a good driver. Someone who can penetrate and also score."

At 5-2, King is no doubt the best in the Canyon Conference at hitting the three-point jumper, but she can also break many presses, handle the ball with ease and can score off the dribble.

And she is not the least intimidated by the Bulldogs' tough defense.

"If you can get past their front three, you got it made," said King.

Lucas

Continued from Page C1

"This disease has, in some walk of life everyone has this monster in their household in some form or another," he said.

"I had 10 months to develop the tools I wanted to help others. I wanted to make sure my motives were not that I could show you I could play again, but I wanted to show you I could do this with God-like motives. This is a disease and I wanted to show that people who are recovering can lead productive lives."

Lucas had been clean before — or so everyone thought. He was averaging 15.5 points and had nearly 600 assists for the Rockets in 1985-86 when he was released and went back into rehabilitation.

Temple 73 Penn St. 70

STATE COLLEGE, Pa. (AP) — Mike Vreeswyk made two free throws with 13 seconds left in overtime to help No. 6 Temple beat Penn State 73-70 Monday night and remain undefeated in the Atlantic 10 Conference.

Vreeswyk's 3-point field goal with 18 seconds left in regulation tied the game at 61 and Penn State's Wes Jones missed a shot with three seconds left to force the overtime.

Vreeswyk's free throws with 13 seconds left to give Temple a 72-68 lead that sealed the victory.

Auburn 84 Florida 70

GAINESVILLE, Fla. (AP) — Jeff Moore scored 20 points and Chris Morris and Mike Jones added 18 each as Auburn snapped a three-game losing streak with an 84-70 Southeastern Conference basketball victory over No. 19 Florida Monday night.

Morris, who scored 10 of his points

CSI's thincads break three school marks in Mindome

By The Times-News

TWIN FALLS — The College of Southern Idaho's track team registered three school records, five National Junior College Athletic Association indoor national qualifying marks and 16 personal bests at the 1987 Mindome States Games over the weekend in the Idaho State University Mindome in Pocatello.

The school records were set by sophomore Rhonda Ferkevich, who ran the 1,000 meters in 2 minutes, 45.67 seconds for seven years.

Senior sophomore Teresa Wright, who covered the 500 meters in 1:18.6 in a qualifying heat, and freshman Doug Zakalyk, who compiled 3,020 in placing 10th in the decathlon.

CSI also got a 41.9-second 300 yard free and a 1:19.9 500 and a 2:25 800 from Idaho Casino.

Track

good enough to qualify them for the national indoor junior championships in Troy next month. In a time of 6:54 seconds in finishing fourth in the men's 55 meters, while freshman Horace Dove-Edwin was sixth in 6:56 seconds.

CSI will see action in *The Idaho Statesman* Indoor Classic in Boise next weekend, and then at the Sprint Games in the Mindome the following weekend.

Coach

Continued from Page C1

him say he was crying inside, unable to concede that he probably was an unteachable in college coaching.

"Let's face it. The majority of athletic directors don't want the scrutiny of the NCAA," said John Whisenand, who was Elleneberger's No. 1 assistant at UTEP. "Hiring Norm would be like inviting the IRS to check your tax returns."

Perhaps time has proven them right, but it hasn't helped Elleneberger. And so last fall one of those friends, UTEP's Don Haskins, did something that he hopes will help Elleneberger, known in the profession as a pretty good X-and-O coach, back into circulation. He brought Elleneberger to UTEP as a volunteer assistant, Elleneberger's first real involvement in the college game since NCAA.

Under NCAA rules, volunteer assistants can receive no compensation except expenses related to their duties — such as training table meals and food, lodging and transportation for road games — and they can't recruit or scout off campus. It's no living, but it's coaching.

"It's peace-of-mind, contentment, away from all the dark clouds that have been around me," Elleneberger said. "But that's due to several different things. One, being able to express what I'm inside me, being able to coach, being involved. And equally important, if not more important, having a university (supporting him). It's not just Haskins, you know. He has to answer to his athletic director and his president. And to be accepted by both the school community and the city itself, as I have, that is a tremendous uplift to me."

Haskins' 26 years as UTEP's head coach include the improbable 1956 national championship that put the school, then known as Texas Western, on the map and five WAC titles, four coming in the last four years. His program has avoided NCAA probation. His graduation rate is decent.

Scores and Stats

Basketball

Prep scores

By The Associated Press
Boys' Basketball
Boys' Basketball
Boys' Basketball

NBA standings

Table with NBA standings for Eastern and Western Conferences, listing teams, wins, losses, and percentages.

College scores

Table with college basketball scores, listing teams and final scores.

City league

Table with city league basketball scores, listing teams and final scores.

Ice hockey

NHL standings

Table with NHL standings, listing teams and their records.

Golf

PGA leaders

Table with PGA golf leaders, listing players and their scores.

COMMERCIAL TIRE

Advertisement for Commercial Tire featuring various tire models like 402 Whitewall, 402 Blackwall, and 407 Raised White, with prices and specifications.

WHEN YOU WANT SERVICE — IT'S COMMERCIAL TIRE

Advertisement for Commercial Tire services including tire mounting, rotation, alignment, and warranties, with contact information for 2030 Kimberly Rd.

Briefly in Sports

Booster bus set for Rexburg

TWIN FALLS — College of Southern Idaho basketball boosters will sponsor a bus to the Ricks College game in Rexburg Saturday night.
The bus will leave the CSI parking lot at 1:30 Saturday and arrive in Rexburg before the start of the 5:45 p.m. CSI-Ricks girls' basketball game; which will precede the men's game at 7:30.
Fee is \$10 per person, which will include bus fare, game tickets and pizza after the game. Reservations must be made by 4:30 p.m. Wednesday at the CSI athletic department office, 733-5554, extension 288.

Shoshone can clinch tonight

SHOSHONE — Shoshone can clinch the Magic Valley Conference boys' basketball championship here tonight with a victory over Oakley.
The Indians, 18-0 and ranked No. 1 among Class A-4 teams in the state, lead the MVC with a 10-0 record, two games ahead of Hagerman, 8-2 in conference and 11-6 for the season. Should Shoshone lose tonight, it could still clinch by beating the Pirates in Hagerman Friday.
Shoshone defeated Oakley 65-63 in Oakley on Jan. 16 and beat Hagerman 71-52 here four nights later.
The Hornets, 10-7 for the season and 6-3 overall, were contenders until successive losses to Hagerman and Murtaugh last week.
At stake in addition to the league championship is the top seed and a first-round bye in next week's District 4 Class A Southside Subdistrict tournament.

Wills admits addiction

PHOENIX, Ariz. (AP) — Maury Wills, the 1962 National League Most Valuable Player and one-time holder of the single-season major league base-stealing record, said Sunday he was addicted to cocaine for four years before entering a drug rehabilitation program.
Wills, who said he turned to cocaine after he was fired as manager of the Seattle Mariners midway through the 1981 season, said he hopes to open a rehabilitation center to help other athletes.
"There was depression and disappointment," said Wills. "All the people I let down. The embarrassment. The drugs. Somebody comes along and puts it there for you when you're looking for an escape."
Wills said he spent almost four years virtually locked in his \$500,000 California home with blankets covering his windows as he indulged in his cocaine habit.
He considered suicide before Angela George, then a friend and now his wife, helped him enter a clinic where he still goes twice a week for tests.

Childs honored again

BOISE (AP) — Boise State sophomore guard Chris Childs has been named the Big Sky Conference basketball player of the week for the second straight week.
Childs, a native of Bakersfield, Calif., was instrumental in Boise State's 76-56 win over Weber State and 55-59 victory over Idaho State, scoring 35 total points.
Against Weber State he scored 16 points while grabbing four rebounds and four assists. Childs scored 19 points against Idaho State and had six rebounds in the Broncos' second win at the Mindline on 20 outtings.
Also nominated for the weekly award were Idaho swingman James Fitch and Idaho State forward Rodney Harris.

Defense dominates in BSC

BOISE (AP) — Heading into the Big Sky Conference basketball stretch drive, defense is starting to dominate.
Boise State moved back into the battle for the league title with two road victories last week, and the Broncos now have the Big Sky's best defense. Boise State, 16-5 for the season, is allowing 62.2 points per game, just ahead of Idaho's average of 63.1.
Only Montana State, which leads the Big Sky with a league mark of 8-1, and Nevada-Reno are averaging more than 80 points per game. The Bobcats are averaging 85.0 to 80.2 for the Wolf Pack.
Bronco guard Doug Usitalo also has set a school defensive record with five games to go, he has 76 steals, breaking the school record of 72 set by Raven Hayes four seasons ago.
Montana State's Tom Demako, holding a comfortable lead over the rest of the league with an average of 20.4.

Kings fire Johnson

SACRAMENTO, Calif. (AP) — The Sacramento Kings, owners of the third-worst record in the National Basketball Association, fired Coach Fred Johnson Monday and replaced him with one of his assistants, Jerry Reynolds.
The Kings also fired assistant coach Frank Hamblen and replaced him with Don Buse, a former NBA player who had been a scout with the San Antonio Spurs.
It was the second time the Kings had fired Johnson as head coach. He coached the club, then in Kansas City, from 1973 through 1976, and returned to the head coaching post in 1984 after working as an assistant in Chicago and Utah.
Johnson is a native of the eastern Idaho town of Grace, a former coach at Grace High School and Weber State College.

Miller honored by MWAC

BOISE — Twin Falls' Maecle Miller, a senior at Boise State University, has been named Mountain West Athletic Conference player of the week for her performance last weekend in Pocatello in the Mountain States Games.
Miller, a former Twin Falls High and College of Southern Idaho star, set a school record with a triple jump of 35 feet, 3 inches, finishing fourth in the meet. She also had a long jump of 18-7/8, which was good for second place in the meet.
The competition was held in the Idaho State University Mindline.

Mtn. Home man wins honors

TWIN FALLS — Roy Williams of Mountain Home won the top honors in a trap shoot Sunday at the Twin Falls Gun Club.
Williams took the 'handicap' event with a score of 97, finishing ahead of Sam Oliver of Burley and Oren Diamond of Twin Falls, both at 95. Oliver won a shoot-off for second place.
Deanne Ward of Boise was the ladies' division winner with a 91, while Cory Inouye of Boise won the junior division with 85 and J.D. Swinson of Twin Falls was the rookie with 85.
Some 69 shooters participated in the event.

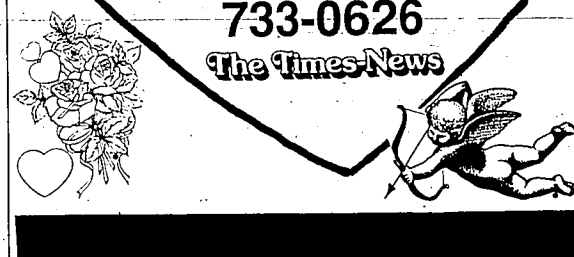
Announcements-Selected offers 001-007



Love is big news on Valentines Day!

To celebrate February 14th, we turn over to our readers a feature section on classified for their Valentine messages, and last year lots of people took advantage of this unique opportunity to say something special to their sweethearts, husbands, wives, relatives and friends.

This year, at a price that will please your pocketbook, you can send a Times-News Love Line. Your special Valentine message will run in the Saturday, February 14 Times-News classified section. Be funny, be sentimental, be whatever suits your fancy. What an original and fun way to say "I LOVE YOU!" To make your "Love" big news, call the Times-News at 733-0626



Classified index

- ANNOUNCEMENTS
 - 001 Florists
 - 002 Lost & Found
 - 003 Automobile
 - 004 Special Notices
 - 005 Personal
 - 006 Alcoholics Anonymous
 - 007 Jobs of Interest
 - 008 Telephone Salespeople
- SELECTED OFFERS
 - 009 Automobile
 - 010 Real Estate
 - 011 Services
 - 012 Real Estate
 - 013 Real Estate
 - 014 Real Estate
 - 015 Real Estate
 - 016 Real Estate
 - 017 Real Estate
 - 018 Real Estate
 - 019 Real Estate
 - 020 Real Estate
 - 021 Real Estate
 - 022 Real Estate
 - 023 Real Estate
 - 024 Real Estate
 - 025 Real Estate
 - 026 Real Estate
 - 027 Real Estate
 - 028 Real Estate
 - 029 Real Estate
 - 030 Real Estate
 - 031 Real Estate
 - 032 Real Estate
 - 033 Real Estate
 - 034 Real Estate
 - 035 Real Estate
 - 036 Real Estate
 - 037 Real Estate
 - 038 Real Estate
 - 039 Real Estate
 - 040 Real Estate
 - 041 Real Estate
 - 042 Real Estate
 - 043 Real Estate
 - 044 Real Estate
 - 045 Real Estate
 - 046 Real Estate
 - 047 Real Estate
 - 048 Real Estate
 - 049 Real Estate
 - 050 Real Estate
 - 051 Real Estate
 - 052 Real Estate
 - 053 Real Estate
 - 054 Real Estate
 - 055 Real Estate
 - 056 Real Estate
 - 057 Real Estate
 - 058 Real Estate
 - 059 Real Estate
 - 060 Real Estate
 - 061 Real Estate
 - 062 Real Estate
 - 063 Real Estate
 - 064 Real Estate
 - 065 Real Estate
 - 066 Real Estate
 - 067 Real Estate
 - 068 Real Estate
 - 069 Real Estate
 - 070 Real Estate
 - 071 Real Estate
 - 072 Real Estate
 - 073 Real Estate
 - 074 Real Estate
 - 075 Real Estate
 - 076 Real Estate
 - 077 Real Estate
 - 078 Real Estate
 - 079 Real Estate
 - 080 Real Estate
 - 081 Real Estate
 - 082 Real Estate
 - 083 Real Estate
 - 084 Real Estate
 - 085 Real Estate
 - 086 Real Estate
 - 087 Real Estate
 - 088 Real Estate
 - 089 Real Estate
 - 090 Real Estate
 - 091 Real Estate
 - 092 Real Estate
 - 093 Real Estate
 - 094 Real Estate
 - 095 Real Estate
 - 096 Real Estate
 - 097 Real Estate
 - 098 Real Estate
 - 099 Real Estate
 - 100 Real Estate
- REAL ESTATE FOR SALE
 - 091 Open House
 - 092 Open House
 - 093 Open House
 - 094 Open House
 - 095 Open House
 - 096 Open House
 - 097 Open House
 - 098 Open House
 - 099 Open House
 - 100 Open House
- RECREATIONAL
 - 101 Recreation
 - 102 Recreation
 - 103 Recreation
 - 104 Recreation
 - 105 Recreation
 - 106 Recreation
 - 107 Recreation
 - 108 Recreation
 - 109 Recreation
 - 110 Recreation
- RENTALS
 - 111 Rentals
 - 112 Rentals
 - 113 Rentals
 - 114 Rentals
 - 115 Rentals
 - 116 Rentals
 - 117 Rentals
 - 118 Rentals
 - 119 Rentals
 - 120 Rentals
- MERCHANDISE
 - 121 Merchandise
 - 122 Merchandise
 - 123 Merchandise
 - 124 Merchandise
 - 125 Merchandise
 - 126 Merchandise
 - 127 Merchandise
 - 128 Merchandise
 - 129 Merchandise
 - 130 Merchandise

Announcements

001-Florists
002-Lost & Found
003-Automobile
004-Special Notices
006-Personals
ALCOHOLICS ANONYMOUS
HOTLINE-733-0122
HYPNOSIS
PREGNANT-NEED HELP?
JEROME DOG LOG

Lost in the vicinity Wanda-Sawing Center, Jerome, Thurs. afternoon, miniature Colts. Approx. 100. If you have answers to name of Poochie, Call 324-7687 or 324-2958.

ADVERTISE YOUR SERVICE SPECIALTY IN THIS DIRECTORY

Placed under the heading of your choice!

Your ad will reach 22,000 families everyday and the results will amaze you. Call today and one of our friendly Ad-Visors will help you word your ad so that it will be most effective and bring you the results you are looking for.

733-0931

002-Lost & Found

CHECK DAILY FOR CURRENT HOUND POUND NEWS

BUY & WEAR A LIFETIME LICENSE

FOUND DOGS NOW THIS IS THE WIN FALLS ANIMAL SHELTER

LOCATED: 139 6TH AVE. W. near old coffee can.

Hours 5 to 7pm only Monday, then Friday

733-0860 ext 264

Because Dogs are brought in every hour and SOLD or DESTROYED after 48 hours, please call or visit the pound daily to check whether your pet has been picked up. This is not an up-to-date list. Mixed dogs are hard to describe, come to the pound to see if your pet is there. Come and pick up a PUPPY or full grown dog. THEY WOULD LOVE TO HAVE A HOME!

Golden Cocker Spaniel, lost Harrison School Dist. 8 mos old. Please call 733-7720 or 734-5928.

Room & board for the elderly in our home. 734-8387

Rooms for the elderly, licensed, semi private, \$200.00 private. Both include all meals, laundry & many extras! Phone 733-2515. Semi-private room for elderly, personal care and laundry. Call 734-3537.

