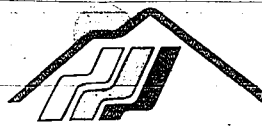


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# The Times-News

84th year, No. 45

Twin Falls, Idaho

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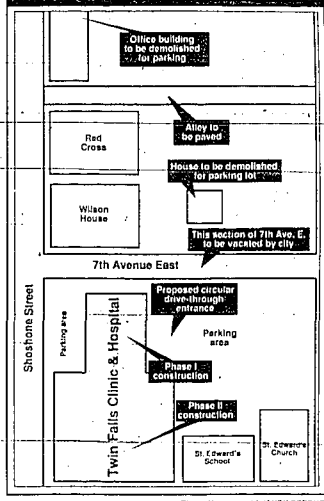
Tuesday, February 14, 1989



Times-News photo MIKE SALSBOURY

Insufficient parking space, one reason for Twin Falls Clinic's proposed \$2.8 million building project, will be remedied by removal of this house in the first block on Seventh Avenue East

## Twin Falls Clinic & Hospital proposed expansion



Times-News graphic ANDY PERDUE

## Papers charge Reagan links

North lawyer says deals key to his defense

The Associated Press

WASHINGTON — Former President Reagan participated personally and directly in giving favored treatment to countries that supported the Contras in Nicaragua, lawyers for Oliver North said in a court filing aimed at having charges against his client dropped.

North attorney Brendan Sullivan, opposing a compromise between the independent counsel and the Justice Department, said in court papers released Monday that the proposed deal on keeping certain secrets out of the trial would prevent him from introducing this evidence which he said was central to North's defense.

He also criticized Attorney General Dick Thornburgh for declining "to take the political heat" and make a separate secrets-protecting move that could lead to charges being thrown out.

Sullivan said, "At the heart of this case are the quid pro quo and other third-country arrangements with which the Reagan administration obtained military support for the resistance during the so-called Boland Amendments, and the policy that those third-country arrangements would not be disclosed outside a limited group of executive branch officials."

The Boland amendments, passed • See NORTH on Page A2

## Twin Falls Clinic plans remodelling

\$2.8 million project would add parking close by, expand medical office space and other facilities during 2-phase development

By KIRK MITCHELL  
 Times-News writer

TWIN FALLS — Crowded and inefficient working and parking spaces at the Twin Falls Clinic & Hospital have prompted a proposed two-phase \$2.8 million building project, an architect says.

"We're going to try to take something that is a maze of corridors and turn it into something that makes sense," said Randy Rogers, project coordinator for the Highland, Utah, firm Joseph Linton Architects.

Medical facility officials have applied with the city for a special-use permit to add and

remodel some 40,000 square feet of space at the facility.

They are also asking the city to vacate the city's right-of-way on Seventh Avenue East between Shoshone Street East and Second Street East and rezone a portion of the property to provide additional and more efficient parking.

The Planning and Zoning Commission will consider the applications on Feb. 28. The issue will then go with the zoning commission's recommendation to the City Council on March 20.

Marley Jackman, the facility's administrator, said the building expansion is needed to

provide more doctor office space for its 16-doctor staff and for about four more doctors it wants to bring in to handle a rising patient load.

Last year the facility, which is owned by 14 of its doctors, increased its patient load by 10 percent, he said.

Rogers said the clinic-hospital is hodgepodge of parts that don't mesh well and evolved as four new additions were made since the clinic began in 1947.

As part of the first new construction phase, which will cost between \$900,000 and \$750,000, about 7,500 square feet of space will be remodeled, he said. The covered parking area

will be walled in for office space and the pharmacy will be relocated for drive-through convenience near a canopied entrance, Rogers said.

Another 2,500 square feet of office and examination-room space will also be added, he said.

The addition will include a new lobby and centralized patient receiving area, Rogers said.

"What we're trying to do is re-orientate the public to come in the circled canopy area," he said.

Rogers said new signs would more clearly

• See CLINIC on Page A2

## U.S. continuing sales of tritium

The Associated Press

WASHINGTON — The Energy Department said Monday it has no plans to stop selling tritium to private customers despite what it calls an approaching shortage of the radioactive gas, which is used in manufacturing most U.S. nuclear weapons.

The government has been selling tritium to private corporations and research groups, both domestic and foreign, for decades. But the practice has come under review since the nation's only maker of the gas was shut down last spring.

The Energy Department, in charge of making all U.S. nuclear warheads and their components, has cited the risk of a tritium squeeze in urging Congress to approve construction of two new-generation tritium-producing reactors to replace the aging and inefficient Savannah River reactor complex near Aiken, S.C.

The Savannah River reactors were closed down last spring for safety-related reasons, and no firm timetable for resuming operation has been set.

Phil Keif, a department spokesman, said officials decided to continue the tritium sales since the amounts involved are "a small piece" of total supplies, and since the government expects at least one of the three Savannah River reactors to be restarted by year's end.

Keif said the government expects to sell about 230 grams of tritium in the fiscal year ending Sept. 30. At the current sales prices of about \$28,000 per gram, this year's sales would be worth about \$6.4 million. The price was more than doubled last Oct. 1.

The amount of tritium in existing stockpiles, and the government's annual requirements, are classified. Alan Kuperman, issues director at the Nuclear Control Institute, a private policy

group, said it is generally believed that the Pentagon uses between 5,000 and 8,000 grams of tritium a year.

Tritium is used in most nuclear weapons to increase the explosive power of the warhead. The gas decays relatively quickly and so must be replenished periodically.

Tritium is used commercially for a variety of research and medical purposes and for making self-luminous lights, signs, dials, watches and gun sights.

Last year the department, through its Oak Ridge National Laboratory in Tennessee, sold 247 grams of tritium to 21 customers, said Jim Alexander, a spokesman at Oak Ridge. He said 91 grams were purchased by domestic organizations, and 153 grams went to foreign buyers, including Japan Atomic Research Institute.

"Oak Ridge has received no information from headquarters that we should stop" taking commercial orders, Alexander said.

## Central America needs \$10 billion recovery aid

The Associated Press

WASHINGTON — Central America will need \$2 billion annually in international assistance over the next five years as part of a series of measures to help it overcome a decade of warfare, an independent panel said Monday.

The recommendation was made by the International Commission for Central American Recovery and Development, a grouping of 47 experts from 20 countries on four continents.

The 152-page report said long years of warfare have left 60 percent of the Central American people living in poverty and 40 percent unable to meet their basic food needs.

The recommendations in the report

for assisting Central American nations cover aid, trade, foreign debt and other issues. The commission called for:

• Some \$2 billion annually in external financial assistance for five years to help the region achieve a sustainable growth of 5.5 percent.

• Full international support for the consolidation of peace and democracy as envisioned in the Central American peace plan signed by the region's five presidents in 1987 and a suspension of military aid to rebel forces in the region.

• Nations in compliance with the peace agreement should not be denied financial or trade benefits on the basis of ideological considerations.

## Survey picks out adolescents with potential drinking problems

The Associated Press

NEW YORK — A questionnaire assessing beliefs about alcohol can identify young adolescents at risk for later problem drinking, according to a study that one expert calls an "exciting development in fighting alcohol abuse."

When tested with 657 junior high school students, the 58-item questionnaire was an impressively strong predictor of problem drinking a year later, alcohol experts said.

Students who believed alcohol could help them think or improve their physical coordination tended to be at particular risk, said study co-author Mark Goldman.

Goldman, a psychology professor at the University of South Florida in Tampa, re-

### Here are some of the questions from the survey

The Associated Press

NEW YORK — These items from a questionnaire that measures beliefs about alcohol are among the most predictive of risk for problem drinking, says researcher Mark Goldman.

But he cautions that risk is indicated by the overall pattern of responses to all 58 items in the questionnaire, rather than to individual ones.

Subjects are asked to mark "true" or "false" for each statement, such as:

- People understand things better when they are drinking alcohol.
- It's easier to play sports after a few drinks of alcohol.
- Drinking alcohol makes people feel more alert.
- Alcohol makes parties more fun.
- Drinking alcohol is OK because it allows people to join in with others who are having fun.
- Drinking alcohol makes people more friendly.

The work appears in this month's issue of the Journal of Consulting and Clinical Psychology.