007-Jobs of Interest

Assemblers, Painters, Mechanics, Plumbers. Will train some positions. (Up to \$5,000/month) Train Call Continental Job Search. 365-382-7700 fax.

AVON BUY OR SELL Call 493-3064 or 734-4258.

ADVERTISE YOUR SERVICE SPECIALTY IN THIS DIRECTORY

Placed under the heading of your choice!

Your ad will reach 22,000 families everyday and the results will amaze you. Call today and one of our friendly Ad-Visors will help you word your ad so that it will be most effective and bring you the results you are looking for.

733-0931

Head cook, part-time. EOE. Assemble Sanit. Cans. in Kimberly. Call 423-4338.

Laboratory technician-need chemistry background. Call Joyce or Dr. B. 734-3950.

007-Jobs of Interest

LEGAL NOTICE			
MILNER IRRIGATION DISTRICT			
Balance Sheet October 31, 1986			
ASSETS			
	General Funds	Ranch Fund	Total
Current Assets:			
Cash in Bank-M & O	\$ 7,904.19	\$ -	\$ 7,904.19
Cash in Bank-Bond & Contract	3.63	-	3.63
Cash in Bank-Ranch	-	292.55	292.55
Investments in Certificates of deposit (Note 1)	171,000.00	49,000.00	220,000.00
Accounts Receivable	1,529.27	-	1,529.27
Supplemental Water (Note 2)	8,943.00	-	8,943.00
Palisades Contract Assessments (Note 3)	-	14,111.23	14,111.23
Inventory-Farm Crops	-	-	-
Accrued Interest Receivable	885.81	171.16	1,056.97
Miscellaneous Accounts Receivable (Note 4)	10,957.57	10,612.27	21,569.84
Prepaid Insurance	10,176.26	-	10,176.26
Total Current Assets	\$ 212,101.83	\$ 74,187.21	\$ 286,289.04
Property and Equipment:			
Land	525.90	-	525.90
Plant and Office Building	140,989.93	-	140,989.93
Irrigation System	1,074,485.43	-	1,074,485.43
Equipment and Office Furniture	292,457.42	-	292,457.42
Transportation	46,781.95	-	46,781.95
Total Property and Equipment	\$ 1,555,243.54	\$ -	\$ 1,555,243.54
Other Assets			
Future Assessments-Palisades Contract (Note 3)	124,066.57	-	124,066.57
Total Assets	\$ 1,891,412.04	\$ 74,187.21	\$ 1,965,599.25
LIABILITIES & EQUITY			
	General Funds	Ranch Fund	Total
Current Liabilities:			
Accounts Payable	\$ 14,892.48	\$ 3,499.05	\$ 18,391.53
Payroll Taxes Withheld	3,239.60	-	3,239.60
Retirement Withheld	598.17	-	598.17
Accrued Property Taxes	8,888.94	1,258.57	10,147.51
Palisades Storage Contract Payment	927.42	-	927.42
Overpayment Payable (Note 6)	28,328.59	4,857.82	33,186.41
Total Current Liabilities	\$ 124,444.99	\$ 4,857.82	\$ 129,302.81
Deferred Liabilities:			
Palisades Storage Contract (Note 3)	\$ 124,444.99	\$ -	\$ 124,444.99
Total Liabilities	\$ 248,889.98	\$ 4,857.82	\$ 253,747.80
EQUITY			
Capital Equity	\$ 1,554,919.18	\$ -	\$ 1,554,919.18
Reserve Equity	2,970.48	2,970.46	5,940.94
Current M & O Equity	160,750.82	69,329.59	230,080.41
Total Equity	\$ 1,816,640.48	\$ 72,270.51	\$ 1,888,911.00
Total Liabilities and Equity	\$ 1,891,412.04	\$ 74,187.21	\$ 1,965,599.25

The Accompanying Notes Are an Integral Part of the Financial Statements.

Total Acreage of District 13,524 Acres

Acreage Assessed 13,524 Acres

Assessments Levied for 1986:

For Bond Redemption and Interest \$25,500/\$220 per acre

For Operation and Maintenance \$22.50 per acre

Total Amount of Assessment \$325,428.00

Estimated Acreage Under Cultivation 13,524 Acres

Water Delivered During Year 51,642.27 Sec. Ft.

(Average) or A.F. STATE OF IDAHO, County of Twin Falls, Cassia

James C. Bright, Secretary-Manager of the Milner Irrigation District, hereby certifies that the foregoing is a true, full, and correct statement of the financial operations of the Milner Irrigation District covering a period of one year, and represents to the best of my knowledge, information and belief the financial condition of said district at the close of the fiscal year October 31, 1986.

James C. Bright, Secretary-Manager

Attest: Edwin E. Brune, Director Eugene E. Syvers, Director Ronald Fowles, Director

Dated February 9, 1987 PUBLISH: Tuesday, February 10, 1987.

FEBRUARY SPECIALS

ALL CHEVRON MULTI-GRADE MOTOR OILS

DELO 400 15W-40

24/1 Quarts \$20.70

1/1 Gal. Jugs \$18.90

4/1 Gal. Pail \$168.95

1/55 Drum

CUSTOM 10W-30 & 10W-40 \$11.46

12/1 Quarts

Chevron **United Oil** Chevron

"SERVING SOUTHERN IDAHO SINCE 1940"

HAILEY 788-2397 GOODING 934-4935 TWIN FALLS 733-7033

TELEPHONE SALESPEOPLE

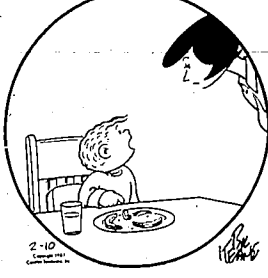
The Times-news is looking for circulation telephone salespeople. This is a part-time, evening job. Telephone sales experience necessary. For more information, see Sandi at the Times-News, 132 3rd St. West, Twin Falls, ID. No phone calls please.

Selected offers - Real estate - Rentals

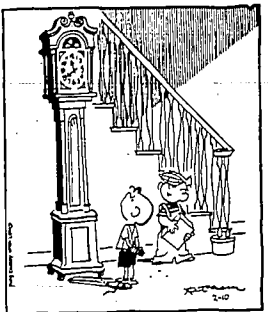
Have we got a line for you?

New, low per line rate. Commercial or private party. 10 days, only \$4.75 per line. Call now 733-0626

The Times-News



"If the crust is the best part of the bread, why do they put so much white part in the middle?"



"My Dad says it's in the family ever since it was a wristwatch."

007-Jobs of Interest

Collection Supervisor wanted for \$14,000.00. Full-time position in northern Nevada. Prof. 7 years exp. in collections. Annual salary from \$17,000 based on past experience and qualifications. Send resume and references to: 4355 West Tropical Ave., Nevada, 89103.

007-Jobs of Interest

Live-in housekeeper, part-time, experienced, clean, smoker. Driver license and references required. Room and board plus salary. In Sun Valley. Ask for Patsy 728-8387.

009-Employment Agencies

Over 1000 jobs in life, having you to love is the greatest joy of all. Bonnie.

010-Professional Services

Export translators & typing, meetings, etc. Mary Jones 733-5241 after 5 p.m.

011-Money To Loan

NEED \$140,000 to pay off 13% mortgage. Secured by 1st position. Land & improvements plus a \$160,000 (\$18,000 per yr.) w/ federal contract. 423-4844.

012-Investment

Buy Sell & Broker Real Estate Contracts, Mortgages & Deeds of Trust; at discount on debt. Call Loren McCoy 734-2068.

003-Homes For Sale

Owner motivated 5 bdrm, 3 bath, 5 car driveway. Large newer home in country. \$171,500. 733-7051 or 733-1122.

038-Acreage & Lots

By owner 5 acre parcel located S. of Hawthorn. Excellent building site. \$14000. Call 733-5350 9/734-8592.

050-Furnished Houses

Clean, 2 bdrm, carpet, stove, frig, water furn. in TF. Refs. \$240 + \$100 dep. Call collectors 734-2728.

007-Jobs of Interest

TELEPHONE SALESPERSON The Times-news is looking for circulation telephone salespeople. This is a part-time, evening job. Telephone sales experience necessary. For more information, see Sandi at the Times-News, 132 3rd St. West, Twin Falls, ID. No phone calls, please.

007-Jobs of Interest

BE A LANDLORD ONE BEDROOM duplex unit on Blue Lakes, \$27,500. Call 733-2255.

014-Day Care Services

Babies Roundup Daycare center, licensed, 24 hrs. open. Licensed. Address from Rickel School 734-1320.

026-Music Lessons

GUITAR & BANJO lessons: Beginner or advanced. Call Wayne to save money? Shop classified first for what you need.

SUPERDOUBLEWIDE

mobile home on corner space in adult mobile park. Features 3 bdrm and 2 baths. In the kitchen you'll find a range, refrigerator and dishwasher. At the front door, there's a 2 car covered car. It has 2 car carport. \$24,500. Call Ray 148-550.

G.S.R. GEM STATE REALTY

334-0400 ORTOLL FREE 1-800-345-6865 ext 115

Real estate

003-Homes For Sale

3 bdrm, 2 bath, wood floor, carpet, tile, granite, stainless steel appliances, 2 car garage. \$139,900. Call 734-3156.

WOODRIDGE ESTATES

Level 4 bedroom home just reduced to \$185,000. This home was built by Woodridge Homes. Call 734-5817.

G.S.R. GEM STATE REALTY

334-0400 ORTOLL FREE 1-800-345-6865 ext 115

G.S.R. GEM STATE REALTY

\$1500 CASH OUT! You can buy this beautiful home on a cul-de-sac, w/ sunken living rm, fire, granite, tile, 2 car garage, pool, landscaped yard. Call 734-1400.

ESLINGER REALTY

By owner, brick home in Woodridge, 3530 sq ft on one level, 4 bdrms, 3 baths, 2 car garage. Owner will finance. \$139,900.

BE A LANDLORD

ONE BEDROOM duplex unit on Blue Lakes, \$27,500. Call 733-2255.

CLEAN, CUTE, COMPACT

2 large bedrooms and very nice kitchen. Good carpet & draps. Easy to buy with low down payment. Assume low interest loan with no qualifying or loan fees. Only \$27,900 so call now!

HAMLETT REALTY

OFFICE - 733-0479 Joyce Oates - 733-8767 Dave Hamlett - 733-4000

004-Homes Homes

Beautiful solar home, oak floor, 3 bdrms, 2 baths, 1 1/2 car garage. Heat-later, green, stone, 3600 sq ft. Totally restored 1908 colonial home. Call 733-2255.

005-Boating/Wand

WENDEL: Make this weekend your best starter home. Interest rates are low. Or an investment. Call 733-0626.

G.S.R. GEM STATE REALTY

334-0400 ORTOLL FREE 1-800-345-6865 ext 115

AMERICAN REAL ESTATE & APPRAISAL

Doug Volmer, Broker Mary Akerman - 734-3882 Alex Strong - 733-9095 Dennis Volmer - 733-1069 Lowell Wells - 733-6562

005-Business Property

For Lease, sale or trade building-office of retail, lots of all street parking, assume mortgage w/ cash. Call 734-7282 or eve 734-7037.

045-Mobile Homes

IN JEROME: 1979 New Model, 14 x 7, 2 bdrms, 1 1/2 baths, woodstove, W/D, stove & fridge. \$1500 + \$200 dep. Call 733-5350 or 734-5702 after 5:30, or 733-7631 days.

001-Out of Town

Hagerman - live-in-travel. 3 bdrms, 2 baths, 2 car garage, excellent view. 120' lot, \$16,500. 837-8422.

002-Buhl-Family

Filet-1 1/2, 3 bdrms, 2 bath, 3x22 shop garage, storage bldg, fully landscaped yard. Balance \$20,000. Call 733-2255.

003-Kimberly-Hansen

14 x 60 with tip-out, very nice home, w/ large dishwasher & disposal. Awning & shed included. Price is negotiable. Phone 733-2766 or 733-2281.

004-Furnished Houses

Never 3 bdrm, 2 bath, wood floor, carpet, dishwasher, disposal, double fenced back yard. \$2200. Call 733-5350.

005-Furnished Houses

EVANS MGT. 734-1401

006-Furnished Houses

EVANS MGT. 734-1401

051-Urban Houses

EVANS MGT. 734-1401

052-Furn. Apt. & Dup.

Small kitchenette, all utilities deposit. \$165. Call 733-7328 or 734-8281.

053-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

054-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

055-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

056-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

057-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

058-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

059-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

060-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

061-Urban Houses

EVANS MGT. 734-1401

062-Furn. Apt. & Dup.

Small kitchenette, all utilities deposit. \$165. Call 733-7328 or 734-8281.

063-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

064-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

065-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

066-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

067-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

068-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

069-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

070-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

071-Urban Houses

EVANS MGT. 734-1401

072-Furn. Apt. & Dup.

Small kitchenette, all utilities deposit. \$165. Call 733-7328 or 734-8281.

073-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

074-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

075-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

076-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

077-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

078-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

079-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

080-Urban Apts. & Duplexes

2 bdrm, private deck, all elec w/ stove & fridge. \$250 + dep. 733-0668 or 734-5200.

Recreational-Automotive - Automotive

Have we got a line for you

New, low per line rate. Commercial or private party. 30 days, only \$9.50 per line. Call now 733-0626

The Times-News

121-Boats & Access. Always better buy... 122-Sporting Goods. Winchester model 8022 rifle...

123-Campers & Shells. 8' w/ overhull - range w/ oven, sink, water tank, closet...

124-Snow Vehicles. Brand new SkiDoo Blizard 900. Left over discounted to \$2,697...

125-Travel Trailers. WANT TO TRADE? 5th wheel Winnebago... 1981 18' camp trailer w/ winch...

126-Campers & Shells. CONTRACTORS SPECIAL! Heavy duty shell, small pickup, w/ lumber rack...

127-Motor Homes. Will trade level in \$64,000, 4 bedroom, 10 level, for a motorhome, upwards to \$35,000...

128-Utility Trailers. 3 rail motorcycle trailer, like new, 275, 733-5473 after 5pm...

129-Pick-Up Trucks. 1984 Ford 1/2 ton, 4 spd, o/d, tank, good tires, runs good...

130-Heavy Equipment. NH 1068 stacker, NH 114 sweeper, Fremont 2007 water, pull type, NH winch...

131-Auto Service. If you are in need of auto repair at a good price on foreign or domestic cars, new cars, new older, call 733-7077 anytime.

132-Auto Parts & Accessories. Complete engine rebuilding equipment. For more info call evenings 837-6550...

133-Autos Wanted. Wanted: '68-'70 AMC Rebel, any condition. 734-2678 Rick.

134-Cycles & Supplies. 14 Kawasaki KX250, last in & nice shape, 543-4930 after 5pm...

135-Heavy Equipment. FOR SALE: D-8 Cat w/angle dozer, 4' x 2' cable cutting, 3' x 2' ripper scraper...

136-Heavy Equipment. 1984 GMG 3/4 ton, auto, PS, Detroit air, Puma 2000, Call after 5 p.m., 733-9009.

137-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

138-Import Sports Cars. 1980 Subaru station wagon, AC, roof rack, 5 speed, excellent condition, \$1500 or make offer, Call 733-7158.

139-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

140-Heavy Trucks/Trailers. Fearless gravel body good condition, \$8500-8800. 1984 White Freightliner, 318 Detroit air, Puma 2000, 1982 Wheel screw, 220 W.B., 5th wheel, can take 24' B&B dump box and hold, 11800, 1980 Kenworth, 1980 Kenworth, or brand new set of 10' polyside Center-line wheels, 7600 miles, \$9000 best offer, Call 733-2180 after 8 pm, ask for Todd.

141-Vans. Clean, 71' Ford delivery Van, fully equipped, 31000, \$21500 or call 423-8295. 1978 Ford 1/2 ton van, good condition, \$1500 or make offer, 543-0411 or 542-5274.

142-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

143-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

144-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

145-Wheel Drives. 1978 Ford F150, 4 x 4, good condition, must sell, \$1650. Days 738-6267 or evenings 763-4961 ask for Matt.

146-Antique Autos. Antique & classic auto restorations. Quality work at reasonable prices. Call Dennis at 423-4611.

147-Auto Dealers. 1973 VEGA... 1975 YOKLER... 1975 PLYMOUTH FURY... UNDER \$500

148-Auto Dealers. 1973 MERCURY MARQUIS... 1981 MERCURY ZEPHYR... 1974 CADILLAC DEVILLE... UNDER \$999

149-Auto Dealers. 1973 MERCURY MONTEGO... 1976 THUNDERBIRD... 1978 MERCURY MONARCH... UNDER \$1500

150-Auto Dealers. 1979 MERCURY MARQUIS... 1981 MERCURY ZEPHYR... 1974 CADILLAC DEVILLE... UNDER \$1388

151-Auto Dealers. 1979 MERCURY MARQUIS... 1981 MERCURY ZEPHYR... 1974 CADILLAC DEVILLE... UNDER \$1499

152-Auto Dealers. 1979 MERCURY MARQUIS... 1981 MERCURY ZEPHYR... 1974 CADILLAC DEVILLE... UNDER \$1499

153-Auto Dealers. 1979 MERCURY MARQUIS... 1981 MERCURY ZEPHYR... 1974 CADILLAC DEVILLE... UNDER \$1499

154-Auto Dealers. 1979 MERCURY MARQUIS... 1981 MERCURY ZEPHYR... 1974 CADILLAC DEVILLE... UNDER \$1499

155-Auto Dealers. 1979 MERCURY MARQUIS... 1981 MERCURY ZEPHYR... 1974 CADILLAC DEVILLE... UNDER \$1499

156-Auto-Dealers. 1981 Ford LTD Crown Victoria, all power, leather up, one owner, good condition, \$43-5007 even & weekends, or 543-6309 days.