"It's certainly a very exciting development," commented G. Alan Marlatt, director of the Addictive Behaviors Research Center at the University of Washington in Seattle. He called it the first demonstration that a measure of psychological dependency can predict later alcohol use and tendencies toward problem drinking.

Peter Nathan, director of the Rutgers-affiliated Center of Alcohol Studies in Piscataway, N.J., said the study represents an advance in identifying "what looks like a rather important intervention" that distinguishes early adolescents at risk of an alcohol problem.

The predictions were not perfect, but

Nathan called their accuracy "pretty impressive."

Goldman said that since writing the paper, researchers have found the questionnaire also indicates a risk of problem drinking within two years and possibly three.

The questionnaire measured how strongly students believed that alcohol could aid them in such ways as helping them relax, be sexier, think better, enjoy social gatherings more, or perform better socially or athletically.

Prior research shows that such "expectancies" strongly affect the way a person behaves after drinking, and may lead to chronic stages of alcohol, Goldman said.

The research followed the theory that "the

• See DRINK on Page A2

ported the study results with co-authors from the University of Wisconsin Medical School.

Wayne State University in Detroit and Hope College in Holland, Mich.

# Panel recommends Gem pay raise

**BOISE (AP)**—A special legislative committee has recommended a \$6.5 million increase in state employee salaries, but the money would generally be distributed by agency supervisors based on merit.

Their breaking new ground, charting new territory, Sen. Rod Beck, R-Boise, said after the House-Senate committee on government pay increases on Monday endorsed the salary recommendation.

In the past, the Legislature has generally provided either across-the-board pay increases that give hikes to every worker or pay-line moves

that award increases to those state job classifications considered farthest behind pay levels for comparable jobs elsewhere.

But under the committee proposal, if adopted by both the House and Senate, the complex state salary schedule, known as the Hay Plan, would be moved upward by 5 percent while employees achieving new pay grades will initially be placed in lower steps of those higher grades so their pay remains unchanged.

Then, supervisors would allocate the money for increased salaries based on job performance.

Officials said the only employees guaranteed a pay increase under the proposal would be those on probation at the first step of any pay grade.

The proposal is about \$11 million more expensive than the 4.5 percent pay-line increase Democratic Gov. Cecil Andrus recommended for state employees.

The joint committee also specifically excluded public school teachers along with college faculty and non-classified workers from the proposal. Traditionally, however, those categories are given at least equal treatment to that of state workers.

# Kemp becomes HUD secretary

**WASHINGTON (AP)**—President Bush caught a football tossed by Jack Kemp, who called himself "a kinder, gentler quarterback" after being sworn in Monday as the new Secretary of Housing and Urban Development.

Bush made the first visit by a president to the Housing and Urban Development Department since Jimmy Carter a dozen years ago to watch as Kemp was administered the oath of office by Supreme Court Justice Sandra P. O'Connor.

The references to football were frequent as Kemp, the former professional football quarterback, invited a pair of friends to join him for the ceremony.

# Dispute bogs summit

**COSTA DEL SOL, El Salvador (AP)**—A summit of the five Central American presidents bogged down on opening day Monday in a dispute involving Nicaragua and at least two other nations over how to appraise progress toward democracy.

An adviser to the Sandinistas said earlier Monday that Nicaragua was making strong democratic commitments because it believes the rebel movement is dead.

Later, however, foreign ministers Miguel D'Escoto of Nicaragua and Ricardo Acevedo of El Salvador clashed publicly over whether commissions to monitor progress toward democracy should include Central Americans or foreign participants.

"We have the moral authority to select a commission of Central

Americans. We should carry out our own verification," Acevedo told a news conference.

"It seems to us somewhat anti-democratic that it should be ourselves who appraise our own actions," D'Escoto told a separate news conference.

The two spoke as presidents Daniel Ortega of Nicaragua, Jose Napoleon Duarte of El Salvador, Jose Arizon Hoyo of Honduras, Vinicio Cerrozo of Guatemala and Oscar Arias of Costa Rica worked in closed session late into the first day of a two-day summit.

Costa Rica reportedly was siding with El Salvador in the dispute.

The meeting intends to breathe new life into the stalled Esquipulas II plan to promote peace.

# Today's weather

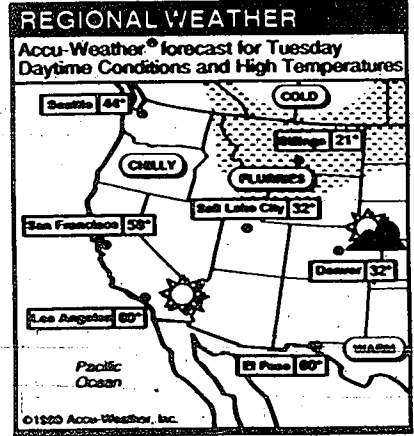
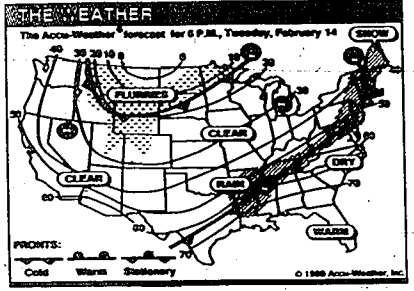
## Chance of snow showers for a few days

**Twin Falls, Burley, Rupert, Jerome and Gooding:**  
Today and Wednesday, partly cloudy with slight chance of snow showers. Highs both days near 30. Low tonight 10 to 15. West winds 15 mph.

**Camas Prairie and Wood River Valley:**  
Today and Wednesday, partly cloudy with widely scattered snow showers. Patchy night and morning fog. Highs both days upper 20s. Low tonight zero to 10 below zero.

**Northern Utah and Nevada:**  
Utah — Considerable clouds with scattered light snow at times. Patchy areas of locally dense night and morning fog. Highs both days upper 20s. Low tonight zero to 10 below zero.

**Nevada —** Partly cloudy today with isolated light snow over the eastern portion and mostly clear late night and early morning western portion. Mostly clear except local fog again tonight. Partly cloudy with a chance of snow northeast Wednesday. Highs mid 20s to upper 30s. Overnight lows 5 to 15 except locally 10 below to zero northeast.



**Summary:**  
The National Weather Service says Idaho was under a northwest flow of air aloft that brought areas of clouds and scattered snow showers from the Panhandle through the northern and central mountains to most of the southeast.

Areas of valley fog and snow persisted into the afternoon hours in southeast sections Monday. Most of the southwest saw some sunshine Monday afternoon, but clouds persisted around Twin Falls and Burley.

High temperatures Monday ranged from near 20 in the southeast to the mid and upper 20s in the Panhandle and central mountains and the lower 20s in the southwest. Precipitation was on the light side at most reporting locations except at Pocatello where 1.5 inch of melted snow was reported.

The warmest temperature in the state Monday was 38 degrees at Lewiston and Hagerman. Fairfield reported the coldest at 5 degrees below zero.

The extended outlook for Southern Idaho shows partly cloudy and light scattered snow showers Thursday mainly mountains and east becoming widely scattered Friday and Saturday. Highs mid teens to mid 20s east and 20s to low 20s west. Lows 10 below to 10 above zero east and zero to above zero west.

Elsewhere in the nation Monday, the lowest temperature was 15 degrees below zero at Pine Bluff, Wyo. The highest was 89 degrees at Kingsville, Texas.

Idaho Department of Transportation:

U.S. 95 — Higgins-Whitebird Hill, dry, wet; Gramp-willy-Winchester, wet snowing; Winchester-Lewiston, wet, icy spots, snowing; Lewiston-Moscow, wet; Boise-New, Kootenai, icy spots, dry; Marsing-Oregon line, dry.

Interstate 84 — Caldwell-arvurley, dry; Burley-Idaho line, dry, wet, icy spots, drifts.

Idaho 55 — Horseshoe Bend-Donnelly, icy spots, dry; Donnelly-New Meadows, icy spots.

Idaho 21 — Idaho-Idaho City, icy spots, snowing; Idaho City-Stanley, icy spots, snowing.

U.S. 20 — Mountain Home-Fairfield, dry; Fairfield-Areo, icy spots, fog; Arco-Ashton, icy spots, snowing; Ashton-Montana line, broken snow floor, wet, snowing.

U.S. 26 — Idaho Falls-Wyoming line, snow flur, broken snow floor, drizzle; Blackfoot-Idaho, broken snow floor, icy spots, drifts.

Idaho 51 — broken snow floor, snowing.

U.S. 30 — Nevada line-Twin Falls, icy spots, dry, drifts; Twin Falls-Carey, icy spots, dry; Carey-Areo, icy spots, fog; Arco-Salmon, icy spots, dry; Lost Trail Pass, snow floor, broken snow floor, icy spots.

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

Interstate 86 — Raft River-American Falls, wet, snowing; American Falls-Pocatello, icy spots, wet, drifts.

Interstate 15 — Utah line-Pocatello, wet, dry; Pocatello-Idaho Falls, icy spots, snowing, drifts; Idaho Falls-Dubois, icy spots, wet, snowing; Monda Pass, broken snow floor, icy spots.

U.S. 30 — McCammon-Montpelier, wet, drizzle; Montpelier-Wyoming line, broken snow floor, snowing.

**Idaho road report**  
**BOISE (AP)**—Road conditions Monday evening, reported by the National

# North

**Continued from Page A1**  
by Congress, restricted and at times prohibited the spending of federal funds in support of the guerrilla war against the leftist government in Nicaragua.

Former National Security Adviser John Poindexter testified at the congressional Iran-Contra hearings in 1987 that Reagan favored making up for that lack of official U.S. support with money from other nations. But the assertion that Reagan was personally involved in arranging to return the favors is new.

Theodore Olson, an attorney for Reagan, declined comment on Sullivan's filing after its contents were described to him.

Sullivan's statements were in a written response to U.S. District

Justice Gerhard A. Gesell, objecting to a new plan for protecting national security secrets at North's trial.

The plan, worked out by independent counsel Lawrence Walsh and the Justice Department, "would get the defense and guarantee a 'cuckoo-clock' trial," Sullivan said. It would hide "critical information about the Reagan administration's third-country arrangements for military support of the resistance and the official nondisclosure of those arrangements."

Sullivan said that the way the government proposed to present this information to the jury — through a general "admission" with no details allowed — would leave out "that President Reagan and top executive branch officials participated personally and directly in those arrangements."

He said under the government proposal, the jury would never hear about "direct personal participation in the third-country arrangements" by Reagan and these officials of his administration: National Security Adviser Robert McFarlane, Poindexter's predecessor; Secretary of State George Shultz; Secretary of Defense Caspar Weinberger; Chairman of the Joint Chiefs John Vessey, and the late CIA Director William Casey.

Most of the details of the proposed court agreement were kept secret, but their intent was to establish nine specific categories of information that cannot be revealed by North in his defense.

Sullivan urged that Gesell reject the proposed rules out of hand.

# Clinic

**Continued from Page A1**  
direct patients to the facility's entrance.

The first phase would also include demolition of two buildings owned by the facility to make way for parking space, he said.

An additional 53 parking stalls would be provided to help eliminate the facility's congested and confusing parking space, Rogers said.

Seventh Avenue East would be narrowed and curbs removed to eliminate street parking, he said.

The facility would maintain the street and have an alley that bisects the block between Seventh Avenue East and Eighth Avenue East, Rogers said.

The first phase would begin hopefully by April 1, Jaekman said. Construction would take six to 10 months, Rogers said.

Extensive landscaping would also be included in the first phase, he said.

Although no contracts have been

signed, Utah-based Jacobsen and Robbins construction company, which has expertise in building medical facilities, would manage the project, he said.

The second phase, which would cost \$1.5 million to \$2 million, is not set for a specific starting date, but will not be started until after the first phase is completed, Rogers said.

It's really up to the economics of the clinic and when they are ready to start," he said.

Included in the second building phase would be the demolition of the original clinic space built in 1977, where a full basement will be built and a second-floor added, Rogers said.

Among the additions to the area will be two operating rooms, doctors' offices and examination rooms, radiology department space and an enlarged administrative area, Rogers said.

He said the decision to build phase

one grew out of the need to keep the clinic and hospital operating while construction on phase two was being undertaken. Functions taking place in the phase two area will be transferred to phase one during construction, Rogers said.

The facility's owners previously considered bringing temporary trailers onto their property while phase two was being built, but decided it was too costly, he said.

Part of the facility's construction plans will be to tear out walls and re-model the inside of the entire structure to consolidate functions, like storage which is spread throughout the building in various basements, Rogers said.

He said because of a shortage in office space some employees have desks in hallways and one nurse's desk is in a closet.

A new incinerator to dispose of medical waste, which includes used sterilized dressings and equipment, would also be built, Rogers said.

# National

Atlanta	49	34	Pittsburgh	43	23
Boston	54	24	St. Louis	35	19
Chicago	54	24	Salt Lake City	30	15
Denver	54	24	San Francisco	58	47
Des Moines	54	24	Seattle	44	34
Detroit	54	24	Washington	41	30
Houston	54	24	Phoenix	54	43
Los Angeles	54	24	Portland	41	30
Memphis	54	24	San Diego	54	43
Minneapolis	54	24	Spokane	41	30
New York	54	24	Tucson	54	43
Philadelphia	54	24	Wichita	41	30
Portland	41	30	Yonkers	41	30
San Francisco	58	47	Dayton	41	30
Seattle	44	34	Indianapolis	41	30
Washington	41	30	Columbus	41	30
Phoenix	54	43	San Antonio	41	30
Portland	41	30	Fort Worth	41	30
San Diego	54	43	Omaha	41	30
Spokane	41	30	Memphis	41	30
Tucson	54	43	San Jose	41	30
Wichita	41	30	San Jose	41	30
Yonkers	41	30	San Jose	41	30

# Drink

**Continued from Page A1**  
stronger they believe that alcohol has those positive effects, the more at risk they are for problem drinking," Goldman said.

"If such beliefs can be undermined early, that might reduce the attractiveness of alcohol and prevent problem drinking," he said. The questionnaire may help by pinpointing the key beliefs that put individual teenagers at risk, he said.

For example, a teen who looks to alcohol for relaxation can be taught other methods, or perhaps stress in his life can be removed, Goldman said.

The most predictive part of the questionnaire measured the belief that alcohol improves social performance. "It's what you'd expect an adolescent to find important, which is how you get along in the social scene," Goldman said.

Another risky belief was that alcohol "makes you think better and maybe perform better" physically, he said. "Believe it or not, these kids think you might drink better under the influence of alcohol. These are the kids who are really seriously at risk."

The study focused on 66 seventh- and eighth-graders who filled out the questionnaire and a confidential survey on drinking habits. A year later, they again reported on their drinking.

In that intervening year, the percentage of students who got drunk at least twice a year jumped from 10 percent to 25 percent. While 7 percent said in the first survey that they had consumed 12 beers or more at a single sitting, 30 percent said so a year later.

These measures and others such as alcohol-related fights, crimes and trouble at home or school were used to estimate problem drinking.

Analysis showed that the occurrence of one or more of problem drinking by the students was significantly related to how they had answered the questionnaire a year earlier.

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# Pollution fund to be repaid

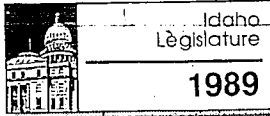
BOISE (AP) — Legislative budget writers on Monday made good on the promise of many lawmakers that they would repay the Water Pollution Control Fund the money siphoned from it a year ago to balance the state budget.

There was no opposition in the Joint Finance-Appropriations Committee to tapping the state's new-found revenue surplus for the \$2 million needed to repay the special fund. Intended to finance local water quality projects, the fund has been the target in recent years of administrative and legislative raids for more than \$10 million.

Reduced to extremely limited balances by those raids, the fund was on the brink of sinking into the red without repayment of the most recent legislative loan, House Appropriations Chairman Kathleen Gurnsey, R-Boise said.

"We probably need to pay something back to keep it solvent," she said.

After running balances of over \$10 million for years, analysts estimate that with restoration of the \$2 million the fund will total just under \$7 million at the beginning of the new budget year July 1 and less than \$2 million a year later.