157-Auto-Dealers. 1974 Mercury Cougar XR7, new radials, \$600, 733-4777.

158-Auto-Dealers. 1981 Mercury Zephyr Z-77, one owner, good condition, \$2500, Call 733-4728.

159-Auto-Dealers. 1980 Chevy Citation FWD, good mileage, 29,000 miles, call 733-8333, or see at 112 Elm St., \$1900.

160-Auto-Dealers. 1978 Firebird Formula, new paint, corvette white with blue pinstrip, 455 CI, high performance, 400 auto trans, immaculate. Must see! appreciated! Call 324-4905 or 324-2028.

161-Auto-Dealers. 1978 Sunbird hatchback, V-6, 1000, 1981, PS, tilt wheel, AM/FM cassette, only 43,000 miles, 11500, Call 734-7202.

162-Auto-Dealers. 1978 Pontiac 8000 STE, fully loaded, exc. cond., \$15,000, Call 686-2654 after 6 pm.

163-Auto-Dealers. 1978 Mustang Mach 1, 350i, AC, AC, good shape, \$2500 or best offer, Call 734-0418.

164-Auto-Dealers. 1979 Fairmont wagon-clean, V-6, AC, AM, cruise, AM/FM, 15-20 mpg, 733-0200, 734-3789.

165-Auto-Dealers. 1979 Fairmont wagon-clean, V-6, AC, AM, cruise, AM/FM, 15-20 mpg, 733-0200, 734-3789.

166-Auto-Dealers. 1979 Fairmont wagon-clean, V-6, AC, AM, cruise, AM/FM, 15-20 mpg, 733-0200, 734-3789.

THE ACES BOBBY WOLFF. "What fates impose, that men must needs abide: It boots not to resist both wind and tide." - Shakespeare.

Some of the most exhilarating hands occur when one team is staging a surging, come-from-behind effort. At these times, conservatism is abandoned and tight games are bid in hopes of closing the gap.

Playing a broad more high trumps and the heart ace, leading dummy to the A-K of diamonds and the 8-7 of clubs. Then it was an easy matter to cross to one of dummy's high diamonds, concede a club to East and claim the last two tricks with a high club and a high diamond.

142-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

143-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

144-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

145-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

146-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

147-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

148-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

149-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

150-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

151-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

152-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

153-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

154-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

155-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

156-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

157-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

158-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

159-Import Sports Cars. 1973 VW Super Beetle & 1965 VW, new motor, paint, upholstery, tires, 3200, Call 324-5538.

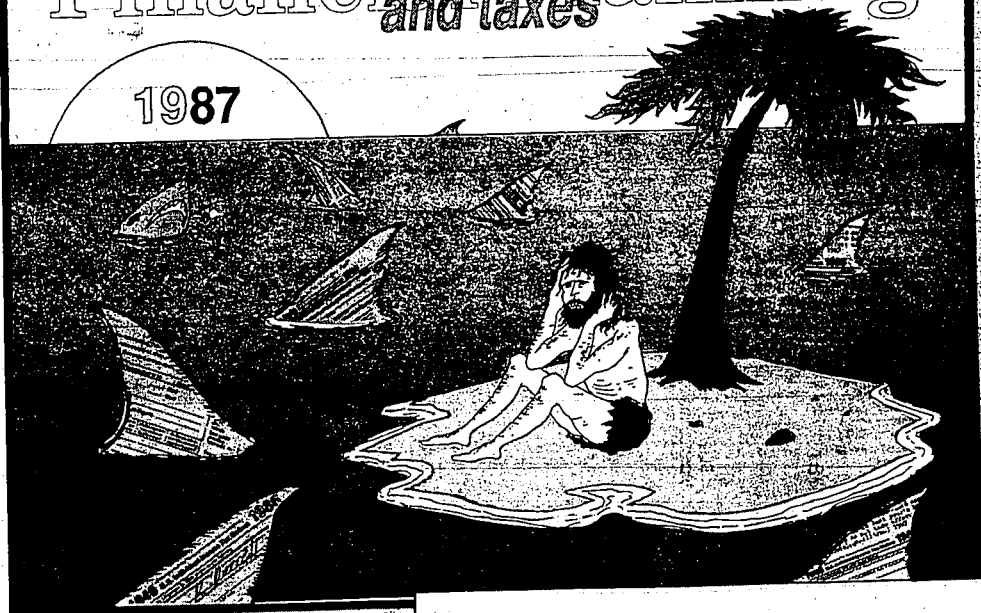
ANNOUNCING OUR EXCLUSIVE FRANCHISE... BUILT IN THE NORTHWEST... LARRY'S LEISURE LIVIN' R.V.'S

SERVICE GUIDE AND DIRECTORY. ADVERTISE YOUR SERVICE SPECIALTY IN THIS DIRECTORY. GENERAL MAINTENANCE, LANDSCAPING, PAINTING, CARPENTRY, GRAVEL SAND TOPSOIL, HOUSE CLEANING, INCOME TAX, REMODELING, RESIDENTIAL CLEANING, TILING SERVICES, TREE SERVICE.

EMMETT THISEN'S THISEN MOTORS. For Over 30 Years The Entails Place in the World To Buy A Car. 701 Main Ave. E. Twin Falls, 733-7700

Financial Planning and taxes

1987



A new era begins

By CHET CURRIER
The Associated Press

NEW YORK — Congress designed the 1986 tax bill with an extremely ambitious goal — to change the way Americans make many of their most basic financial decisions.

The would-be reformers, President Reagan among them, concluded that people were choosing to spend, to borrow or to invest too often out of tax motivations rather than in pursuit of some real economic benefit.

Avoiding taxes (legally), if not evading taxes (illegally), had become something of a national sport, in which the winners were most likely to be those who were craftiest at exploiting the rules of a complicated game.

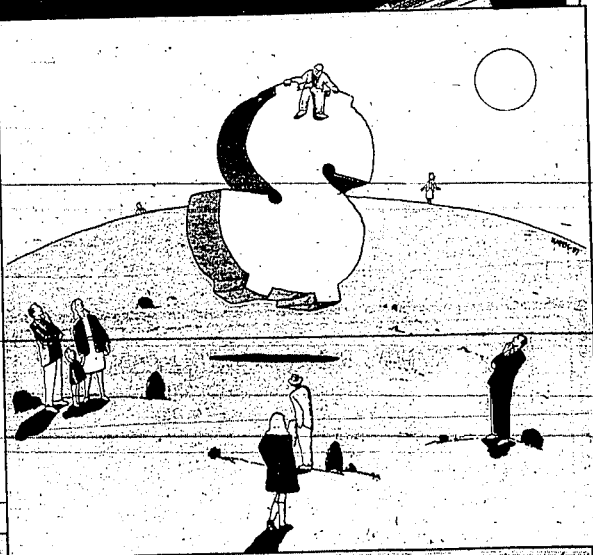
The new law aims to change all that by, among other things:

- curbing or eliminating tax-shelter deals;
- discouraging many types of borrowing and spending that were attractive because they were "deductible";
- encouraging people to pursue income, rather than tax breaks, by lowering income-tax rates.

It's too soon to tell how well the law will succeed in its mission. But there is little doubt that millions of Americans will have to re-evaluate their strategies as they manage their money.

The Tax Reform Act of 1986 took an ax to some long-cherished

- See CHANGES on Page 2



The Times News
Tuesday, February 10, 1987

Changes

Continued from Page 1
incentives for savings and investment, notably the preferential treatment of long-term capital gains.

It also stripped some of the attractions from strategies that gained new popularity in the early to mid-1980s, including individual retirement accounts and trusts and custodial accounts for children.

By accident or design, it appears to have given a boost to vehicles that had suffered in the nation's recent bout with rapid inflation and high interest rates — for example, cash-value life insurance and U.S. savings bonds.

As the tax break for capital gains disappears through the transition years of tax reform, many Wall Street analysts believe investors will show a greater preference for income in the form of dividends and interest.

All this change naturally makes for a lot of confusion and uncertainty. As some advisers point out, it could also lead savers to panic unnecessarily and fall for opportunistic sales pitches keyed to the changing tax rules.

"Before you send off for every filler, fact-filled guide" and brochure, ask yourself why you need the advice," says Robert Heady in his banking newsletter "100 Highest Yields."

"You shouldn't be thrown into a tizzy by the alarmist advertising on television and in print. If your ownings are largely your home, bank accounts and some stocks, the world hasn't changed that much for you. The basic reasons you have those properties are not altered by the tax law."

That advice is in keeping with a longstanding precept in the financial world: Tax angles should always rank behind the fundamental merits of any given proposition when you make savings and investment decisions.

Nevertheless, many people will find it useful, or even necessary, to make adjustments in their long-term planning for eventualities such as retirement or children's education.

Suppose, for example, that you are some years away from retirement, and have been building up savings in an individual retirement account as a central element in your preparation for the day when you stop drawing a paycheck.

You will no longer be able to

take a full deduction for annual IRA contributions of up to \$2,000 if you are covered by another pension plan, and your annual family income is \$40,000 or more. At income levels of \$50,000 and above, no deduction at all is permitted.

People in this category may still make non-deductible IRA contributions, according to the benefits of tax-deferred compounding of interest, dividends and capital gains their money earns. But that advantage must be weighed against the taxes and penalties you would incur should you need to withdraw money from an IRA before you reach age 59½.

Among the alternatives to consider: Putting the money instead in municipal bonds or municipal bond funds, which pay interest that is exempt from federal tax carry over to early-withdrawal penalties.

Parents with small children who have been putting money in the youngsters' names through trusts or custodial accounts must also think about changing their tactics. Beyond specified limits, income earned this way by children under 14 will henceforth be taxed at the parents', rather than the child's, tax rate.

A simple answer to this problem for some people may be Series EE savings bonds, which are not subject to federal income tax until they are cashed in, and are exempt from state and local taxes to boot.

The life insurance industry will also be aggressively promoting policies that allow for tax-deferred compounding.

Sooner or later, the new tax system is bound to prompt a good many Americans to examine their borrowing habits. Under the old rules, people who ran up interest charges on credit cards, car loans and other borrowing could console themselves with the thought that they would get a tax deduction.

Now, over the next few years, the deduction for consumer interest is due to be reduced by stages to zero.

Interest payments on mortgages and certain other home loans will remain deductible. But homeowners may well pause before hocking their houses to pay for items such as vacations and clothing that don't have enduring financial value.

Tax plan prompts buyers to back loans with homes

By BOB FREUND
Times-News writer



home equity loans as almost a way of life," he says.

Lenders also are competing vigorously for the home equity business. Some are offering low interest rates; and others are waiving payment of set-up fees until the first time the line of credit is used, among other arrangements.

There are some disadvantages as well to home equity loans. Some do not offer interest rate caps, so a run-up in interest rates could create burdensome payments. The lien against the home also can be exercised if a borrower misses payments.

Nevertheless, the home equity loans is what the industry calls a "hot" product. With the deductibility of consumer interest fading fast — it's at 65 percent in 1987, 40 percent in 1988, 20 percent in 1989, 10 percent in 1990 and 0 percent in 1991 — the home equity loan is likely to gain strength fast, the bankers say.

TWIN FALLS — Tax reform may not have launched the home equity loan, but it now is propelling it now in the Magic Valley and nationwide.

With tax deductions for personal interest being phased out, people buying autos and other vehicles are literally are banking on their houses. Mortgage rates are the one remaining way to lock interest on those purchases out of the tax grasp of the IRS.

"With the new tax changes, it looks like the only interest you'll be able to write off is the interest carried with your home," says Debra Magee, consumer loan officer at the downtown branch of First Security Bank of Idaho in Twin Falls.

First Security and other institutions offer both refinancings and a home equity loan, a revolving line of credit secured by the value of the house.

Twin Falls Bank & Trust Co. first offered its homeowner's line of credit in 1984, thinking it would be a convenient way for customers to borrow, says Vice President of Marketing Lance Clow.

A variable rate also hovered below those for most other consumer loans.

The loan agreement now can last as long as 20 years. Customers can pay it off and borrow against it again without new fees. It also avoids appraisal and origination fees every time a customer needs a loan.

Now, with tax reform underway, the home equity loan is becoming a financial fad, especially in major banking centers.

Anticipating the consumer's reaction, Congress drew some limits in its Tax Reform Act of 1986. Briefly they:

- narrow the deductibility of mortgages to those for first and second homes only.
- confine the tax benefits to the purchase-price of the home plus improvements. Exceptions are

for medical or educational benefits, which allow borrowing to fair market value.

Activity in home equity loans has not been overwhelming in the Magic Valley, partially because of the conservative nature of borrowers, lenders say.

However, although Magee says there has been a spurt in activity at her bank recently, "I know we've put a lot of them on the books in the last few months," she says. She cites a 100-percent increase from last winter.

Clow also sees a future for the Twin Fall Bank & Trust loans. "This type of credit will become more acceptable because of the interest rate credit (deduction). People that are concerned about that issue will come to accept



"Where did you get the terrific new office furniture?"

"SPENCER'S."

"And the bookkeeping supplies?"

"SPENCER'S."

"The calculators? And the copier?"

"SPENCER'S.
SPENCER'S."

"And what about service?"

"ONLY THE BEST FROM
SPENCER'S, OF COURSE."

There's no need to think of anyone else!

Spencer's OFFICE SUPPLY

301 Main W., Twin Falls • 733-6180

3140 Overland, Burley • 678-8322



SEAMONS, BANCROFT, SMITH & COOK P.C.
Certified Public Accountants

Serving All of Magic Valley With Offices In:

Twin Falls 733-1781	Jerome 324-2351	Ketchum 726-5603	Hailey 788-4502
------------------------	--------------------	---------------------	--------------------

- Income Tax Planning & Preparation
- Financial Planning
- Accounting & Auditing
- Computer Services
- Management Consulting
- Loan Applications

YOUR SUCCESS IS OUR BUSINESS

Pension plans, despite stiff laws, still a good bet

By J. DAVID STODDARD, CPA
Special to The Times-News

Pension plans received a good deal of attention from Congress in the recent Tax Reform Act of 1986. Many of the new provisions are burdensome and represent substantial overkill in an area that is subject to very little tax abuse.

Pension plans continue to be an excellent way of both reducing taxes

**Pension
planning**

and providing for retirement, even under the new tax law.

The individual retirement account (IRA) has been restricted under the new law, but not eliminated for most taxpayers. If a taxpayer (and spouse, if married) has adjusted gross income of less than \$40,000 an IRA contribution is still deductible. This is true even if the taxpayer (or spouse) is a participant in an employer's pension plan.

However, if the taxpayer has adjusted gross income in excess of

\$40,000 and is participating in an employer-sponsored pension plan, then only a portion or none of the IRA contribution may be deductible.

Profit-sharing and pension plans were modified by the new tax law to require earlier eligibility and more rapid vesting in many cases. The new vesting standards will require either 100-percent vesting after 5 years, or 20-percent per year after 3 years.

However, the new vesting standards don't become effective until 1989.

The maximum annual amount that may be contributed to a pension plan for any one participant remains at \$30,000. Defined benefit plans that have been funding at or near the maximum amount allowed, will find that the contributions will now be more restricted. Participants are still allowed to borrow from certain pension plans, as under current law, but the payback of the loans will be more rapid under the new law.

The popular 401(k) plan in which a participant elects to vol-

untarily reduce salary and contribute it to the plan, is still allowed under the new law. However, the maximum annual amount that may be contributed by any one participant has been reduced from \$30,000 to \$7,000. This type of plan still offers the advantage of being able to contribute more than to an IRA, as well as the ability to borrow from the plan in certain instances.

J. David Stoddard is tax manager for Cooper Norman & Co., Twin Falls.

Idaho taxpayers await outcome of investment tax credit debate

By JANE ROBISON
Times-News writer

BOISE — Idaho taxpayers will have to wait a few more weeks to see whether the Legislature will vote to conform with the federal tax reform law.

A bill to conform to the federal tax code has been proposed, but has not gotten out of the Revenue and Taxation Committee. The big sticking point is the investment tax credit, which has been repealed by the federal government.

Gov. Cecil Andrus has called for repeal of the 3-percent investment tax credit. The \$14.5 million would be used

to fund pay raises for teachers and to put more money into the Department of Commerce.

Senate Pro Tem James Risch last Saturday called for retention of the investment tax.

If repealed, the ITC would have very little effect on the majority of businesses in the state, proponents argue.

About 75 percent of all Idaho corporations never claim the credit, state Tax Commission figures show. And of the rest that do, 90 percent claim \$100 or less.

Lawmakers who favor keeping the credit say it stimulates

business, helps create jobs, and helps farmers.

But figures from the Tax Commission show that 74 percent of the state's farmers claimed no credit. Another 13 percent claimed \$100 or less.

Of the 10 farmers who did claim investment tax credits, four showed losses on farm income. Yet they were still paying Idaho taxes, meaning farms were being used as tax write offs for other types of business.

Farmers are not using the investment tax credit, because they're not making any profits," said Rep. Gary Robbins, R-District.

Aside from investment tax credits, if lawmakers do vote to conform with the federal income tax changes without changing the tax rates, Idahoans will be paying more income tax next year.

If there is no change in the state tax rate, the state will see an additional \$21.5 million from personal and corporate income taxes, said Martin Peterson, director of financial management.

The Associated Taxpayers of Idaho says conformance amounts to a tax increase, which the organization opposes.

Peterson said a drop in the federal tax rate will offset an increase in state income taxes.

Overall, he said, taxpayers will be paying less.

If the rate does change, the state would lose money, Peterson estimates that a 1-percent change would cause the loss of \$17 million in state income tax revenue.

**\$\$\$ SAVE \$\$\$
THOUSANDS**

Homes, Farms, Condo Lots, Apts (Bldgs), Mobile homes, Time-Sharing Units and ALL types of Investment Properties AND any kind of BUSINESS - Large or Small - LOCALLY and All Across the U.S.A. and Canada. NO BROKERAGE FEES - FREE INFO BY MAIL AND BY PHONE.

734-7640 - Ted MacNeil DR. 17103
or for more info write:
Rt. 2 Box 5493, Twin Falls, ID. 83301
(Assistant Mgr. - 1-800-222-3113 for info by mail)

Associates Assistance Company
NATIONAL HEADQUARTERS
4047 N. 20th St. Cheyenne, WY 82001

CPA + CFP = FI

Certified Public Accountant plus Certified Financial Planner™ equals your Financial Independence.

Our unique blend of accounting, tax and financial planning services will provide you with the answers you need to reach your financial goals. We're more than just a CPA firm. Let us show you the difference.



CERTIFIED FINANCIAL PLANNER
J. Terry Dodds
CERTIFIED PUBLIC ACCOUNTANT

733-7575 • 397 BLUE LAKES BLVD. N. • TWIN FALLS

TIMES-NEWS CLASSIFIED PHONE 733-0626

SELF DIRECTED IRA's

We believe there are a number of things that cannot be predicted in today's economy: interest rates, stock prices and financial inflation just to name a few.

With a self-directed IRA, you can have a number of investments in one IRA, such as government securities, bonds, mutual funds, CDs and limited partnerships. Each year you can choose a different investment, all under the same IRA.

Many financial magazines, such as *Changing Times*, *Money Magazine* and *Sylvia Porter's Personal Finance*, have recommended self-directed IRA's for the flexibility they provide.



Roscoe Patton



INVESTMENT MANAGEMENT & RESEARCH, INC.

Member NASD/SIPC

An Affiliate Of

RAYMOND JAMES

A SECURITIES INC.

115 3rd Avenue West
Twin Falls, ID 83301
733-9535

What was once Congress' gift is now restricted

By LISA L. DONNELLEY
Special to The Times-News

The individual retirement account was once a gift from Congress.

Individuals were given incentive to fund their own retirement and receive a deduction of up to \$250 for each working spouse and \$250 for a non-working spouse.

This deduction was allowed whether or not you were eligible to participate in another retirement plan. Income levels were not a restriction to the deduction for contributions to an individual retirement account.

Generally, the \$2,000 deduction and \$250 non-working spouse deduction still exists when neither the taxpayer nor spouse is an active participant in a qualified retirement plan.

Deductions are allowed to lower-income taxpayers, even if they are active participants in a qualified retirement plan, but the benefit is phased out for joint filers with income between

\$40,000-\$50,000 and single filers with income between \$25,000-\$35,000.

Individuals who are active participants and have income above \$50,000 for joint filers and \$35,000 for single filers are no longer allowed deductions for contributions to an individual retirement account.

Because a couple filing jointly cannot deduct a contribution if either spouse is an active participant, a separate return might be filed by the married individual who is not the active participant, and a full deduction for a contribution to an IRA is available.

The new law is effective for tax years beginning after Dec. 31, 1986.

Individuals not eligible to make a deductible contribution to an IRA may make designated nondeductible contributions of up to \$2,000, plus \$250 for the non-working spouse, and they may defer taxation on the income earned on the account.

The income earned is not taxed until it is distributed, as is the case with accounts in which the

• See IRAs on Page 5

IRAS

We can make your IRA work harder so you don't have to work longer.

Don't settle for low interest on your IRA. We can show you a range of IRA plans that match your financial goals, and help you earn more for retirement. You can even have different IRA's for diversity. Call us today for the details.

**TWO OFFICES TO SERVE YOU
IN TWIN FALLS**

Bob Seibel
834 Falls Ave., Suite 1010
Phone: 733-4925

Gene Sturgill
1027 Blue Lakes
Phone: 734-9106



Edward D. Jones & Co.

Member New York Stock Exchange, Inc.
Member Securities Investor Protection Corporation

**CD
OWNERS**

**7 1/4 - 7 1/2 - 7 3/4 % TAX FREE
INTEREST FROM SP***

**Start Receiving Your Tax-Free
Income 30 Days After Your Deposit**

CHOOSE YOUR TAX FREE INTEREST RATE

CHOOSE YOUR GUARANTEE

* Your principal is guaranteed and 100% of your money goes to work for you immediately. No sale charges. No administrative or service fees.

Acclaimed by: U.S. News & World Report, Forbes, Newsweek, Money Magazine, Changing Times, Howard Ruff, National Law Journal, New York Times, Los Angeles Times, Wall Street Journal.

For complete descriptions see page 7 of the Wall Street Journal dated January 22, 1987 or give our office a call.

SAFETY OF PRINCIPAL

HIGH LIQUIDITY

ONE YEAR 100%
MONEY-BACK GUARANTEE

DEATH BENEFIT PAYABLE
TAX-FREE TO A BENEFICIARY

TAX-FREE, INTEREST FREE INCOME STREAM CAN BEGIN 30 DAYS AFTER
YOUR FIRST DEPOSIT. (Of your dollars can be left to accumulate).

EARNINGS YOU CAN SPEND
ON A TAX-FREE BASIS.

PRIVACY. Your investment is private. No 1099 form is reported to the I.R.S. as long as you keep your SP plan in force. And there is no Social Security offset (your tax-free income does not count against the possible taxation of your Social Security payment).

*SP stands for Single Premium or Single Premium Whole Life and is offered by over 30 leading U.S. Life Insurance Companies with assets up to 100 billion dollars.

3rd FLOOR
FIRST INTERSTATE BANK BLDG.
TWIN FALLS, IDAHO 83303
734-4545



CALL NOW FOR ALL THE PLUSSES
PROFESSIONAL ECONOMIC
SERVICES, INC.
JAMES R. LOVE, LUTCF

IRAs

Continued from Page 4
 contributions are deductible. An amended return filed for a taxable year may change the designation of the IRA contributions from deductible to nondeductible. Generally, if an individual or spouse is an active participant in a qualified retirement plan, neither can make a deductible IRA contribution. An individual is considered to be an active participant if he or she participated in an employer's retirement plan during any part of the calendar year. Contributions made on behalf of the employee by the employer or employee establish the active-participant qualification.

Furthermore, if the individual received an allocation of the benefit forfeitures of another participant, he or she would be considered to be an active participant.

The only item of earnings that does not make an individual an active participant are earnings that are accumulated annually on prior contributions. An individual can be considered to be an active participant even if he or she has no vested rights in a retirement plan.

For definition, a qualified retirement plan is one the Internal Revenue Service allows to accumulate money without imposing tax until money is withdrawn. Beginning in 1987 investments may be made in gold or silver coins issued by the United States for funding IRAs. Under the old law precious metals were excluded from eligible investments.

The Tax Reform Act of 1986 does not change the 10-percent additional tax on amounts withdrawn prior to age 59½, death or disability of the owner of the IRA. However, the tax is extended to apply to early withdrawals if income attributable to nondeductible IRA contributions.

Distributions from an IRA must begin no later than April 1 of the calendar year following the year in which the owner of the account attains age 70½, without regard to retirement. If distributions have not begun within the necessary time frame, a 50-percent penalty results.

Contributions for a taxable year may still be made, up to the due date of the individual's tax return, without extensions.

Lisa L. Donnelley is employed by the Twin Falls accounting firm of Lorgee, Rogers and Evans.

'86 tax reform plan aims for fairness

By DAVID M. COOPER, CPA
 Special to The Times-News

The Tax Reform Act of 1986 is described by Congress as a more simple, more fair and more efficient system of taxation. Simple, not in the sense that it will be easier to prepare tax returns, but in an effort to reduce the effect of the taxes have on our decision making.

Congress believes the system will be more fair if "loopholes" favoring wealthier taxpayers are

closed. Also, the lawmakers believe the system will be more efficient if taxpayers are investing for economic returns and not for tax savings.

TRA 86 is also described as "revenue neutral." Tax decreases, primarily from lower tax rates, are paid for by closing tax "loopholes" and reducing tax incentives for investing, such as the capital gains deduction and investment tax credit. The new tax law is not revenue neutral to each taxpayer, however. High-bracket taxpayers with no significant deductions or investment losses receive substantial

tax cuts, due to the rate reductions. Middle- and lower-bracket taxpayers with few deductions receive smaller tax cuts, due to rate reductions and increases in the standard deduction and personal exemptions.

Small-business owners, whether incorporated or not, usually have a tax increase, due primarily to the loss of investment tax credit and the limitation or reduction of some business deductions.

Many other taxpayers with large consumer interest or unincumbered employee business deductions may also have a tax increase.

The tax rate reductions under TRA 86 are key to the law's future success. Business and personal decision making is impacted by tax laws that confiscate up to 50 percent of annual income.

To better understand the impact of the rate reduction and the increases in the standard deduction and personal exemptions, consider the following three examples of families of four with salary income and no deductions, except for the standard deduction and personal exemptions (married filing joint rates) (See chart on Page 6):

• See REFORM on Page 6

Our current 15 tax brackets will be pared down to just 5

By BOB FREUND
 Times-News writer

TAX FALLS — Tax rates undeniably are on the way down; but, as with other tax reforms, they will fall in stages. The current 15 brackets will be trimmed to five this year. The peak tax rate will drop to 38½ percent from 50 percent.

Here are the rates paid and maximum taxable income levels for each bracket:

- Single filers — 11 percent to \$1,600; 15 percent to \$1,600; 28 percent to \$27,000; 35 percent to \$54,000; 38.5 percent above \$54,000.
- Married filing joint returns — 11 percent to \$3,000; 15 percent to \$28,000; 28 percent to \$50,000; 35 percent to \$90,000; 38.5 percent, above \$90,000.

The permanent change takes effect in 1988. The five brackets fall to two for most taxpayers, and the peak rate drops to 28 percent.

- Single filers — 15 percent to \$17,850; 28 percent over \$17,850.
- Married filing joint returns — 15 percent to \$29,750; 28 percent over \$29,750.

There is one other twist written into tax reform for high-income taxpayers. They lose the advantage of paying the lower, 15-percent tax on the first dollars of their taxable incomes.

Tax reform does this with a 5-percent surcharge. For single taxpayers, it begins at \$43,150 and ends at \$83,500. For married filers, it begins at \$71,900 and ends

at \$149,250. Within those income zones, they essentially are paying 33 percent, instead of 28 percent.

Beginning in 1989, the 28 percent bracket also will begin to move with inflation. The tax reform law adjusts taxable income levels to the change of inflation.

• See BRACKETS on Page 6



SARGENT & CHAMBERLAIN

CERTIFIED PUBLIC ACCOUNTANTS

P.O. Box 25
 465 Locust Street North
 Twin Falls, ID. 83301

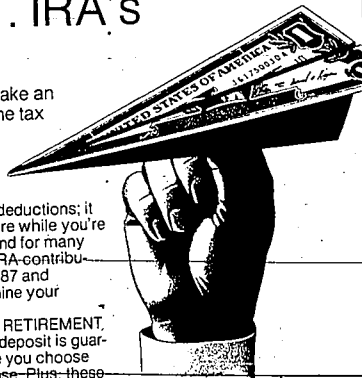
(208) 734-4244

Don't Let One of Your Best Tax Deductions Fly By . . . IRA's

There's still time to make an IRA contribution for the tax year of 1986 — don't miss it.

An IRA is one of your best tax deductions; it helps you prepare for your future while you're reducing your current taxes. And for many people, this tax deduction for IRA contributions will still be available in 1987 and beyond. We'll help you determine your eligibility.

DON'T GAMBLE WITH YOUR RETIREMENT DOLLARS. Your certificate of deposit is guaranteed to earn the interest rate you choose for the length of time you choose. Plus, these dollars are insured by the F.S.L.I.C. For over 70 years First Federal has remained Magic Valley's strong, stable savings institution — just the place to put your retirement funds.



Health insurance questions going unanswered?
 Claims not being paid?
 Are you dissatisfied with your present carrier?
LET-ME-HELP YOU!

Don't let your health insurance claims get you down!



Dobbie Lottin
 733-2270
 Formerly with Blue Cross

Health Insurance Claim Specialties

- Specializing in:
- Medicare
 - Medicare Supplements
 - Major Medical
 - Over 7 years experience



First Federal Savings

& Loan Association of Twin Falls

- Home Office — Twin Falls
 233 2nd St. North
 733-4222
- Twin Falls
 886 Blue Lakes Blvd. North
 733-9122
- Burley
 Overland Shopping Center
 678-8302
- Twin Falls
 Magic Valley Mall
 734-6582
- Rupert
 701 7th Street
 436-8005
- Buhl
 123 North Broadway
 543-8881

Reform

Continued from Page 5
After 1987 the individual tax rates under TRA 86 are 15 percent of taxable income under \$29,750 for married individuals filing joint returns (\$17,850) for unmarried individuals and 28 percent of taxable income in excess of that amount. A 5-percent surtax is added for taxable income in excess of \$71,900 but less than \$149,250 for married individuals (\$43,150 but less than \$89,560 for unmarried individuals), which in effect raises the rate of tax on income between those two amounts to 33 percent.

The critics of TRA 86 are concerned about the economic impact of the law on small businesses because they employ a large percentage of the American work force. Also, they do not

believe the law is revenue neutral. The tax cuts, primarily in the form of rate decreases, are permanent.

Many of the tax increases, such as requiring businesses to change a number of their accounting methods, only increase Treasury revenues as they are phased in. The result could be a significant increase in the federal deficit.

The new law is substantially more complicated, with many yet-to-be-defined new rules (TRA 86) that apply to almost all businesses and many unfortunate individuals. But, that is a topic for another article.

David M. Cooper is the managing partner of Cooper Norman & Co., Certified Public Accountants, Twin Falls.

Brackets

Continued from Page 5
The last change in tax brackets came in 1982, when the top rate was cut from 70 percent to 50 percent.

Finally, tax reform has made it almost impossible for anyone to completely avoid paying their share by claiming tax-related investment losses or tax credits. The mechanism used is an "alternative minimum tax."

The tax is extremely complex to figure, and tax reform didn't ease the pain. While the change

in the rate has been relatively slight under the new law — moving to 21 percent from 20 percent of the alternative minimum tax still will cover more taxpayers than in previous years. That's because Congress extended it to more types of income. It works by bringing items that the taxpayer had deducted back into income, and then taxing them.

As before, if this flat tax exceeds the regular income tax, a taxpayer must pay the alternative rate.

New laws may place chill on tax-exempt investments

By REX S. LEFORGEE, CPA
Special to The Times-News

Congress did not like investments designed to provide return on investment based primarily on tax benefits received by the investor. The Tax Reform Act of 1986 will go a long way toward correcting that situation.

The act includes three provisions which will effect the after-tax yield of investment products — lower rates, the elimination of the special taxation of capital gains, and restrictions on the use of tax shelter losses and credits. Lower rates will enable a person to choose an investment based on sound economic value, with less emphasis on tax benefits. This change should help sound investments with realistic returns. High-yielding securities should be attractive. Tax-exempt securities generally are less attractive when rates are lower, but they are one of the few shelters not changed by the new act.

The elimination of the long-term capital gain taxation at preferential rates is sure to hurt the high-risk ventures. In the past, risk-takers were rewarded with lower rates when their investments returned capital gains. This will not be the case in the future.

The change in capital gains taxation will give the investor more flexibility in selling investments. The tax consequence will be the same under the act, regardless of the length of time the investment is held. These

Personal Investments

changes may put more emphasis on short-term performance by investments, as investors will be less inclined to hold investments in order to obtain capital gain treatment.

Also, investments which were in the past designed to produce ordinary losses in their early years and the capital gain income in later years will change.