Lawmakers diverted the money from the fund before it became apparent that the Idaho economy was undergoing a major boom that would produce a one-time revenue surplus this year of over \$50 million.

The repayment bill was the largest expenditure from that surplus authorized by the budget committee so far. Some Democrats claimed the Republican majority was trying to limit use of the surplus to underwrite state operations in the current 1989 budget so it would be available for financing the 1990 budget.

Earlier in the day, the committee rejected a request from state Auditor Joe Williams for nearly \$1-million of the surplus funds to keep work going on development of a federally mandated automated statewide accounting system.

# Agency rules concern House

BOISE (AP) — Rep. Boyd Hill says his telephone is constantly ringing with people complaining about state laws.

Invariably, the Meridian Republican told House members, it's an agency rule or regulation, not something passed by the Legislature.

The House voted 71-7 Monday and sent to the Senate the latest legislative attempt to exercise greater control over those rules and regulations. In the process, the House action may have set up another clash between the Republican majority and Gov. Andrus.

Voting against the bill were seven Democrats, Reps. Richard Adams, Pete Black, Jim Hansen, Claud Judd, Dorothy McCann, Deanna Vickers and Gino White. Eleven Democrats voted for it, with two absent.

A spokesman for the governor would not comment directly on the House action Monday, but pointed out that Andrus last year vetoed legislation accomplishing the same thing as the resolution passed Monday — but by state law and not by changing the Idaho

Constitution. "I feel it essential that we have the opportunity to fully review those rules and regulations," said Hill, because once placed into effect by a state agency, they have the force of law.

Hill acknowledged the measure will have a tougher time clearing the Senate. The resolution requires a two-thirds vote by the Senate before it would be placed on the general election ballot in the 1990 election.

"It will have a hard time in the Senate," Hill predicted, because Democrats have enough votes to block the resolution, with four to spare.

In recent years, the Legislature had been trying to change or repeal agency rules by resolution, a process not subject to veto by the governor.

Attorney General Jim Jones advised that probably was unconstitutional, since the legislative branch is supposed to make laws and the executive branch is supposed to carry them out.

# INEL helps with spectrometer

IDAHO FALLS (AP) — Never-before-seen nuclei that exist for only fractions of a second soon will be produced and studied by physicists using a sophisticated device called a recoil mass spectrometer.

The spectrometer will allow physicists to study exotic nuclei and the subcomponents, or nucleons, that are the basis of heavy-ion physics, said officials at the Idaho National Engineering Laboratory.

INEL scientists and engineers are

helping to build and test the research tool through a \$2.2 million project approved by the U.S. Department of Energy.

"The RMS will enable us to study exotic states of nuclei of atoms that couldn't be observed before because they were so short-lived," said INEL physicist Jerald Cole. "We'll be able to study stressed nuclei that are in unusual states. We can study how they decay, break apart and come back together and why they are stable at all. It's the essence of particle physics."

In those studies, atoms of a material are accelerated to a high energy to form a beam. The beam is shot at a target of a material and the collision produces new nuclei, which the spectrometer can separate by mass for physicists to study.

The spectrometer, which will be the fourth of its kind in the world, will be installed on accelerators at Oak Ridge National Laboratory.

# Officials are in favor of VA home

BOISE (AP) — Veterans Administration and state officials say eastern Idaho desperately needs a VA nursing home despite a Boise legislator's letter suggesting the contrary.

VA officials have selected Pocatello as the site of a new nursing home, but it will be built only if the state finances 35 percent of the proposed \$4.6 million project.

But a letter Rep. Brent Brocksome, R-Boise, sent to fellow members of the Joint Finance and Appropriations Committee concluded there was no need for such a facility in eastern Idaho. That conclusion was based on a misinterpretation of a letter Brocksome received from Leo Adams, contract nursing-home coordinator for the VA Medical Center in Salt Lake City, said the center's Director William Hudson Brocksome owns private nursing homes in Boise, Idaho Falls and Twin Falls.

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# Comments offend teacher association

POCATELLO (AP) — The union representing Pocatello School District employees says a crisis exists because of comments made by district officials in a newspaper editorial.

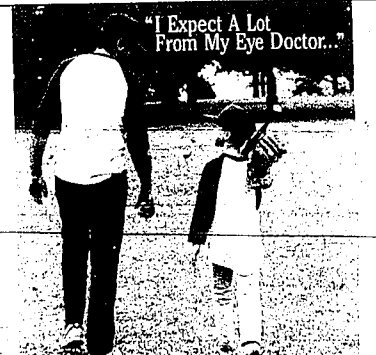
In last Friday's Idaho State Journal, an editorial indicated the employees made some of the telephone calls to district offices last Monday, complaining about a decision to hold classes despite sub-zero temperatures.

Pocatello Education Association President Cathy Litteneker said Monday such statements "seriously impugned all district employees' professionalism, integrity and judgment."

Ms. Litteneker and Allen Anderson, a local Idaho Education Association member, said the problem arose from a lack of a coherent school closure policy. The PEA is submitting the matter to its legal counsel for review, they said.

Jack Thompson, assistant superintendent, quoted in the editorial, issued a letter Monday to explain his comments.

"On previous occasions weather has been 'news-of-the-month,'" he said. "It seemed that parents' natural response was to communicate their desire for school closure."



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# Opinion

## The Times-News

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Publisher

William C. Blake  
Advertising Director

Stephen Hartgen  
Managing Editor

Michael Greer  
Circulation Manager

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

### Response to novel is sign of intolerance

The comparison will no doubt be lost on those who must ought to make it, but we think it is interesting to note that, in the Moslem world today, there are demonstrations and violence going on over the publication of a book which some fundamentalists want to censor.

The book, "The Satanic Verses," is a new novel by Salman Rushdie, an India-born writer now living in Great Britain. In recent weeks, it has been condemned throughout the Moslem world as a blasphemous attack on Islamic beliefs. Protesters have called for its banning.

Last week, full scale riots broke out over the issue in Pakistan, where protesters stormed the American Embassy (How come we always get pulled into these things?) to demand the banning of the book in the United States.

A part of the novel fictionalizes episodes from the Koran, the Moslem holy book, and satirizes the life of the prophet Mohammed.

Leaflets circulated by fundamentalist groups characterize the novel as a blasphemous, semi-pornographic attack that says the prophet was inspired by the devil, his wife was a prostitute and his companions were evil.

Rushdie says his novel has been distorted by those who have not read it. He has been quoted as saying religions are "codes with which human beings have tried to understand their presence on the planet and discuss their moral behavior."

"My point of view is that of a secular human being. I do not believe in supernatural entities, whether Christian, Jewish, Moslem or Hindu."

Not good enough, say his critics. Since Rushdie's beliefs affront others, his book must be banned. "There are insulting remarks in this book," says one Mohammed Sadiq, a theology student. "There are lies in this book. We want this book banned in America and around the world."

Except for the setting and the violence, the issue has been played out on the same points in the United States numerous times in recent years.

The scenario is a familiar one, indeed, of would-be censors railing against a publication as blasphemous or insulting. Only the religion is different.

The lesson of these efforts to ban "The Satanic Verses" is that intellectual prejudice can be found anywhere.

No one has a monopoly on bias, no more than any one person or religion has a monopoly on truth.

Virtually all of the world's great religions teach of the need to treat our fellow humans with respect and dignity.

Wouldn't it be a better world if we all focused on that goal rather than on trying to prove how our separate beliefs were the only ones God acknowledges?

### 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.

### Defends Wildlife Congress

The objective of this letter is to defend the Idaho Fish and Game Department position on some of the accusations made on the subject of using taxpayers and public money in the handling of the recent meeting of the Wildlife Congress.

Let me make this clear, the money used for this meeting was out of the dedicated F&G fund, which was put into that fund by over 500,000 fishermen and hunters; plus nonresidents in both categories who buy licenses in the state of Idaho.

Basically, this could mean in a court of law that the license holders are holding a membership in the affairs of the F&G department.

In reality, that is exactly what the does put into the catchment's association and waders/growers' association mean, too. There is no best difference.

The only money put into the F&G fund comes from the sport-man of this state, and if you or anybody else don't buy either or both of these licenses, you are not contributing one dime towards the operation of the F&G or anything else it may do.

It is very obvious as to why these accusations are most coming to light. There is a public outcry by many sportsman's groups and environmentalists of just how some of the public lands are being abused in this country, not only in Idaho, but everywhere in the West.

So, the live-stock industry is now beginning to shove in their high heel cowboy boots that something is bound to happen in the future that might curtail their herds' protection of live-stock grazing on the people's public lands. Most sport men are not against the grazing of public lands, but what they are against

is some of the abuse that goes on, especially the overgrazing of winter ranges.

Which of course amounts to the tremendous cost of winter feeding programs, which in 1988-89 winter will be over 1 million dollars of hunting & fishing license holders money, and not to the taxpayers or public funds.

In every situation of the multiple use concept, wildlife takes the beating and the F&G funds are used to offset the abuse, which is no fault of theirs.

It also obvious as to why the Natural Resource Committee is holding the public meeting at 1 to 3 p.m. on Wednesday, February 15 in the Capital Building.

The fact is they know very well that most sportsmen will not take off work to be there. In plain words the meeting is designed against the F&G Department having much of a voice in the proceedings, with very little time for rebuttal. Obviously a fixed situation in any sense of the word.

EARL E. EPPER, SR.  
Jerome

### Previous writer misinformed

In answer to Mr. Winkelman, I doubt he is an incoherent ignoramus. Just misinformed. Since he seeks enlightenment, I hope this will help.

Christ's birth, life, and death was foretold in great detail. Example: Psalms 22: at many times over thousands of years, by many people, in different places. Since there wasn't news coverage as we know it, the chances of one hearing about previous predictions is almost uncalculable.

Here's a test at the time of the birth of Jesus Christ. If there was more than one prediction about the signs of the King being born, He wasn't convicted of any crime. When

asked for the charges against him there was complete silence.

Yes, he was dead, and you might describe his resurrection as, "Puff into him air." However he was seen by Mary, his mother, Mary Magdalene, the disciples on two occasions, where he talked, ate and Thomas put his fingers into the holes in his hands and side. He also appeared to a large group, which witnessed his ascension into the clouds.

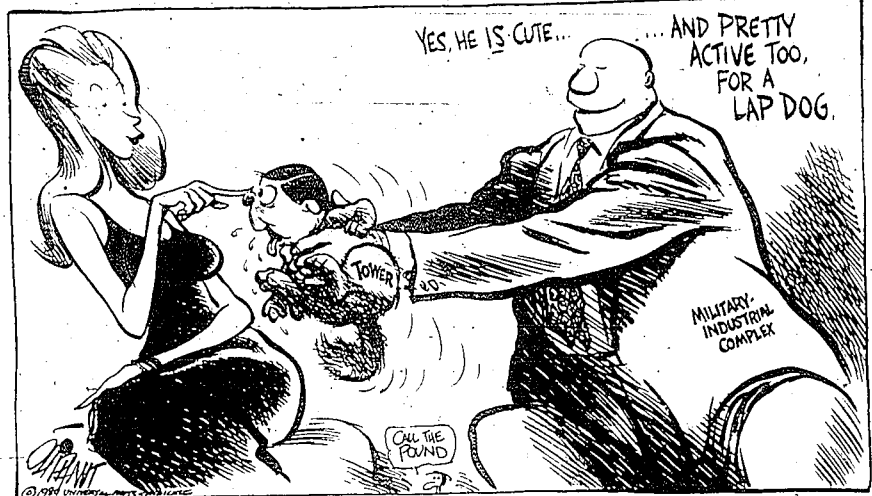
Second question: Scientists have been trying to prove evolution for years, yet when you really look at the evidence it points to Biblical truth. Fish and Birds have inhabited the earth longest. Then Animals. There is no missing link from ape to Man. Man was placed on earth a thousand years after the ape. Besides we still have apes. Obviously they didn't evolve.

Third Question: There aren't different animals now. Just less breeds because man in his stupidity and greed have destroyed some of them. Just as we are the Air, water, trees, and land today.

Fourth Question: God has given us ways to save humanity. He set up rules for our survival, let us on the straight path time and time again. But we are intent on destroying everything we came in contact with. So he sent us a Saviour.

You said you were "born free". I hope so, but until I was "born again" into a new person, without the earthly need to force every thing to happen the way I wanted, or thought I wanted it and let God work things to my benefit, I didn't know the meaning of freedom. Now with the help of Christ, life is not only easier, but joyful, serene, and unadventuring than I could have imagined.

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## Technology protection increases

Steve Dryden

Securing home-grown technology against piracy by international competitors has become a near-obsession for the U.S. government and American companies in recent years. With good cause: U.S. companies have reported annual sales losses of more than \$23 billion worldwide due to made-quiete protection here and abroad.

Under pressure from Washington, several Asian countries have agreed to upgrade their laws protecting intellectual property — patents, copyrights, trademarks and trade secrets. And a number of foreign companies were compelled through lawsuits to hand over sizable royalty fees to U.S. companies and halt the use of patented technology.

In the most recent court decision, a federal judge ruled Tuesday that internal computer chip designs are covered by copyright law. The ruling gave a partial victory to Silicon Valley's Intel Corp. in a dispute with Japan's NEC, but left numerous unanswered questions as to how copyright law will be applied in future cases.

The battles continue. In January, Motorola filed a suit against Hitachi in the federal district court in Chicago, charging that the Japanese company was illegally using Motorola patents in the manufacture of its eight-bit microcontrollers. These tiny chips are essential, among other things, to the functioning of the electronic parts used in new automobiles.

In past cases as any guide, Motorola could pick up a tidy sum if it prevails in court; recent settlements with Japanese companies have run into the hundreds of millions of dollars. Motorola evidently hopes, in addition, that its suit will slow down Hitachi's penetration of the \$2 billion-plus U.S. market for microcontrollers.

Some American executives and government officials, in fact, see protection of intellectual property rights as a means of reviving U.S. competitiveness in world markets. Gordon Binder, chief executive of Amgen, the Thousand Oaks, Calif.-based biotechnology company, has called for increased protection of patents and a get-tough policy on trade matters to keep the U.S. lead in the biotech field.

But the inadequacies of the U.S. system for enforcing patent and copyright claims, combined with the limited amount of policing that can be done internationally, make intellectual property protection a weak foundation for restoring competitiveness.

After scoring several victories in bilateral negotiations, the United States seems to have hit the wall as far as persuading lesser-developed nations

to boost their intellectual property protection. The 96-member General Agreement on Tariffs and Trade, or GATT, the world body that sets international trade rules, failed to make any progress on the issue at a key meeting held in December in Montreal.

The problem in the GATT is that the United States is overreaching. For domestic political reasons, many countries aren't able to agree to meaningful guarantees on intellectual property. Such guarantees would threaten entrenched monopolies or raise prices of essential goods. This may look like a cop-out to us, but the same set of calculations — essentially, the avoidance of pain — is keeping the United States from reducing its budget deficit.

Traditionally, American companies showed little vigilance about protecting their technological advances from competitors overseas. But following a reorganization of the federal court system for patent complaints earlier in the decade — and the onslaught of international competition — high-tech companies have made increasing use of the courts to fight off what they see as intellectual property violations by foreign companies.

These companies are getting more sympathetic hearings. In one of the most significant cases, Texas Instruments won what could amount to close to \$300 million in royalties from nine Japanese and Korean companies for use of its patents in making memory chips.

Even so, patent and copyright litigation tends to be an extremely long and expensive process, best suited for well-endowed companies like TI. Copyright law in particular has been found inadequate as a means of settling disputes, says Judith Larsen, an intellectual-property specialist for Dataquest. "Technology has outgrown the capacity of the judicial system to handle it," she says.

"Companies are increasingly bypassing the courts and going to arbitration." IBM took this course with Fujitsu, and won a \$83 million package of payments for use of its software by the Japanese company — although Fujitsu also won access to a new version of the IBM software involved in the dispute.

In the field of biotechnology, companies are chafing over a backlog in the U.S. Patent Office for approval of their patent applications. The congressional Technology Assessment says that there are 7,000 applications pending, a buildup

that could take three to five years to process. The delay is devastating for small biotech companies, which need protection to reassure nervous investors.