Most of the investments which deferred income and provided capital gains were "passive" investments, which are the subject of the most restrictive provisions of the 1986 Act. The passive-loss rules, which limit the deduction available to offset against other income sources, will have a significant effect on the investment habits of many high-income taxpayers. Not only does the Act limit the deduction in many cases,

it will eliminate the deductions for some people. People investing in activities in which they are not active will be subject to these new rules.

In the past, many real estate and start-up ventures were financed by investors who were willing to take risks and were attracted to these ventures because they did not have to be involved on a day-to-day basis. These attractions were enhanced by the tax benefits derived. Essentially, these attractions are

See INVESTMENTS on Page 7
Tuesday, February 10, 1987

Lower-income family:	1986	1987	1988
Salary	\$13,000	\$13,000	\$13,000
Standard deduction	- 3,670	- 3,760	- 5,000
Personal exemptions (4)	- 4,320	- 7,600	- 7,800
Taxable income	5,010	1,640	200
Federal income tax	588	180	30
Decrease over prior year	N/A	408	150
% Decrease over 1986	N/A	69%	26%

Middle-income family:	1986	1987	1988
Salary	\$42,000	\$42,000	\$42,000
Standard deduction	- 3,670	- 3,760	- 5,000
Personal exemptions (4)	- 4,320	- 7,600	- 7,800
Taxable income	34,010	30,640	29,200
Federal income tax	6,685	4,819	4,380
Decrease over prior year	N/A	1,866	439
% Decrease over 1986	N/A	28%	7%

Higher-income family:	1986	1987	1988
Salary	\$84,000	\$84,000	\$84,000
Standard deduction	- 3,670	- 3,760	- 5,000
Personal exemptions (4)	- 4,320	- 7,600	- 7,800
Taxable income	76,010	72,640	71,200
Federal income tax	22,640	18,514	16,069
Decrease over prior year	N/A	4,126	2,445
% Decrease over 1986	N/A	18%	11%

Times-News graphic

Isn't it about time you found out what the new tax law REALLY did to your IRA?

True, the rules have changed. But the changes aren't as bad as you may think.

- YOU MAY STILL QUALIFY FOR CURRENT TAX DEDUCTIONS.
- YOUR IRA WILL STILL GROW TAX DEFERRED. Over the life of an IRA, that can add up to thousands of dollars in tax savings.
- YOUR IRA IS STILL ONE OF THE BEST WAYS TO CONTROL your own retirement future.

To find out more about the how the new tax law impacts your IRA opportunities, contact our office for more information.



FINANCIAL SERVICES

Waddell & Reed, Inc.

290 So. 2nd East
P.O. Box 578
Mountain Home, Id. 83647
(208) 587-8454

Helping People Make the Most of their Financial Future.

Farmer's tax guide offers free aid

A free publication explaining how tax laws apply to farming, is available by writing the Internal Revenue Service.

IRS Publication 225, Farmer's Tax Guide, contains 19 chapters covering such topics as farm income, farm business expenses, tax credits, certain farming tax incentives, and soil and water conservation expenditures.

Written in easy-to-understand language, the guide can be a valuable resource at tax time, as well as a handy reference all year. It contains a sample return with step-by-step directions on filling out not only Schedule F, Farm Income and Expenses, but also 11 other

forms and schedules dealing with tax situations common to most farmers.

As a year-round reference tool, the 80-page guide contains a calendar of important tax dates, tips on methods of record-keeping and accounting, and other topics. The first page, "Items of Interest," alerts readers to some of the more important changes in tax law which affect the farmer as a taxpayer.

The Farmer's Tax Guide was prepared by the IRS, with the assistance of the Extension Service of the State Land Grant Universities, and the Regional Farm Management Extension Committees.

Rules on home businesses tougher, tied to net income

By GARY E. EVANS, CPA
Special to The Times-News



For the past several years the use of one's personal residence for business purposes has been subject to some rather well-defined rules. These rules have been strengthened in the Tax Reform Act of 1986.

Expenses related to use of the home or business for tax years 1986 and before have been deductible, subject to the following limitations:

The use must be:

- in a separate, distinct area of the home;
 - must be the primary place of business;
 - a place where customers, clients or patrons of the taxpayer meet and do business with the taxpayer;
 - must be used exclusively for business purposes;
 - use must be regular.
- If the above criteria were met, any amount attributable to the business share of home use could be deductible.

The expenses which can be included in determining the deduction include, but are not limited to: interest, taxes, insurance, utilities, maintenance and

restricting to anyone using the home office deductions. There is now a dollar limit on these deductions. The home office deductions will be limited to the net income of the business. In other words, home office expenses can be deducted so long as they do not cause the business to lose money. If the business operated at home loses money, then the home office expense will be limited or possibly eliminated altogether.

Home office expense, which is not deducted in the year generated because of this limitation, can be carried forward to future years.

Employees using an office at home will get very little, if any, deductions for these types of expenses.

Gary E. Evans is a partner in the Twin Falls accounting firm of Leforge, Rogers and Evans.

Farm information and business and stock information is a daily feature of the Times-News

Phone: 733-0844

Investments

Continued from Page 6
gone. Investors will have to look to the earning and cash flow potential of real estate investments. The potential rewards of speculative investments will have to be measured in non-tax terms.

All of this is not bad. Over the past few years, many investors fell prey to investment salespeople who were selling based on the tax benefit to be received. Many of these investments have produced nothing in the way of real return to the investors.

If a person is considering an investment in real estate in which he or she will be participate in some phases of management, a deduction will be available to offset other income of up to \$25,000, providing the investor's total income is under \$100,000. This \$25,000 limit is eliminated gradually when income is between \$100,000-\$150,000.

New investments which produce taxable income and cash flow are expected to be developed to sell to those who have committed in the past to investments which will produce losses that will be limited. It is too early to

predict exactly what these items will look like or when they will appear.

Investment decisions for many should be easier in the future, because there should not be the fascination with tax-favored investments. Tax-exempt investments will still be popular, especially those exempt from both federal and Idaho taxes.

Individual investment in residential rental property will continue to be popular, but not on a large scale because of the new deduction limits.

New products will appear and will be judged by new standards, considering income and cash-flow production. Oil and gas may get some play, based less on their merits than on the fact that oil and gas investments are generally not included in the new loss-limit rules.

Investors need not be in a hurry to change their positions until they explore the new rules as they apply to each individual situation.

Rex S. Leforge is a partner in the Twin Falls accounting firm of Leforge, Rogers and Evans.

TIMES-NEWS CLASSIFIED PHONE 733-0626

"H&R Block finds more Americans a bigger refund."

Henry Block



At H&R Block we know you're concerned about the most sweeping tax law changes in history. This year put us on your side. We're pledged to find you the biggest refund you're entitled to.

H&R BLOCK
THE INCOME TAX PEOPLE

WHAT CAN WE FIND FOR YOU?

TWIN FALLS 415 Addison #4 733-0106 WEDNESDAY 9 AM - 5 PM, SAT. 95	JEROME 113 West Main St. 263-2458	BURLEY 1650 Overland 678-1917	HAILEY 17 E. Bullion St. 733-2602
--	---	-------------------------------------	---

APPOINTMENTS AVAILABLE BUT NOT NECESSARY



Robert Norman, C.P.A. with information about the new tax laws.
"Itemized deductions for sales taxes, both state and local, have been repealed. The only time sales tax deductions are allowed is when they are added to the purchase prices and included in the basis of deductible Business related items and property."

Cooper Norman & Co.

155 Second Ave. North • 733-6581
Twin Falls, Idaho 83301

We'll be happy to answer any of your questions about the new tax laws.

High-income bracket is complex

Income: \$119,000	1986	1987
Salaries, interest, dividends	\$118,830	\$119,030
Capital gains, investments, IRAs	-87,960	28,038
New adjusted gross income	30,870	147,068
Deductions, exemptions	60,695	57,451
Taxable income	-29,825	89,617
Alternative minimum tax	4,290	36,150
Difference		+31,860

By BOB FREUND
Times-News writer

TWIN FALLS — High-income brackets may present a complex tax picture, such as this tax plan describing a Twin Falls corporate executive in his 60s and his wife. The executive had been using income tax shelters, capital gains and other tax-saving techniques in 1985 (the year from which the plan was updated), said Robert D. Thurston, a partner in the Twin Falls accounting firm of Seamans, Bancroft, Smith &

Cook. Although the basic income is from a salary of \$84,250, dividends and interest boost it to about \$119,000. A large capital gain added \$50,000 to the revenues in 1986. But, other passive investments drew down the income substantially. When \$135,710 in losses were placed against the income, \$33,120 was left.

Once deductions and exemptions were taken, the executive would have finished 1986 with \$29,825. He would have paid an alternative minimum tax of

\$4,290. Under tax reform during 1987, the same salaries and investments would put the executive \$89,617 in the bracket.

He would have had to report the entire \$125,000 from the capital gain, and deductions from the partnerships and the rental losses would be limited.

The situation would again fit the alternative minimum tax, a flat rate that would raise the executive's income tax burden to \$36,150, or \$31,860 more than in alternative minimum tax of 1986.

As filing date nears, taxpayers try to sift through new fortunes

By BOB FREUND
Times-News writer

TWIN FALLS — Millions of individual taxpayers now are sifting through receipts and W-2s, looking back at the tax history of 1986. But they are earning, spending and saving their dollars in a new era of tax reform that began Jan. 1.

At this time next year, the tax fortunes of almost every filer will have changed — even if the figures on the return are identical. The Tax Reform Act of 1986 signed into law in October is fomenting the changes.

It is dropping tax rates across the board. It also is expanding personal exemptions and standard deductions available to the entire taxpaying public.

At the same time, tax reform promises to put more income on 1040s by restricting many specific adjustments and itemized deductions that were widely taken.

Generally, the changing tax

system shifts some taxes away from lower and middle-income taxpayers. Some high-income taxpayers and businesses — especially those who have made heavy use of tax shelters or other write-offs — will pay higher bills, experts suggest.

They estimate that as many as three-quarters of the 100 million people filing returns could pay lower taxes. Whether any one taxpayer will be among them depends on his or her situation.

Nevertheless, the rules of tax reform have been publicized nationwide by the Internal Revenue Service. Accountants and private tax preparers, such as H&R Block, are giving clients a preview of how the changes might affect their tax returns.

Working with The Times-News for this report, H&R Block at Twin Falls projected 1987 taxes for several types of taxpayers. The figures are taken from actual 1986 returns, said Royce Abernathy, owner and manager.

IRS provides Tele-Tax phone help service

Taxpayers needing tax help can call Tele-Tax and listen to recorded tax information provided by the Internal Revenue Service.


For users of push-button

(tone-signaling) phones, Tele-Tax is available year-round, 24 hours a day, 7 days a week. These taxpayers can call the local Tele-Tax number found in the tax package, Tele-Tax brochure, the free IRS

Publication 910, "Guide to Free Tax Services," or the toll-free number 1-800-554-4477.

The recorded information service offers more than 150 information topics on tax subjects.

There Is A Difference . . .



Located in The Blue Lakes Office Park

Bill Van Engelen, CPA
Dave Van Engelen, CPA
Julla Pollow, CPA
Jeff Harmon, CPA
Cindy R. Bond
Lori Brown
Myrna Hutchison
Bob Van Engelen

- ★ Tax planning & preparation
- ★ Accounting and Auditing
- ★ Computer services
- ★ Management advisory service
- ★ Loan applications & financial statements
- ★ Business forecasts

VAN ENGELEN CPA's

834 FALLS AVE. - SUITE 1220
TWIN FALLS, IDAHO • 734-5905

Finally, financial planning that pays off starting today.

This area has a select group of professionals who share a rather radical idea when it comes to planning your finances. They believe financial planning should pay *from the very start*. Not just at the end. And they can prove it by showing you how to put money back in your pocket in the first year alone. Hundreds, even thousands of dollars — depending on your income.

Meet your Personal Financial Planner from IDS. And when you start working together on your own IDS Financial Plan, there's a good chance your planner will be able to "find" money for you. With strategies to cut your taxes. Insights to put all your assets to work. And techniques to help you budget, without belt-tightening.


Your IDS Plan could bring hundreds, even thousands of dollars into your life in the next twelve months. It all depends on your income. And you. Because the best way to learn how IDS Financial Planning can start paying off for you is to sit down with an IDS planner.

Whether we meet at your place or ours, all it will take is a half hour of your time to decide if this is right for you. That's why we're offering a free thirty-minute consultation with an IDS planner — call or write to us today.


There is no obligation. After all, the whole idea of working with us is what you could get — not give up.

CALL US FOR A FREE 30 MINUTE CONSULTATION


IDS FINANCIAL SERVICES
915 Addison Avenue, Twin Falls
734-8909
1734 Overland Avenue, Burley
678-0653




AMERICAN EXPRESS




MIKE ROBERTSON




BOB MCKINSTRY



SHIRLEY SAXTON



VERLENE CLAIBORN



DUSTIN HARNER

Give your IRA a check-up.
Find out if it's working as hard as it can to provide for your retirement.

Find out how "healthy" your present IRA program is.
Or, how to transfer your IRA to a higher-yielding, professionally-managed program. Just stop by one of our offices for a free, no-obligation IRA Check-Up.
TWO OFFICES TO SERVE YOU IN TWIN FALLS

Bob Selbal
834 Falls Ave., Suite 1010
Phone: 733-4925

Gene Sturgill
1027 Blue Lakes
Phone: 734-9106



Edward D. Jones & Co.

Member New York Stock Exchange, Inc.
Member Securities Investor Protection Corporation

While some hail rate cuts, taxable income fluctuates

By BOB FREUND
Times-News writer

Case subject: Couple, 5 children

TWIN FALLS — Many single and family taxpayers will rely on lower rates to ease their tax bills when they file out their 1987 returns. The new rates penetrate to the bottom line, where refunds are claimed or taxes are paid.

But two other changes higher up in the return will affect the amount of income subject to the tax.

One will bring the standard deduction out of the tax tables onto the tax return. The other will increase the value of personal exemptions. In profiles of typical returns, both are important players in determining taxable income.

The standard deduction was called a "zero bracket amount" because it was built into IRS tax schedules. Taxpayers used it as a benchmark to determine whether they could take itemized deductions. If they accumulated more deductions than the zero bracket amounts — \$2,500 for a single filer or \$3,670 for a joint filer — they could claim the excess.

Under the new law, the standard deduction appears on the tax return and taxpayers use it to decrease the income on which taxes are paid. If they have more deductions, they claim those instead.

Tax reform has increased the deduction somewhat to \$2,540 for singles and \$3,760 for joint returns in 1987. (Of course, the IRS also has readjusted the tax tables, so, initially, it's a wash.)

However, for the 1988 tax year, the code orders a big boost to \$3,000 for singles and \$5,000 for joint filers.

Elderly and blind taxpayers also will receive added standard deductions beginning in 1987. They used to claim extra personal exemptions instead.

Meanwhile, the value of personal exemptions will take a big jump on 1987 tax returns. The exemptions are taken directly off taxable income. They were worth \$1,080 apiece on 1986 tax forms, but they will rise to \$1,300 each. In 1988, they inch up to \$1,550 and to \$2,000 in 1989. Where they go after 1989 will depend upon inflation, the IRS says.

It's the first increase in exemptions in a decade, outside of inflation adjustments. Everyone but very-high-income people receive it.

But, although generous on some lines, tax reform is stingy on others popular with families and other individual taxpayers. The new law will cost Americans some of their favorite tax-avoiding tactics.

For instance, long-term capital gains have been written down 60 percent in the past. In 1987, filers will pay taxes on the entire amount. An accompanying article in this section discusses capital gains and losses.

Other breaks will disappear. They include:

- Dividend exclusion up to \$200.
- Marital deduction for two spouses who work. More than 22

Income: \$23,000	1986	1987
Adjusted gross income	\$23,428	\$23,428
New adjusted gross income	23,428	24,817
Total itemized or standard deductions	4,876	7,443
Personal exemptions	7,560	13,300
Taxable income	10,992	4,074
Income tax due	909	491
Difference		-418

Times-News graphic

million returns claimed the deduction in 1985.

• IRA deduction under certain conditions. See accompanying article.

Two adjustments once taken directly from income now are available only as itemized deductions:

- Unreimbursed employee business expenses. They become

miscellaneous deductions, which are allowed only if larger than 2 percent of adjusted gross income.

• Moving expenses. Also miscellaneous deductions.

Tax reform also has changed itemized deductions, including:

- Higher threshold for claiming medical expenses. They will be deductible only above 7.5 per-

• See BREAKS on Page 10



DAVID L. KORSEN

20 Years of Experience
To Serve Your Planning Needs

- MUTUAL FUNDS AND INVESTMENTS
- SINGLE PREMIUM WHOLE LIFE
- ESTATE PLANNING SURVIVOR LIFE
- DISABILITY INCOME
- IRA'S AND PENSION PLANS
- GROUP LIFE AND HEALTH

245 4th Ave. N.
P.O. Box 1806 • Twin Falls, Idaho 83303 (208) 734-8500

Eagle coin first gold offering in 53 years

By The Associated Press

The American Eagle gold coin offered to primary dealers by the U.S. Mint is the first general-circulation U.S. gold coin produced in 53 years.