U.S. biotech companies are also linking to the U.S. International Trade Commission, an independent regulatory agency, for protection against patent violations by foreign companies. Amgen filed the first complaint before the body in January 1988, citing Chugai Pharmaceutical of Japan for allegedly infringing Amgen's patent for erythropoietin, or EPO, a drug used to treat anemia. Amgen wants the commission to ban Chugai's exports of EPO to the United States, but in an initial ruling in January, an administrative law judge rejected Amgen's request.

The judge's decision reflects the wide split within the patent and trade law community over whether existing trade legislation can be used to protect the U.S. biotechnology industry from intellectual property violations.

Japanese companies, meanwhile, are making much greater use of the U.S. patent system these days, and not just for biotechnology. Close to 25 percent of the patent applications filed so far in the superconductivity field are from Japanese companies. "It's unlikely that the Japanese will be frozen out" of the U.S. market by patent suits, says Rob Merges, an intellectual property specialist at Boston University Law School.

Indeed, the Japanese are not only registering more patents, but they are trying to enforce them. Hitachi countered Motorola in the Chicago courts last month, claiming that the American company had infringed one of its microcontroller patents.

Since everyone is thinking in trade terms these days, the U.S. government should do all it can to speed up the processing of patents. It would also help for Congress to consider clarifying copyright legislation, and pressure should be maintained on foreign governments to improve their patent and copyright laws.

In the meantime, American companies might do well to cool their ardor for competitive strategy based on intellectual property protection. As one executive, George McKinney, president of the American Superconductor Corp. of Cambridge, Mass., puts it: "I worry about the quality of work the Japanese are doing," rather than the patents acquired.

Steve Dryden is a Washington-based reporter who covers trade, technology and foreign policy.

### Letters/ Wildlife Congress, television programs, Council on Foreign Relations draw comment

#### Wildlife Congress

It is interesting to me how much focus has recently been given to the Latham case commercials. So much energy is being wasted criticizing a commercial that uses no profanity, contains no sexual overtones, and has no harmful side effects. I think we need to raise our voices about all the real garbage on television. Commercial for beer tell us that beer is what you do down. What is that teaching the youth: its okay to drink and drive because alcohol won't inhibit your performance. Take a close look at the sitcoms and movies that are considered appropriate for families. The topic is constantly sex. No one bothers with sexual overtones, its all blatantly discussed. Bedroom scenes have no doubt in ones mind as to what's occurring. People are sleeping together with no concerns for morals. Television parents are telling their teens to be protected, and "do it whenever you're ready". Is this what you want your 12-13-year-old daughter doing? And these are the mild programs. Excuse me folks, but these are not the morals I want my children raised with. I don't want the television teaching my children to be irresponsible and live for the moment. Maybe that's why we got rid of our TV. Lets put our energy into something that will help clean up our country, rather than wasting breath on one man who talks loud but is ineffective with his job? Maybe talking loudly is the right idea. MARGIE HUNNEEL Jerome

#### CFR should be exposed

The late Admiral Chester Ward served the U.S. Navy as Chief of Staff. As General from 1956 to 1960, he held membership in the Council on Foreign Relations and became disenchanted with the organization, he exposed the CFR's dangerous goals and methods of operation in "Kissinger on the couch," a 1975 book he co-authored with Phyllis Schlafly. Admiral Ward pointed out that while the CFR itself does not write political platforms or select candidates, its members do both. He stated that a CFR-initiated policy could be counted on to trigger the groups very substantial research facilities "to promote it and one of the most articulate theoreticians and ideologists... to sell the policy and to make it appear inevitable and irresistible". Not all CFR members support the sovereignty-destroying programs of the organization but many do. For a glimpse of the enormous trust possessed by the 2,450 members of the CFR, consider that the CFR itself had that 207 of its members are journalists, correspondents and communications executives. While most Americans are not aware of the globalism promoting policies of the CFR, there is hardly anyone who is not affected by what its members dispense through their various organs. At the same time, none escapes being affected by the policies sponsored by 313 more CFR members who are U.S. government officials. It is not just that the CFR be thoroughly investigated and exposed. RUTH ROSEN Twin Falls.

#### TV promotes moral laxity

Excuse me folks, but these are not the morals I want my children raised with. I don't want the television teaching my children to be irresponsible and live for the moment. Maybe that's why we got rid of our TV. Lets put our energy into something that will help clean up our country, rather than wasting breath on one man who talks loud but is ineffective with his job? Maybe talking loudly is the right idea. MARGIE HUNNEEL Jerome



## Dioxin-free milk cartons sought

WASHINGTON (AP) — The environmental group Greenpeace petitioned the Agriculture Department on Monday to require that milk cartons used in the nation's school-lunch programs be made of material which won't put dioxin in the milk.

Greenpeace said such cartons should be required for the nearly 5 billion half-pints of milk that five of the department's programs help pay for every year. Eighty percent of that milk is used in school lunches.

No studies of dioxin in U.S. milk have been reported by any government agency, Greenpeace relied on a Canadian government study in its petition to the Agriculture Department.

The group said the department should require cartons of unbleached paper, returnable glass containers or any other biodegradable carton that won't put toxic substances in the milk.

Paper milk cartons currently are made with bleached paper. Paper bleached with chlorine can contain trace amounts of dioxin, the most powerful

cause of cancer ever tested in laboratory animals, and related compounds, according to industry and government findings announced two years ago.

Dioxin has never been proved to cause human cancer, but in high doses it can cause a severe form of acne and recent evidence has linked it to reproductive disorders.

The Canadian study and Greenpeace calculations said that a 110-pound child drinking a single-half-pint from a bleached paper carton would ingest 0.8 picograms of the equivalent of the most toxic dioxin per kilogram of body weight.

This is 100 times the daily amount that the Environmental Protection Agency has estimated is likely to raise the risk of cancer by one in a million if continued for a lifetime. EPA has proposed a 17-fold reduction in its risk estimates for dioxin, but has not acted. If the proposed risk estimate were in effect, the 0.8 picograms per kilogram would still represent six times the amount estimated to raise the risk of cancer by one in a million.

## Pressure spurs research fraud

WASHINGTON (AP) — Pressures to attract grants, develop drugs and publish new findings create an environment that tolerates fraud and misconduct in medical research, a study said Monday.

Although the study, by the private Institute of Medicine, said that instances of outright laboratory fraud remain rare, its authors recommended that the medical research community overhaul the ways it polices itself to control such things as fabricated data, plagiarism and carelessness.

Arthur H. Rubenstein, chairman of medicine at the University of Chicago, said that in the last decade there has been a sharpened competition for shrinking research funds and a growing need to establish reputations through the publication of findings.

"All of these create new stresses in which people ... would be forced to do this (commit research misconduct) more likely than they would have been 10 years ago," he said.

To protect society from research

frauds, he said, the science community needs to use new ways to encourage ethical research and to deal with cheaters. Past methods, including peer review and duplication of test results, are not enough now to prevent careless, sloppy or fraudulent

research, he said. Generally, the public has not been affected directly by research misconduct, but fake research has caused lost time and effort by other scientists who trusted such findings, the committee said.

## Briefly

### Bush to make '1,000 points' often

WASHINGTON (AP) — President Bush said Monday that if he makes the point often enough, the nation may finally come to understand one of his favorite catch phrases — "1,000 points of light."

During a presentation session at the White House with representatives of the Boy Scouts of America, Bush lauded their accomplishments and told them to "keep up the good work."

"If we do this enough, and if I make the point how strongly I feel about what you do, I think the country will understand very clearly what I mean when I talk about 1,000 points of light," he said.

Bush first used the phrase in his acceptance speech last summer, saying that the many American volunteer associations were like "1,000 points of light, spread like stars in a broad and peaceful sky."

The metaphor is intended to refer to the many private sector efforts that Bush says are needed to help make the nation better.

### Miami officer denies guilt in shooting

MIAMI (AP) — The officer whose shooting of a black motorcyclist touched off three days of racial violence last month formally pleaded innocent Monday while his attorney said evidence showed it was a case of self defense.

William Lozano, 29, is free on bond on two manslaughter counts in the Jan. 16 shooting death of the motorcycle driver, Clement Lloyd, 23, and in the death of his passenger, Allan Blanchard, 24, who suffered severe head trauma in a crash following the shooting.

Lozano's attorney, Roy Black, unsuccessfully sought a delay in the trial Monday because of the racially charged atmosphere in Miami, and indicated he may seek to have the trial moved to another city. The trial was set for June 19.

Lozano, accompanied by his wife, refused to talk when he left the courthouse, but Black attacked the case.

The evidence shows Lozano "shot as the motorcycle was about to hit him, that he only shot to use justifiable force in self-defense," the attorney said. "If this had been explained to people immediately that night, I think there would have been a lot less disturbances here in Miami."

The three nights of rioting that followed the shooting left one person dead and 11 wounded by gunfire.

### Fight over grades leads to shooting

GREENWOOD, Miss. (AP) — A teen-ager who was scolded by his parents because of bad grades apparently killed his father to avoid a whipping, authorities said.

The mother and father had gotten on the child for bad grades and the father was going to whip him with a belt," said Leflore County Sheriff Ricky Banks.

Johnny Dewayne Daniels, 17, was charged with murder in the Sunday afternoon shooting of Mellon Daniels Jr., 44. The teen-ager, a high school junior, was in custody Monday in lieu of \$50,000 bond, Banks said.

### Fire damages McFarlane's home

WASHINGTON (AP) — Fire investigators on Monday said an improperly installed fireplace caused a fire which did an estimated \$75,000 damage to the home of former national security adviser Robert C. McFarlane.

The fire broke out Sunday afternoon at the townhouse of McFarlane and his wife, Jonda, in the Georgetown section of the city, according to District of Columbia Fire Department officials. No one was injured in the fire, which took 30 minutes to bring under control.

McFarlane was White House national security adviser under President Reagan.

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HIS DIRT LAUNDRY

BUT HE SENT IT IN A HEART-SHAPED BOX

WELL, THAT OF COURSE WOULD VIOLATE THE SPIRIT OF THE HOLIDAY AND HAVE YOU GOT IT?

WELL, MEN, WITH THAT AT STAKE, OUR DEMANDS SHOULD SEEM VERY REASONABLE!

DEMANDS?? YOU DON'T GET ANY DEMANDS! UNLOCK THIS DOOR!

BOY YOU'D THINK HIGH SCHOOL SENIOR WOULD CATCH ON QUICKER. HE SHOULD WRITE THE SCHOOL BOARD.

TORPEDO TUBE READY, CAPTAIN!

### OPPIANT AND HIS 500 ASITH MERRY

AND A LOT OF OTHER GUYS.

WHERE'S MY DUTY ROSTER?

WELL, REALLY! CAN'T YOU AT LEAST SAY GOOD MORNING FIRST?

MORNING, WHERE'S MY DUTY ROSTER?

YOU'LL NEVER GET AHEAD TILL YOU LEARN SOME MANNERS

WHERE'S MY TEEB?

WELL, REALLY! CAN'T YOU SAY GOOD MORNING, FIRST?

MY RESIGNATION, SURE... I'VE DECIDED TO BECOME A MONK

WHAT IN HEAVEN'S NAME FOR?

THEY HAD RETIRED

SURE I HAD A VALentine IN SCHOOL! BOY, WAS I EVER IN LOVE!

HOPE, I'LL NEVER FORGET SARAH LEE!

YOU WERE IN LOVE WITH A CURPACKEZ

National Park Visitors - \$25

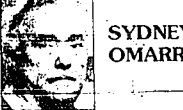
I THINK THAT WE SHALL ALWAYS SEE TAXES HIDDEN AS A FEE.

THOMAS 2-14

- ACROSS**
- Like a cry
  - Of a point
  - Jacob's twin
  - Wild goat
  - Who's groaning
  - ... well that ends...
  - Son of Jacob
  - Grammet
  - Fit of pique
  - Afternoon
  - Widal
  - Make merry
  - Appointment
  - Baby boom
  - Of feet bones
  - Actress
  - MacGraw
  - Pyg
  - Way
  - Gen. — E.
  - Loe
  - Caramonles
  - Twirl
  - Straightedge
  - Table
  - Antiquely once
  - Like paradox
  - Entertainers
- DOWN**
- Do office work
  - Hind
  - Like some count
  - Unshy
  - Snap o.p.
  - Grand
  - Copry
  - Follicem
  - Leud — (help)
  - Rinta
  - Dino
  - Shit feature
  - Medicinal plant
  - Bill each letter
  - Roco
  - Brachid
  - Wickod
  - Auther Ita
  - Cupid
  - Wilkes
  - Ruthly
  - Hoads; Pl.
  - Replicates in powder
  - Inclined
  - Fuehloch
  - Relaxer
  - Dreps
  - Cathrope
  - Waf powder
  - Loretta of
  - Occult doctrine
  - Merquie do
  - Shoo width
  - Waf powder
  - Mischamp
  - Alie measure
  - Baseball team
  - Landford's due
  - Merquie do
  - Shoo width
  - Waf powder
  - Revboat need

1	2	3	4	5	6	7	8	9	10	11	12	13
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27	28	29	30	31	32	33	34	35	36	37	38	39
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53	54	55	56	57	58	59	60	61	62	63	64	65
66	67	68	69	70	71	72	73	74	75	76	77	78
79	80	81	82	83	84	85	86	87	88	89	90	91
92	93	94	95	96	97	98	99	100	101	102	103	104

**SYDNEY OMARR**



### ASTROLOGICAL FORECASTS

**IF FEB. 14 IS YOUR BIRTHDAY** you have a writer's signature. You are capable of articulating feelings. You can command interest where others fail. Gemini, Virgo, Sagittarius persons play important roles in your life. You possess intellectual curiosity, are restless, attractive, capable of loving more than one person simultaneously. An emotional adventure will be featured in March. During October, travel will be featured, relationship will intensify. Financial prospects will brighten.

**AQUARIUS** (Jan. 20-Feb. 18): More people become aware of your intentions, talents. Personal horizons grow large — you no longer will be "confined." Lunar aspect highlights creativity, variety, love relationships.

**PISCES** (Feb. 19-March 20): You'll receive numerous cards representing "tokens of affection." Emphasis also on property, security, long-range prospects. Leo native helps you make fresh start. Celebrate independence.

**ARIES** (March 21-April 19): Close relationship, possibly brother or sister, makes you do need a favor but honestly I cannot say what I can give in return! Emphasis on added responsibility, dealings with elder individuals.

**Taurus** (April 20-May 20): Friend who you want, know that money promised approximately eight days ago will be forthcoming. Long-range prospects clarified. Don't fall in love with special stock. Aries native is a partner.

**GEMINI** (May 21-June 20): You've waded in a certain signal. This is it, all opportunities go forward! Stay a, individually, independence, your own style. Love relationship may prove on a different level. Leo

### P E A N U T S

I'M AFRAID IF I GIVE THIS BOX OF CANDY TO THAT LITTLE RED HAIR'D GIRL, SHE'LL JUST LAUGH IN MY FACE...

MAYBE I CAN HIDE BEHIND THIS TREE, AND WHEN SHE COMES BY, SHE'LL TAKE IT OUT OF MY HAND...

LOVE MAKES YOU DO STRANGE THINGS...

### G A R F I E L D

CATCH!

WHIRR

GLUG GLUG GLUG GLUG

DO YOU KNOW HOW MANY CALORIES ARE IN ONE OF THOSE?

### H A G A R

I HAVEN'T SEEN MR. DAVIS TAKING HIS DOG FOR A WALK LATELY

HERE THEY COME NOW

HIS DOG IS SO OLD, NOW MR. DAVIS DRIVES HIM AROUND THE BLOCK

### H I & L O I S

YOU'D BETTER NOT BE REALLY TUSHING ANY OF MY NOTES! I'VE GOT A BIG TEST TOMORROW!

WELL, MEN, WITH THAT AT STAKE, OUR DEMANDS SHOULD SEEM VERY REASONABLE!

DEMANDS?? YOU DON'T GET ANY DEMANDS! UNLOCK THIS DOOR!

BOY YOU'D THINK HIGH SCHOOL SENIOR WOULD CATCH ON QUICKER. HE SHOULD WRITE THE SCHOOL BOARD.