The coin is not being sold directly to the public but instead is offered to primary dealers, who then resell the coin to a network

of precious metal dealers, coin shops and brokerage firms.

The coin sells for the value of the gold plus a mark-up added by the Treasury and wholesale and retail dealers.

Congress authorized production of the American Eagle gold coins last year after President Reagan banned imports of the South African Kruggerand in this country.

Need a Loan and tax deductible interest?

home improvements for autos

or education?

NEW, LOWER INTEREST RATES! CALL TODAY!

First Federal's Home Equity Loan Fills Your Needs!

Our Home Equity Loans have very competitive terms. Come to one of First Federal's nearby offices today for details.

First Federal Savings & Loan Association of Twin Falls



71st Year

- Twin Falls 733-4222, 733-9122, 734-0562
- Burley 678-8302
- Rupert 436-0505
- Buhl 543-8881



Case subject! Retired farm couple

	1986	1987
Income: \$29,000		
Adjusted gross income	\$28,961	\$28,961
New adjusted gross income	28,961	33,982
Total itemized or standard deductions	939	6,200
Personal exemptions	4,320	3,800
Taxable income	23,702	23,982
Income tax due	2,654	3,447
Other taxes (Social Security)	745	745
Total tax	3,399	4,222
Difference		+ 823

Times-News graphic

Farmers fare generally well in code's overhaul

By BOB FREUND
Times-News writer

TWIN FALLS — Farmers will lose a few useful financial tools, but generally they have fared well in the overhaul of the nation's taxing system.

The tax law is likely to have little effect on financial operations on the farm, said Robert Thurston, a Twin Falls accountant. "For most farmers, there's very little tax impact," he said. As with other businesses, farms will feel the loss of preferential treatment for long-term capital gains. However, milk producers leaving the industry in the dairy-herd termination program can claim the 40-percent rate until Sept. 1 this year.

The investment tax credit, which disappeared retroactively

last year, also impacts farmers buying new equipment, breeding animals, or special-purpose buildings. The tax reform law allowed unused investment tax credits to be carried into future years at reduced worth.

Income averaging also is no longer available to buffer farmers against fluctuating incomes. With only two tax brackets under reform, its usefulness would have been limited, experts say.

Farm assets ranging from autos to orchards also fall under new, longer depreciation schedules. But the rates of the write-offs also have been quickened for the shorter-term assets, evening out the tax impacts.

Farmers will be able to deduct only 50 percent of their pre-paid expenses for feed, fertilizers, seed and other inputs.

Finally, tax reform reins in passive investments, including agricultural tax shelters. A change could affect farmers and farm industries that depend heavily on outside capital, said Extension Economist Gayle Willett of Washington State University in the "Pacific Northwest Agricultural Situation and Outlook."

At the same time, it also could cut surpluses of commodities in those industries. Politically, several farm groups had lobbied for restrictions on the shelters, saying they provided unfair competition to farmers who wanted to make a profit.

Analysis of several returns shows power of exemptions

By BOB FREUND
Times-News writer

TWIN FALLS — A retired farm couple with a moderate income may be sending the IRS a tidy check this time next year, while a couple with two children collects a \$1,323 refund.

That's what a projection based on their 1986 incomes suggests. The forecast, reworked this year's figures with tax reform in mind, says Royce Abernathy, owner and manager of H&R Block of Twin Falls.

His company analyzed typical tax returns for various incomes and family situations at the request of The Times-News.

Most were relatively simple returns, without complicated investment patterns. At the same time, many contained common deductions, such as medical expenses, mortgage interest, state income taxes and charitable contributions.

The returns generally showed the tax-saving power of bigger personal exemptions allowed for each member of the family. In some cases, tax reform rules prevented the taxpayer from itemizing deductions, causing higher taxes.

The profiles project 1987 taxes and compare them with actual taxes for 1986.

Each projection begins with 1986 adjusted gross income, which includes all sources of income. A new adjusted gross income for 1987 is calculated by adding back some tax breaks discontinued under tax reform — such as capital gains and the marital deduction.

The new AGI then is reduced by deductions and by personal exemptions. The result is taxable income, on which the tax is figured.

FAMILIES

The young divorced mother takes home \$13,852 from her job as a plastics molder. Personal exemptions for her and for her child during 1987 amount to \$3,800, far more than the \$2,150 allowed in 1986. She would pay \$247, less federal income tax.

An auto salesman and his wife, a part-time teacher's aide,

Case subject: Couple, 2 children

	1986	1987
Income: \$39,000		
Adjusted gross income	\$39,132	\$39,218
New adjusted gross income	39,132	39,673
Total itemized or standard deductions	2,366	5,154
Personal exemptions	4,320	7,600
Taxable income	32,446	26,919
Income tax due	5,213	3,918
Other taxes (Social Security)	548	548
Total tax	5,761	4,466
Difference		-1,295

Times-News graphic

together reported \$23,428 in 1986, but their income will grow in 1987 because they will cannot deduct \$1,319 in capital gains and \$70 from the marital deduction. Their itemized expenses also decrease somewhat because of losses of state sales tax from an auto pur-

chase and consumer interest. But they can take advantage of seven personal exemptions for a total of \$13,300, which cuts the total taxable income to \$4,074. They would be taxed \$18 less than in 1986.

• See SINGLES on Page 11

Edward D. Jones & Co. is pleased to announce a new protection package for your securities.

Up until now, Edward D. Jones & Co. has provided \$500,000 worth of insurance through the Securities Investor Protection Corporation (SIPC) to all clients with securities held by Jones. Now we offer an additional \$2,000,000 of insurance for these securities, bringing total coverage to \$2,500,000.

In addition, customers with the Edward D. Jones & Co. Full Service Account* will receive another \$7,500,000 of insurance for securities held by Jones, for a total coverage of \$10,000,000!

For more details on this new protection package or the Edward D. Jones & Co. Full Service Account, call us today.

TWO OFFICES TO SERVE YOU IN TWIN FALLS

Bob Seibel
834 Falls Ave., Suite 1010
Phone: 733-4925

Gene Sturgill
1027 Blue Lakes
Phone: 734-9106

*A unique financial management account that offers a variety of features, including a money market fund, unlimited checkwriting, a VISA debit card and an automatic purchase and sale feature.



Edward D. Jones & Co.
Member New York Stock Exchange, Inc.
Member Securities Investor Protection Corporation

Breaks

Continued from Page 09
cent of adjusted gross income, up from 5 percent in 1986.

State and local income taxes are no longer deductible.

Deduction for non-business — or consumer — interest is phased out over 4 years. In 1987, the amount deductible drops to 65 percent. Mortgage interest on taxpayer's first and second homes remains fully deductible.

Charitable contributions still have deduction, but only if itemized. In 1986, taxpayers could deduct them without itemizing.

Tax reform will eat into incomes with these changes. All unemployment benefits now are taxable. Taxpayers no longer can use income averaging to even out their tax burdens. Political contributions credit also has been repealed.

Tax reform will help low-income taxpayers with dependent children by expanding the earned income credit.

Fast information and business and stock information is a daily feature of the Times-News
Phone: 733-0844



Joan Jagels
Certified Public
Accountant

1210 Addison Ave. E.
Twin Falls
733-0585

Personalized, Professional
Accounting Services

Tuesday, February 10, 1987

Tax fears won't negate value of home ownership

By CHET CURRIER
The Associated Press

NEW YORK — If many financial experts are right, tax reform won't change the status of home ownership as one of the best investments available to Americans.

It is true that most home prices haven't soared lately in areas of the country where the economy depends on oil, manufacturing or farms prosperly.

But, as a general rule, home ownership retains a strong appeal, with both tangible and in-



tangible rewards that are difficult to find in many other types of investments.

The Tax Reform Act of 1986 recognized the political clout wielded by home owners by preserving most of their cherished tax deductions, while going away with many other specialized tax breaks.

People who sell a house at a profit can still defer any income-tax obligation indefinitely by plying the proceeds back into another principal residence within 2 years of the sale.

Taxpayers aged 55 and older can still get a one-time exemption from capital-gains taxes of up to \$125,000 when they sell a home.

In addition, interest payments on most mortgages and outlays for property taxes remain deductible on tax returns for 1987 and beyond.

With all that, however, the new rules do curtail some of the tax advantages of investing in residential real estate.

For one thing, people who realize taxable capital gains when they sell a house can no longer get preferential treatment for property held for more than 6 months. The distinction between short- and long-term capital gains has been abolished.

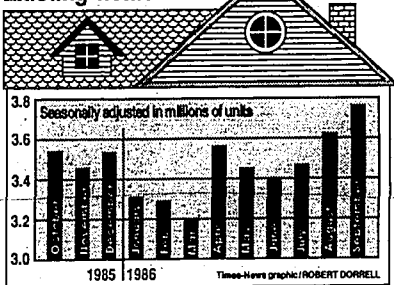
In 1986 the effective maximum tax rate on long-term gains was 20 percent. In 1987 it will be 28 percent.

Of greater year-in-year-out importance to home owners, the reduction of income tax rates has correspondingly lowered the value of all remaining deductions, including those for mortgage interest and property taxes.

Suppose you pay \$10,000 in interest each year on a fixed mortgage, and will move from the 42-percent bracket in 1986 to the 28-percent bracket in 1987.

Uncle Sam, in effect, contributed \$4,200 toward your 1986 housing costs, but will chip in on-

Existing home sales:



ly \$2,800 in 1987. In other words, the subsidy has been reduced by one-third.

Nevertheless, many analysts say, the broader impact of tax overhaul could do a lot of good things for the housing market.

If, as is widely hoped, the new

system helps promote lower interest rates, the cost of financing for both home builders and home buyers would be reduced in the future.

Tax shelters may come and go, but shelter from the elements is always in style.

Singles

Continued from Page 10

A self-employed secretary and her husband, a computer technician, have two children and combined incomes of \$39,218. Despite losing about \$900 from lower deductions, they can gather \$5,154 worth of itemized deductions. That, combined again with larger exemptions, would bring them to a \$1,323 lower income tax bill.

SINGLES

A widow over age 65 has relatively low income of \$12,656. She had significant amounts of medical expenses and other itemized deductions in 1986. However, in 1987 she loses parts of those deductions, while her standard deduction grows because of her age. She would pay \$152 higher income taxes in 1987.

A 52-year-old manager of a retail store is collecting \$38,376 in 1986. After tax reform, his IRA returns to adjusted gross income because he is already enrolled in a pension plan at work.

Limits on consumer interest take \$560 out of itemized deductions, but he is able to deduct \$2,076 and another \$3,227 for state income and local property taxes. His deductions amount to \$6,352. But they are not enough to overcome the loss of the IRA and other deductions. He would pay \$434 more in income taxes.

MARRIED COUPLES

A retired farmer and his wife, both older than 65, have \$28,361 adjusted gross income for 1986. They rent some farmland, and during the course of the year, sell some land for a capital gain of \$2,146. In turn, the gain causes \$2,875 of the couple's Social Security income to be taxed.

The combination creates \$5,021 more income for the couple, and they would pay \$823 more in taxes.

A registered nurse and her husband, a surveyor, make \$56,540 during 1986. They must add a \$2,635 deduction for two married wage-earners back into the 1987 adjusted gross income. Their personal exemptions for 1987 are \$1,640 higher than in 1986. Even at the high-income level, the couple would pay \$1,774 less to the federal government for income taxes.

Banker: Young people need personal trusts

By The Associated Press

Young Americans "may need personal trusts even more than people approaching retirement, in the opinion of a Cleveland investment banker.

"A person who is extremely busy might decide to let a trustee — a bank, for instance — handle bookkeeping transactions and make investment decisions," says Theodore Jones, an executive vice president at National City Corp., an Ohio bank holding company.

A personal trust, he says, could be the ideal solution for people who want advice and support in their financial affairs — either to simplify their lives, or for guidance in today's quickly shifting economy.

Jones defines a trust as a written agreement or a will that provides for a bank or an individual to manage property for the benefit of another person.

A trust, he notes, can be set up so its terms can be amended — or even canceled — if circumstances change. Or, a trust may be established under the terms of a

decedent's will to provide professional assistance upon death through the use of a corporate trustee.

Among questions most frequently asked about trusts is: "Should a person only create a trust at death?"

"Not at all," Jones advises. "Consider a 39-year-old with an inactive *inter vivos* (living) trust set up to receive future life insurance payments. At any time, he or she can decide to put into it securities, cash, or other assets.

"At that point, it becomes an active trust, and the assigned administrative and investment officers work with the donor to achieve the donor's objectives — which may be income, growth, or a combination."

In some cases, says Jones, a younger person needs a trust even more than an older one to provide for young children.

A donor can set up an insurance trust, with group and individual life insurance policies payable to the trustee as the beneficiary. Then upon the donor's death, he explains, the trustee would administer the property for the benefit of the surviving spouse

and children.

"How does a person decide whether to create a trust?"

"Typically, a person would go to a lawyer to discuss a will and an estate plan," Jones says. "If it's appropriate, the lawyer may suggest a trust — even if the spouse is a good money manager — just to provide investment advice. The protection of the donor's family is always the primary concern, but the saving of taxes is often a factor."

"How much does it cost to have a trust?"

According to Jones, typical bank fees, which are tax deduct-

ible, may average about one-half of 1 percent per year of the principal value of a trust. But because the fee charged is on a declining scale, the percentage would be higher on a smaller estate, and lower on a larger one.

"How do you choose a financial institution to handle a trust?"

"Just like you would choose a doctor or a home improvement contractor," Jones says. "Check their reputation and track records, and choose one with whom you are comfortable. Usually a lawyer has the best insight, but an accountant or other financial adviser may also offer suggestions."

Trusts

"Would you be interested in tax-free income for life?"

Dan Karen - McDonald Borg Insurance
734-7171

Call and set up a time to talk about single premium universal life.

SS&CO.

Schabot Shirver & Co.

Certified Public Accountants

Are you confused by the new tax law? Are you concerned about how to file your 1986 tax return? Our professional staff has 30 years tax experience.

543-6491 734-8932

1003 MAIN BUHL 401 2nd ST. N. TWIN FALLS

Thomas W. Schabot, CPA • Richard A. Shirver, CPA • Daniel S. Deagle, CPA
Randall A. Rabeñi • R. Michael Burr

More tax case studies:

Case subject: Couple

Income: \$57,000	1986	1987
Adjusted gross income	\$56,540	\$56,540
New adjusted gross income	56,540	59,175
Total itemized or standard deductions		3,760
Personal exemptions	2,160	3,800
Taxable income	54,380	51,615
Income tax due	12,429	11,155
Difference		-1,274

Times-News graphic

Case subject: Retired widow

Income: \$13,000	1986	1987
Adjusted gross income	\$12,656	\$12,656
New adjusted gross income	12,656	12,656
Total itemized or standard deductions	1,820	3,750
Personal exemptions	2,160	1,900
Taxable income	8,676	7,006
Income tax due	827	979
Difference		+152

Times-News graphic

Case subject: Single parent, 1 child

Income: \$14,000	1986	1987
Adjusted gross income	\$13,852	\$13,852
New adjusted gross income	13,852	13,852
Total itemized or standard deductions		2,540
Personal exemptions	2,160	3,800
Taxable income	11,692	7,512
Income tax due	1,302	1,055
Difference		-247

Times-News graphic

Case subject: Single worker

Income: \$38,000	1986	1987
Adjusted gross income	\$38,378	\$38,378
New adjusted gross income	38,378	40,378
Total itemized or standard deductions	5,064	6,592
Personal exemptions	1,080	1,900
Taxable income	32,234	31,886
Income tax due	6,580	7,014
Difference		+434

Times-News graphic

Home sale gain exclusion available

A once-in-a-lifetime \$125,000 exclusion of gain on the sale of a home is available to taxpayers who are 55 or older, the Internal Revenue Service says.

To qualify, taxpayers must be 55 years or older on the date of the sale of their home. The home must have been owned and lived in as the principal residence for at least 3 years out of the 5-year period ending on the date of sale, and the gain on the sale of a home after July 26, 1978, must have

been previously excluded by the taxpayer or spouse.

A principal residence is the home owned and lived-in, whether it be a houseboat, mobile home, condominium, apartment or house. If a taxpayer owns two homes and lives in both, the principal residence is the one resided in most of the time.

The gain is the selling price of the residence minus selling expenses and the adjusted basis of the home.

12 Times-News, Twin Falls, Idaho

Tuesday, February 10, 1987

Amid jumble of numbers, IRS facts feed the curious

By BOB FREUND
Times-News writer

TWIN FALLS — Staring at a 1040 bleary-eyed — the capital gains figures (fuzzy, the IRA merging into Keogh line and fingers slipping off the keys on the calculator — a taxpayer could be forgiven for thinking he or she was all alone in this jumble of numbers.

But, there may be some small consolation in knowing that millions of fellow filers are fumbling with the figures this year.

How many, REALLY?

The Internal Revenue Service thoughtfully has provided some idea for the curious: its computers crunched the numbers on 1985 returns, the last complete year. They found millions of taxpayers going through the same brain strain on any single return.

For starters, Americans filed 100 millions individual returns, and claimed 213 million personal exemptions at \$1,080 apiece. That's the one exemption everybody gets.

More than 44 million married

couple filed joint returns, and more than one-half of those claimed the deduction for two wage earners. That break disappeared next year with tax reform.

About 38 million taxpayers tried to knock some dollars off their taxes by itemizing deductions. They discovered \$27 billion worth of savings.

But itemizing was not the only way to cut taxes. Just over one-quarter of those who didn't itemize won some reward from the government for their charitable contributions.

Some 6 million taxpayers trimmed their incomes using business expenses as an adjustment.

And the IRS estimates that individual Retirement Arrangements were about as popular as they were in 1984, when 15 million returns delayed the day of tax reckoning on some income until retirement.

Fewer filers worked their pennies over capital gains and losses: About 10 million declared income or losses from the sale of properties ranging from stocks and bonds to land.

A substantial chunk of the tax-paying public in 1985 benefited

from another investment pay-off. Close to 18 million returns reported dividends and retrieved as much as \$200 from a tax exclusion now struck for extinction under tax reform.

Even taxpayers who work the nooks and crannies of their 1040s have plenty of company. More than 3 million used income averaging to spread out their tax burdens. Almost 1.4 million swept taxes away with moving expense taxpayers found relief in the earned income credit, which eliminates taxes on a dollar-for-dollar basis. It was expanded by the new tax law.

Most taxpayers were hurrying and filing in 1985. But the IRS also ferreted out 6 million individuals and 338,000 businesses that tried to dodge taxes either with illegal entries or none at all. The feds assessed them \$707 million in penalties.

Taxpayers who were late in payments had to pay the IRS \$2.9 billion in interest.

At the same time, the federal agency owed a few bucks itself to taxpayers. It paid \$479.2 million in interest on refunds.

Tax stats

Campers can qualify as residences

The right to deduct the interest on your auto loan from your federal income taxes will be phased out, but if you own a boat or motor home you may be able to fully deduct that interest the same as the mortgage interest on the house in which you live.

"That is one interpretation of the new tax law," said Sally Payne, tax analyst for the National Association of Tax Practitioners. She suggests this also is an area where you should consult your professional tax preparer when it comes time to prepare your 1987 taxes.

Many of the traditional interest deductions used by the average taxpayer to reduce his or her federal income tax bill will be curtailed, starting in 1987, as a result of the Tax Reform Bill.

Being hit are the personal consumer interest items, such as interest on auto loans and credit cards, and most investment interest costs.

"Contrary to what many people think, those deductions will not be eliminated next year, but both categories will be phased out over a 5-year period," said Payne.

However, mortgage interest on both first and second homes, along with interest on most rental income mortgages, continues to be fully deductible, Payne noted.

For 1987 you will be able to deduct 65 percent of personal consumer interest. This drops to 40 percent in 1988, 20 percent in 1989, 10 percent in 1990 and to zero percent in 1991.

The same sliding scale holds true for investment interest except that it is only interest expense in excess of investment income that may be deducted.

This phase-out also applies to interest on rental investments if the investor is not an active participant in management of the properties. However, if you actively manage the rental properties you own, you can still deduct up to \$25,000 in expenses, including interest, in excess of income.

Home mortgage interest remains fully deductible, even if the mortgage exceeds the cost basis of the house as a result of borrow-

ing for allowable medical or educational expenses, Payne said.

She said the rule allowing full interest deduction for qualified second homes is leading to some interesting interpretations of what qualifies as a residence.

"It appears that under the new IRS rules a boat or motor home may qualify as a second residence if you have sleeping, eating and sanitary facilities on board — three of the points used to define a residence," she said.

IMR
INVESTMENT MANAGEMENT & RESEARCH, INC.

Member NASD/SIPC
Planning for you and your future.

An Affiliate Of
RAYMOND JAMES
A SECURITIES INC.

115 3rd Avenue West
Twin Falls, ID 83301
733-9535

Stocks, Municipal Bonds, Financial Planning, Research, Annuities, Corporate Bonds, Mutual Funds, Insurance, Money Market Funds, Asset Management, Investment Banking, Pension Plans, Underwritings.

For additional information about how we can service your financial planning and investment needs, call or write today.

Roscoe Patton

12 Times-News, Twin Falls, Idaho

Tuesday, February 10, 1987

Credit cards could become a heavier financial burden

By CHET CURRIER
The Associated Press

NEW YORK — The credit cards you carry could well become a heavier financial burden over the next few years.

That prospect arises because the 1986 tax bill has decreed an end to deductions for consumer interest payments.

Traditionally, people who have relied on credit cards as a means of borrowing could take a measure of consolation as they grappled with their monthly statements. All the interest they had to pay was deductible.

But they will be able to write off only 65 percent of that interest in 1987; 40 percent in 1988; 20 percent in 1989, and 10 percent in 1990. In 1991 the deduction disappears altogether.

Coincidentally or not, this change-in-the-rules arises at a time when credit cards were already coming in for increased scrutiny as a source of problems, as well as plenty, in our consumer society.

For one thing, financial counselors describe them as a primary factor in the affairs of many people who get into trouble with their debts.

For another, credit cards have been widely criticized as a means of borrowing, because the interest rates that go with them

are generally much higher than rates on other loans.

Nobody's predicting that the flash of credit cards will suddenly be extinguished in the nation's restaurants, hotels and shopping malls. The cards provide consumers who use them judiciously with a great measure of convenience and

Financial counselors describe credit cards as a primary factor in the affairs of many people who get into trouble with their debts. Credit cards have been widely criticized as a means of borrowing, because the interest rates that go with them are generally much higher than rates on other loans.

flexibility. But experts on the subject say the situation does merit a reappraisal of what cards you keep in your wallet, and how you use them. There are, by common consent, three distinct groups of credit cardholders. The first, and surely the smallest, never actually charges

a purchase, but simply uses a card as a sort of passport that facilitates transactions such as hotel reservations and the acceptance by merchants of personal checks.

The second uses the card to buy things, but rarely or never runs up interest charges. As a matter of policy, these people pay off bills in full each month.

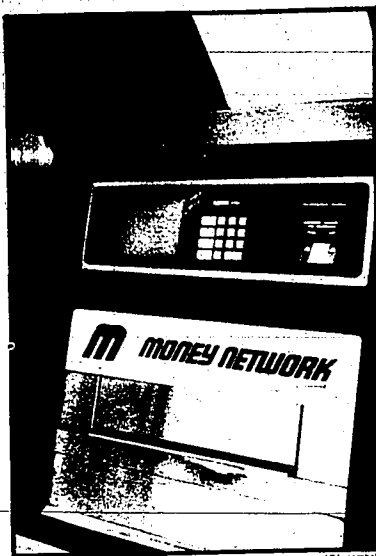
The third group uses the revolving credit line that comes with the card as a way of financing purchases.

There is a basic point to the exercise of distinguishing among these categories. The kind of card you want to look for depends on which group you fall into.

Obviously, if you never buy anything with your credit card, you don't care much what interest rate the issuer charges, or even what "grace period" it permits before it begins charging interest. Ideally, you want a card with the lowest possible, or no, annual fee.

If you use a card to buy but not to borrow, the grace period is likely to be the most important consideration, with some thought given to the annual fee as well.

For credit-card borrowers, by contrast, the interest rate carries a lot of weight. A low rate may be more than justifying choosing a card that has a relatively high annual fee.



AP Laserphoto

Bank-backed credit cards and bank cash machines like this one could prove to be a greater drain on users' pockets as a result of recent tax law changes

Beyond that, experts say people who borrow with their credit cards might consider a jump into one of the other categories of cardholders. At any level of interest rates, the after-tax cost of credit-card borrowing is going up.

Shifting tax laws cut profits from long-term capital gains

By CHET CURRIER
The Associated Press

NEW YORK — The shift to a new tax system in this country is changing the way Americans think about an old investment staple — capital gains.

Traditionally, stocks, real estate and other assets have attracted investors' looking for long-term growth through the use of big-tax advantage.

Profits on such investments were taxed at lower rates than other kinds of income. Under the rates prevailing over the past few years, the cut-off point to qualify for long-term status was 6 months, and 60 percent of any long-term gain was exempted from taxes.

Now tax reform is changing all that, by removing any distinction between long-term and short-term gains.

As a result, while tax rates in the general are coming down, the maximum rate on long-term investment profits rises in 1987 to 28 percent, from 20 percent in 1986.

Does this mean that capital gains will become just another form of income, like salaries or bank interest or dividends paid to stock owners? Not quite. Though the tax distinction disappears, investors seeking capital gains still get some special benefits. In contrast to most other types of income, capital gains can be taken at the time of an investor's choosing.

If, for example, the end of a year is approaching, you can wait until January of the next year to realize a gain on an asset you hold, thereby postponing the time his due, when you must give Uncle Sam.

Many opportunities remain for offsetting gains by realizing losses on investments you own that haven't worked out.

There has been speculation that removing an important incentive for seeking capital gains will discourage risk-taking, thereby hurting the chances for new and venturesome enterprises to prosper.

Perhaps these worries will be borne out, perhaps not. But it should be noted that many large investing institutions, such as pension funds, have never had any

tax incentive to buy stocks, since they don't pay income taxes at all.

Yet, even under laws that mandate "prudence" in their investment decisions, money managers at these funds routinely commit large amounts of money under their stewardship to the stock market. They are also a large and growing presence in real estate.

In one way, the change in the law could even encourage individual taxpayers to trade more actively in stocks, mutual funds and other equity investments.

Short-term profits, which previously carried the onus of taxation at ordinary income rates (up to 50 percent; now may look like a more attractive goal to people who don't pay taxes on anything at more than a 28-percent rate.

It's impossible to predict, of course, how the behavior of millions of people, all acting on a sense of their own self-interest, might change. But the eternal hope of seeking out the next International Business Machines or McDonald's or Xerox seems unlikely to be snuffed out completely by a change in the tax rules.

NEW LOWER RATES CAN SAVE YOU \$\$\$

If You Refinance Now!

Example: Home Value \$65,000.00

Original Loan Balance (In 1982) \$51,000.00

Existing Loan at

12.5% APR

New Mortgage of

8.0% APR

APR is subject to change upon consummation.

\$50,000.00 ... Mortgage Balance	\$50,000.00
Escrow, Title, Origination Fee	
Discount Points, etc. Estimated Cost	2,600.00
FHA Mortgage Insurance	1,900.00
Approximate Total of Financed Amount	\$54,500.00
\$44.17 ... Monthly Payment	\$48.00 x30 yrs.

\$163,270.00 Total of Payments \$144,000.00

You Save \$144 Monthly

\$19,250 Over the Life Of The Loan

We Are Now Offering Fixed Interest Rates As Low As **7.5%**

"The Experienced Company" **FIXED RATE APR**
APR is Subject to Change Upon Consummation
Mortwestern Mortgage
Call Mike, Maggie, Gory, Stan or Alan
734-9990
1294 Addison Avenue East, Twin Falls

A file of: Tax tips

Pension fund choice is crucial to elderly

By The Associated Press

"Next to death and divorce, retirement can be one of the most traumatic transitional periods in a person's life," says Maynard Engel, a financial planning specialist.

Engel points out that changes usually involve relocation, the making of new friends and establishing of new interests — aggravated by the financial ramifications of these transitions.

"The combination can be devastating," he says. "These problems often take years to reconcile, if they are indeed ever really solved."

In making a choice about the distribution of their pension funds, most retirees may be facing the most important financial decision of their lives, according to Engel, senior vice president at E.F. Hutton & Co. Inc.

One possible approach is a financial planning service in which his company utilizes a computer program to analyze all combinations of options available to an individual for handling distributions from various retirement plans.

A personalized final report then illustrates the "best" scenario and other possibilities.

The service, called retirement distribution analysis, compares all types of plans, all settlement options and all tax treatments and considers the individual's personal cash flow and tax situation, Engel explains.

The analysis is unbiased and product neutral, he adds, "which means it does not favor any particular investment vehicle or approach, and it does not include specific investment recommendations."

U.S. budget deficit strikes \$220 billion

By The Associated Press

The nation's budget deficit hit a record of \$220 billion in the fiscal year ended Sept. 30, according to Budget Director James C. Miller III.

While that figure was far higher than 1985's \$212 billion shortfall, it was still a billion short of what the Reagan administration had projected, he said.

Miller said through a spokesman that higher-than-anticipated revenues near the end of the year and lower spending by federal agencies accounted for the unexpected savings.

CSI offers courses on money matters

By The Times-News

TWIN FALLS — The world of money moves quickly, and a little learning can pay off in dollars through wise investment decisions.

The College of Southern Idaho is offering "Magie Valley residents several continuing

education courses about personal money matters this spring.

Prospective investors might want to start stuffing a portfolio using techniques from "Stocks and Options — Mutual Funds," which meets 7-9 p.m. on Tuesdays beginning Feb. 24 in Room 109 of the Shields Building. Cost for the three-session course is \$15 per person.

"People in the market for a house can learn the practical details involved in "Buying Your First Home," which runs for four sessions beginning March 3. The course, which meets 7-9 p.m. Thursdays, meets in room 109 of the Shields Building. Fee is \$25 per person.

Just about everybody with a household budget, credit card or bank account can benefit from "Successful Money Management," a three-session course opening April 9. The course meets 7-9:30 p.m. in Room 101 of the Shields Building. Fee is \$40 per couple. CSI announced.

More information is available by phoning 733-9554, ext. 363, or from the Continuing Education Office in the Taylor Administration Building.

Be sure your broker understands goals

NEW YORK (AP) — In choosing a stock broker, be sure he or she clearly understands your investment objectives, suggests an investment banker.

"Your broker should know such things as, 'Is your investment strategy conservative or speculative? How much risk are you willing to take? And, are you more interested in current yield or long-term growth?'" advises Robert Teitelbaum, managing director of Ladenburg, Thalmann & Co. Inc.

"In addition," he says, "your broker should be familiar with the company's long-term management strategy as well as its current status."

"Don't hesitate to ask the broker about the company he recommends," Teitelbaum says. "For instance, you might want to know about upcoming new products, anticipated management changes and how the new tax law will affect the company's bottom line," he says.

Part-time, low-pay earners still must file

From the IRS

Many part-time workers and low-income earners must file tax returns year after year to receive full refunds, says the tax authority. People who are eligible for exemption from federal tax withholding, the Internal Revenue Service says.

A request for exemption on Form W-4, Employee's Exemption Certificate, stops federal income taxes from being withheld from an employee's pay.

Taxpayers who had no tax liability in 1986, and expect to have none in 1987, will qualify. Students who work part-time or only during the summer usually

meet the necessary requirements, IRS adds.

The advantage of the withholding exemption, according to the IRS, is that a taxpayer who would ordinarily receive a full refund of federal tax withheld will not have to file a return. However, claiming exemption from withholding of federal income tax has no effect on a taxpayer's Social Security (FICA) tax withholding, the IRS pointed out.

The exemption certificate is good for only 1 year. A new Form W-4 must be filed by Feb. 15 each year if the employee is still qualified and wishes to remain exempt. If an employee, even one qualified for the exemption, neglects to file Form W-4, the employer is required by law to withhold income tax, the IRS said.

The employee is responsible for stopping the exemption when he or she expects to owe federal income taxes. This is done by filing a new Form W-4 with the employer.

IRS offers coaching to small businesses

From the IRS

New or recently established small-business owners and self-employed taxpayers can learn about the tax law and how it relates to their businesses through a number of references and programs provided by the Internal Revenue Service.

Throughout the year, local IRS offices, sponsor workshops with local participants learn about record-keeping and accounting practices, keeping track of expenses and income, filing employment tax returns, and depositing taxes using Form 8099, Federal Tax Deposit Coupon.

Instructors cover employer tax responsibilities extensively. TRS also offers free IRS Publications to aid the small business taxpayer. Publication 334, Tax Guide for Small Business, goes into detail on such subjects as setting up a tax record system, determination of net income, and tax credits and business assets. Publication 583, Information for Business Taxpayers, explains what a small-business owner needs to know to meet tax obligations, such as how to obtain identification numbers and what records should be kept. Finally, Publication 14, Circular E, Employer's Tax Guide, explains employment tax and tax deposit requirements, and other areas employers need to know.

Taxpayers can obtain information on the above subjects by telephoning or calling the IRS.

Free tax aid offered by the VITA program

By The Times-News

Free tax assistance is available through the Volunteer Income Tax Assistance program.

VITA volunteers assist taxpayers in the preparation of

forms 1040A, 1040EZ and the basic Form 1040, including exemptions, deductions, and special credits for which some taxpayers may be eligible. VITA is designed to help low-income, elderly and handicapped taxpayers.

Taxpayers Interested in free tax help should bring the tax packets they received in the mail, W-2 forms, interest statements and amounts received for Social Security, Railroad Retirement or Unemployment Compensation.

If you itemize deductions, bring a list of medical, taxes, interest, contribution and miscellaneous expenses. Also bring a copy of your prior year tax return.

Assistance is available in Twin Falls at the Blue Lakes Mall, next to the fountain, every Saturday, beginning Feb. 7 from 1 to 4 p.m. and ending April 11. Assistance is also available at the Senior Citizens Center, every Wednesday from 9 a.m. to 3 p.m., beginning Feb. 11 and ending April 15.

Income averaging can save you money

From the IRS

Taxpayers using the income-averaging method of tax computation when filing a federal income tax return can save money, the Internal Revenue Service says. This method can be advantageous if a taxpayer's income increased dramatically in 1986.

In income averaging, part of an unusually large amount of taxable income is taxed at lower rates. The easiest way to determine whether a taxpayer can benefit from income averaging is to fill out Schedule G, Income-Averaging. Generally, taxpayers who were full-time students during any base-period year are not eligible for income averaging.

Fewer taxpayers are benefiting from income averaging due to the Tax Reform Act of 1984. Perhaps the most important effect of the law is that it has substantially more taxable income in the current year than was previously necessary in order to benefit from income averaging. The base period used in income averaging is the 3-year period immediately before the current year.

For detailed information on how to compute income averaging, taxpayers should ask the IRS for free Publication 506, Income-Averaging, and Schedule G, available by using the handy order form in the tax package.

Earnings on bonds must be reported

From the IRS

Interest on U.S. Savings Bonds is taxable income and

must be reported on federal income tax returns, the Internal Revenue says.

Taxpayers must report the interest from Series E and EE bonds in one of two ways: annually, as it accrues, or when the bond is cashed or reaches final maturity.

In the case of Series H and HH Bonds, however, interest payments are made twice a year and must be reported in the year received.

These taxpayers who buy U.S. Savings Bonds as co-owners with their children are liable for the tax on the interest earned on the bonds. Interest on U.S. Savings Bonds bought in the name of a child is income to the child, even if the taxpayer pays for them and is named as beneficiary.

Owe no income tax? File to get a refund

From the IRS

Filing a tax return may be a good idea for some taxpayers even if they are not required to do so, the Internal Revenue Service said. Many low-income workers — like students, retirees, and part-time employees — are entitled to receive a full refund of the federal income tax withheld during the year, but they must file a return to get it.

Taxpayers should check their Forms W-2, Wage and Tax Statement, to see if any income taxes were withheld and no tax is owed, filing a tax return is the only way to recover the money.

Unemployment aid could yet be taxable

From the IRS

Taxpayers who have been out of work and collecting unemployment benefits may owe income tax on those benefits if total income for the year exceeds certain limits, the Internal Revenue Service said.

Generally, a part or all of the unemployment compensation will be taxable if it exceeds certain base amounts. Single taxpayers will have taxable unemployment compensation if his or her total income is more than \$12,000. Married taxpayers filing jointly will be taxed if the total income exceeds \$18,000. There is no base amount for married taxpayers not filing a joint return and who lived together at any time during the year, and the unemployment compensation will usually be taxable.

For more information on this subject, taxpayers can read the instructions in their tax return packages, or obtain a free copy of IRS Publication 905, Tax Information on Unemployment Compensation, by calling or writing the IRS.

Ability to look at both sides of deal key to real estate

By The Associated Press

A key element in negotiating a real estate lease successfully is the ability to look at the bargaining from the point of view of the other side, says an authority on the subject of negotiations.

"What do they want? What are they likely to ask for? What might their priorities be?" are questions to consider, according to Gerald Nierenberg, author of several best-selling books on negotiating.

Getting an insight into the thinking process of the other side, says Nierenberg, won't increase the likelihood of your making concessions.

"Rather, it will give you an understanding of how successfully and with greater strength."

If you find it difficult to reach agreement because the rent is too high, Nierenberg suggests, explore other considerations such as painting, repairs, appliances, longer terms, fewer increases, or options to renew for an additional period.

"All of these are worth money," he explains. "The landlord might be more willing to spend money in this way rather than accepting less rent. The rent income of a building determines the amount of mortgage the landlord can get."

"If the landlord is not looking for a new mortgage financing, the reverse is true. If the tenant spends money on the premises,

the landlord might take less rent."

Because understanding the market value of the property is an essential ingredient of preparation, do research perhaps with the help of a real estate agent — on what the property is leasing for, advises Nierenberg, whose latest book is titled "The Complete Negotiator."

Negotiations will be different in a rising market than if the market is falling, he points out. "In the former, paying the asking price may make good sense," he says. "Negotiation does not mean trying to get it cheaper."

To get what you negotiated for, Nierenberg advises having the premises inspected by knowledgeable people to ensure that your expectations will be met. And if you plan to make improvements on the premises, the term of the lease should be long enough to make the expenditure worthwhile.

Try to deal with the party who can actually close and sign the final agreement, he says, adding:

"Beware when you deal with an agent with limited authority."

Nierenberg says every landlord and tenant is a relationship, and to create a lasting one, both parties must want to sustain it.

"One of the best ways of doing so is to bring about a negotiated outcome in which everyone is a winner," he adds. "Such a conclusion is the best insurance that everyone will implement the outcome."



Copsy-daisy ...

Each year, IRS people face errors that muck up works

Each year there are areas always high on the list of most common errors for all taxpayers. Double-check the figure for the tax table for your filing status and enter on line 58 the correct amount for the box for Tax Table.

Internal Revenue Service employment compensation. Double-check your figures that appear on the worksheet in the tax-inclusion booklet page 10, and make appropriate entries on lines 59 and 60.

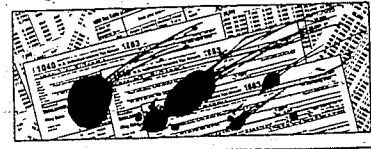
Child Care Credit. Read instructions carefully and double-check your computations on Form 2441. Credit for Child and Disabled Dependents. Enter on Form 1040, the so-called long and short list of problem areas to double-check:

- Medical Deductions. This item is not entered on Form 1040 but on a related Schedule A. Because Schedule A was redesigned recently, and due to different rule changes on medical deductions, IRS expects problems again this year. Be sure to check the limitation on medical expenses.
- Figure Long-Term Capital Gain. Enter on line 65. Retained because of the number of pages and figures involved, this item is

referred to you.

- Earned Income Credit (EIC) Not Claimed. If you are a working parent and have at least one child living with you, and if your adjusted gross income is less than \$11,000, you probably qualify. See page 16 of the instructions.
- EIC Error or Not Qualified. Make sure you are qualified. Certain expectations must be met, and you must have a dependent child living with you and you must have worked during the year. Follow the instructions carefully and enter on line 58.
- Dividends. You must complete and attach Schedule B if you have over \$400 in dividend income. Enter your total dividends on line 9; your exclusion (up to \$100 for individual filers, up to \$200 for married filing jointly) on line 9b; and enter the difference (subtract line 9b from 9a) on line 9c.
- Income Computation. This is an outgrowth of item 8, since the taxpayers who miscalculate their dividend income will have an error on line 23, total income. Double-check these figures.

Income Averaging is one of the most difficult forms for individual filers, because of the number of tax years covered. You should have copies of your returns for the preceding three years in order to accurately complete this form. Read and follow instructions carefully and double-check all figures.



The eternal question: Which form should I file?

Individual taxpayers should be aware that an alternative short form, Form 1040EZ, is again available for their federal income tax use, notes Commerce Clearing House, a national tax and business law authority.

Thus, there are two short forms: Form 1040EZ and Form 1040. The long Form 1040 for taxpayers for the 1984 tax season.

Form 1040EZ is tailored for individuals whose tax situation is simple. It may be used only if you meet the following conditions: you are single and claim only your personal exemption; your 1986 taxable income was less than \$50,000; and your 1986 income consisted only of wages, salaries, and tips, and not more than \$400. Form 1040EZ filers may, however, claim the partial deduction for cash charitable contributions.

If you don't qualify to file Form 1040EZ, the next form to consider is Form 1040. This form also accommodates those taxpayers whose tax picture is not complicated. You may use Form 1040a whether you are married or single, but your 1986 taxable in-

come must have been less than \$50,000 and your 1986 income must have consisted of only wages, salaries, tips, unemployment compensation, interest, or dividends.

Form 1040A can be used if the only deductions that you are entitled to claim are the special deduction for two-earner married

couples, the deduction for charitable contributions allowed non-itemizers, and/or the deduction-for-payments in an IRA. Tax credits allowed Form 1040A filers are limited to the partial political contributions credit, the credit for child- and dependent-care expenses, and the earned-income credit. However, even though you

meet all these requirements, you may find that other tax rules, listed below, require you to file the long form, Form 1040.

- You must use long Form 1040 if any of the following apply:
 - your 1986 taxable income was \$50,000 or more,
 - you itemize your deductions,
 - your spouse files a separate

return and itemizes his or her deductions.

You can be claimed as a dependent on your parent's tax return and/or had interest, dividends, or other unearned income of \$1,080 or more.

You are a qualifying widow(er) with a dependent child.

you receive taxable Social Security benefits or Tier 1 railroad retirement benefits, receive interest or dividend income as a nominee, or pay or receive accrued interest on securities transferred between interest payment dates.

you claim moving expenses, employee business expense as a Keogh plan, a deduction for penalty on early withdrawal on a savings account, or a deduction for alimony payments.

you receive any non-taxable distributions of capital gain distributions.

you claim any one of a number of tax credits, such as the credit for the elderly, the credit for the permanently and totally disabled, the mortgage interest credit,

Here are dates of phased-out provisions:

WASHINGTON (AP) — Principally to save money, many of the provisions in the tax-overhaul bill will be phased in gradually. Here are effective dates of some of the provisions.

Jan. 1, 1987: Most provisions of the bill take effect. These include interim reductions in the standard deductions and personal exemptions; repeal of the two-earner deduction, income averaging, sales-tax deduction; scaling back of deductions for Individual Retirement Accounts, medical

expenses, job-related and other miscellaneous expenses; elimination of charitable deduction for non-itemizers. Begin 5-year phaseout of deduction for consumer interest; 65 percent is deductible in 1987.

Jan. 1, 1987: Phasedown in deduction for business meals and expenses. Begin taxations of certain scholarships. Repeal of special treatment of capital gains.

Jan. 1, 1987: Corporate rates reduced.

Jan. 1, 1988: Individual rate reduction becomes fully effective,

with new maximum rate of 33 percent. Standard deduction increased to \$5,000 for couples and \$3,000 for singles. Personal exemptions rise to \$1,950.

Jan. 1, 1987: Resumption of annual adjustment in tax brackets and standard deductions to offset inflation. Personal exemptions rise to \$2,000.

Jan. 1, 1990: Resumption of annual adjustment in personal exemptions to offset inflation.

Jan. 1, 1991: Deduction for consumer interest totally phased out.

Employees may save some costs of travel

Knowing the proper reporting and record-keeping requirements is essential for those taxpayers who claim business-related travel, transportation, entertainment and gift expenses, the Internal Revenue Service says.

The primary proof for these business expenses starts with keeping timely entries of what was spent in a log, diary, journal, appointment book, or similar record. These entries must also include the date and location of the business travel or entertainment, along with who was seen, and the business purpose for incurring the expense. The IRS says. A receipt or similar supporting evidence is required for all expenses of \$25 or more.

According to IRS guidelines, all business expenses must be ordinary and necessary in the taxpayer's line of work to be deductible. Reasonable local transportation expenses, such as the cost of driving and maintaining an automobile while on business, excluding any commuting and personal mileage, can be deducted.

For a business-related trip outside the area of his or her main place of business, a taxpayer may deduct expenses such as food and lodging, says the IRS.

Allowable entertainment deductions must either be directly related to, or associated with, the active pursuit of the taxpayer's business. Business gifts that the taxpayer may deduct are generally limited to \$25 for any one individual for the year. The burden to prove for all business expenses lies with the taxpayer, who must show that a bonafide business purpose exists.

Complete information on deducting these business expenses can be found in the free IRS Publication 463, Travel, Entertainment, and Gift Expenses. It is available by writing or calling the IRS, or by using the order form found in the tax package.

Staff

Editor
Mike Sullivan
Writers
David M. Cooper, Lisa L. Donnelly,
Gary E. Evans, Bob Freund,
Rex S. Loforge, Jane Robison,
J. David Stoddard
Layout, cover design
Robert Dornell
Illustrations
Robert Dornell, Greg Harris
Graphics
Robert Dornell

TAX-FREE MONEY* WITH THE BEST FINANCIAL VEHICLE EVER CREATED

*The policy owner, under current law, remains protected as policy owner even if taxable as income as long as the policy remains in effect.

The Exciting ...

SP

Single Premium
Whole Life

Tax Sheltered Earnings That You Can Spend

Better than a CD, Treasury Bill, Money Market Fund,
Zero Coupon Bond, Annuity or Municipal Bond

Principal and 7 1/4-7 3/4 Tax Free Money guaranteed 100%
by over 30 leading U.S. life insurance companies with assets up to 100 billion dollars.

What is an SP?

It's the most dynamic, revolutionary, and yet safest instrument in the financial marketplace. A totally flexible and versatile vehicle offering almost unbelievable benefits and tax advantages!

- That's the SP - Single Premium Whole Life Insurance Policy
- But it's much more than just an insurance policy!
- In a sense it is a tax-free Certificate of Deposit, Zero Coupon Bond, Money Market Account, T-Bill, Annuity, Municipal Bond and a fully paid-up life insurance policy all rolled into one contract! A contract that lets you SP with:
 - Produce a higher yield than earned by most other SP's
 - Give you a yield income tax-free
 - Never decrease the value of your growing cash accumulation (as tax exempt bonds do when interest rates rise)
 - Never lose a cent of your original single payment (as you can with municipal bonds)

The Incredible Advantages of this Dynamic and Totally Safe New Concept

One Payment

You can make a single payment, as you would for a CD, T-Bill, Bond, etc. in any amount from \$5,000 to \$5,000,000. You get a completely paid-up insurance policy for a full lifetime, written by a major life insurance company. You never pay another dollar! You also get access to a whole world of tax advantaged opportunities.

No Hidden Charges

Unlike many mutual funds, the SP carries no front-end load or sales charges. Nor are there ever any yearly administrative or management fees. There is a charge for early surrender. With the SP, 100% of your deposit goes to work immediately for you.

Guaranteed Tax-Free Money Record on Current Law

Each year, your SP insurance company offers a competitive rate of interest on your principal. Currently this average rate is 7 1/2-7 3/4% (for 15 years dependent on the company). And the interest compounds tax-free, just like an annuity or a money market Zero Coupon Bond. At the end of each contract year, you can receive your SP interest accumulation for that year, tax-free under current law. Or, you can leave it in and let it compound for another year.

Liquidity

The initial attraction of the SP is the accumulation of tax-deferred interest, but the real beauty of the single-premium whole life policy lies in its liquidity. Your SP can be withdrawn anytime you wish with a no-penalty, tax-free loan. Also, accumulation can be withdrawn up to approximately 85% of your SP principal whenever you want, through a low minimum 2% interest-free loan. And you never have to pay back any withdrawal, whether it is an interest accumulation loan or a principal loan.

3rd Floor
First Interstate Bank Bldg.
Twin Falls, Idaho 83303
734-4545



The Tax-Free Death Benefit!

You receive an income tax-free death benefit. It can be anywhere from 100% to 500% of your principal. If you younger you are, the larger the benefit! If you wish, you may have the insurance placed on another family member! And the principal, any accrued interest, not withdrawn as taxable income, and the death benefit, all transfer to your heirs with no income tax, and no probate costs. (You can avoid estate tax by leaving it to your spouse.)

Privacy

Your investment is private. No 1099 form is reported to the IRS as long as you keep your SP plan in force. And there is the Social Security offset (your tax-free income does not count against the possible taxation of your Social Security payment.)

Ability

The Single Premium Whole Life Policy is sold today by over 30 major U.S. insurance companies, many of which merit the highest rating of A++ from A.M. Best Co., an independent rating service. These underwriting organizations put their multi-billion dollar resources and integrity fully behind the SP.

The SP is A Conservative Product With Versatile and Creative Applications

- Pay for your child's education in a tax-efficient manner
- Supplement your retirement income
- Complete your estate plan
- Pay primary or secondary education expenses
- Finance your child's education
- Retiree's tax-deferred investment vehicle
- The outstanding choice for:
 - Parents of single children
 - Parents of multiple children
 - Parents of children with special needs
 - Living a life insurance premium
 - Those who desire a low premium and many more

THE NEW TAX ACT. DOES IT AFFECT THE SP?

Absolutely not. In no way does the new tax act impact on the SP. All tax-free and other benefits and advantages of the SP remain intact.

To purchase your SP or for more information on how the SP can be creatively used to your advantage.

Call 734-4545

OR MAIL THE COUPON

Dear Sir: I wish to make the purchase of a Single Premium Whole Life Insurance Policy with the First Interstate Bank Building, 3rd Floor, Twin Falls, Idaho 83303. I wish more tax advantages than any other plan available. Amount: \$100,000.00. I enclose.

Name _____
Address _____ Phone _____
City _____ State _____
Zip _____

Call Now For All The Pluses
Professional Economic
Services, Inc.
James R. Love, LUTCF