TORPEDO TUBE READY, CAPTAIN!

### C A L V I N & H O B B E S

Promise you won't start telling those old stories!

But the kids like them!

Wait! They're boring!

You've just heard them too often!

Hasn't everybody?

### G A S O L I N E A L E Y

Hi, Mr. Wilson! OPEN YOUR FRONT GOAL!

"Dinner's almost ready. Bypass that heart."

### DENNIS THE MENACE

Hi, Mr. Wilson! OPEN YOUR FRONT GOAL!

"Dinner's almost ready. Bypass that heart."

### THE FAMILY CIRCUS

Hi, Mr. Wilson! OPEN YOUR FRONT GOAL!

"Dinner's almost ready. Bypass that heart."

### L.M. BOYD

What's what

**Q** Who coined the word "lobbyist"?  
**A** U.S. Grant. He so dubbed office-seekers who hung out in the halls of Congress but in the lobby of the old Willard Hotel in Washington, D.C.

**Q** What's the world's highest navigable river?  
**A** The St. Joe in Northern Idaho. At 2,188 feet.

**Q** Have any Oscar winners been married to Oscar winners?  
**A** Paul Newman for "The Color of Money" and Joanne Woodward for "The Three Faces of Eve." Vivian Leigh for "Gone With the Wind" and Lawrence Olivier for "Hamlet."

**Q** One of the world's forest giant redwoods has 25,000 teeth. Name it.  
**A** The snail!

**Q** Pennsylvania's horse curfew is midnight.  
**A** The snail!

**Q** Can water moccasins ever bite people swimming?  
**A** Can, no doubt, but don't. At least, there's no record of such.

**Q** Telephone pitch balls hit something nationwide every two seconds. Be not to you and me only!

## Massacre memories linger

CHICAGO (AP) — Sixty years ago Tuesday, machine-gun fire echoed from a garage in a Near North Side neighborhood and seven members of George "Bugs" Moran's gang fell dead in the St. Valentine's Day Massacre.

It was the Prohibition era's goriest crime and the beginning of the end of gangster rule.

New Prohibition is dead and the garage is gone but the memories live on for some Chicago residents, who vividly recall when "gangland graduated from murder to massacre," as news accounts of the day put it.

A senior citizen's home borders the site, and residents of the Lincoln Park Senior Center say their parking lot is on the very spot where the seven fell. Some residents believe their ghosts still walk.

"I'd be sitting on my reclining chair and hear things moving around ... knives and forks clanging together ... I'd hear someone go out the door," said Madeline Bushbaum, 84, who lived in the neighborhood at the time.

"We always figured it was the dead ones looking for the ones that killed 'em," said Mrs. Bushbaum, who has moved out of the room closest to the murder site. "I don't hear 'em anymore, but several people moved out of the building because they said they were disturbed."

At the time of the massacre, "Scarface" Al Capone, leader of Near South Side bootlegging operations, wanted Moran's territory up north.

On the morning of Feb. 14, 1929, a day when the

temperature was 10 below zero, four men — two wearing police uniforms — raided Moran's garage headquarters.

They lined the men up against the wall as if for a routine frisk for weapons, and instead delivered a Valentine's Day hail of gunfire that riddled the victims, almost severing limbs.

Mrs. Bushbaum, then a 24-year-old evening telephone operator, was playing pool with the guys in the back room of Drake Braithwaite undertakers, about three blocks from the scene. She said she often helped out, answering the telephone when the employees went out "to pick up a stiff."

"While we were playing, the garage door flew open and there were the coppers and the paddy wagon," she recalled.

"They brought in two bodies on two slabs and just slid 'em off on the floor and said, 'We gotta go back, we got five more dead out there!'"

"I saw the guy with half his brains shot out, and I tell you, I didn't feel so good," Mrs. Bushbaum said.

Six of the victims died instantly.

Frank Gusenberg, fading fast in his hospital bed, upheld the gangland code when police asked who'd done the shooting.

"Nobody," Gusenberg said. "It's getting dark, sarge, so long."

Moran, who was not at his headquarters that day, later told police: "Only the Capone gang kills like that."

## Bush begins budget campaign

WASHINGTON (AP) — President Bush opened a campaign for his "sensible ideas" federal budget Monday in New Hampshire, the state that revived his flagging campaign for the presidency one year earlier.

Although Bush's fiscal 1990 budget is under attack among congressional Democrats for lacking specifics on spending cuts, Bush gave no hint in his speech to the Business and Industry Association of New Hampshire that the plan might be in trouble.

"Sensible ideas work," the president told a Manchester, N.H., audience of about 1,200 people. "We can do the job without taxes," added Bush, who has repeatedly promised to fight any new taxes.

However, Sen. Warren Rudman, R-N.H., who hitched a ride back to Washington with Bush on Air Force One, told reporters a tax increase of some form might be needed next year.

"No promise is forever," Rudman said. He predicted "a good three months of heavy slugging" on the budget.

The president said his appearance was only the first in a series of stops around the country on behalf of his \$1.16 trillion spending plan, which calls for restraints on defense spending but more money for education, environmental cleanup, the homeless and other domestic programs.

On Wednesday, Bush will fly to Columbia, S.C., to address a joint

session of the state Legislature. On Friday, he is expected to speak in St. Louis.

Bush stopped in Manchester, N.H., on the way back to Washington from a vacation weekend at his seaside retreat in Kennebunkport, Maine.

He had grateful words for New Hampshire and its voters, saying his victory in the state's Republican primary on Feb. 16, 1988, "gave me the chance to pick myself up off of that canvas."

Reminiscing about the campaign, Bush said: "A year ago about this time I came to New Hampshire under quite different circumstances. I had just lost in Iowa. I was up at 6:50 a.m., my first morning here, holding

my coffee in one hand and shaking the hands of some of the guys at the factory with the other."

The columnist had begun to write "my political outpouring," he added.

New Hampshire Gov. Judd Gregg joked that he wanted to extend to Bush a "welcome back on his regular February visit." Former N.H. Hampshire Gov. John Sununu, now Bush's chief of staff, was seated behind Bush on the stage.

Turning to his budget proposal, Bush said: "Our plan is a realistic one. It is a budget plan that will work, but not with business as usual. It will require a partnership with Congress."

## D.C. jumps on statehood bandwagon

WASHINGTON (AP) — Advocates of statehood for the District of Columbia — "the last colony," according to their bumper stickers — are taking heart from President Bush's endorsement of expanding the union to embrace another place, the island of Puerto Rico.

"They see a deal in the making: the simultaneous admission of the union of a Puerto Rico which would likely send Republicans to Congress (why else would Bush back the idea, they ask) and of the District of Columbia, which most certainly would elect Democrats."

"I think it has the makings of a deal," said Washington statehood activist Mark Plotkin, a member of the D.C. Democratic State Committee.

"I'm hopeful," said Walter Fauntroy, a local minister who has represented the district in Congress as a non-voting delegate for 18 years.

The fundamental objection to admitting the district has been partisan, Fauntroy said. "The Republicans didn't want to add two Democrats to the Senate. But I've known all along that Puerto Rico was viewed as a place where Republicans would get two senators."

But would explain why the Republican platform plugged statehood for Puerto Rico while the Democrats called for statehood for the district. Bush told a joint session of Congress last week that he personally favored Puerto Rican statehood and proposed a referendum in which the islanders

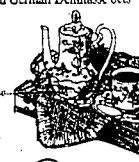
would decide which course they support.

It took a bargain to bring Alaska and Hawaii into statehood almost simultaneously in 1959. The assumption was that Alaska would send Democrats to the Senate and Hawaii would elect Republicans, and so their joint admission would not give either party a huge advantage.

As it turned out, Alaska now is

represented by two Republicans in the Senate and Hawaii by two Democrats, but that result wasn't foreseen back then.

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**RAIN MAN** TODAY 7:00 - 9:30

A JOHNSONREIZER DENTO  
**THINGS** TODAY 7:15 - 9:15

JOHN CANEY  
**HARRY CRUMB** TODAY 7:10 - 9:00

THE MONTY  
**Gift** TODAY 7:20 - 9:25

**TWIN CINEMA 5**

Her Alibi TODAY 7:20 - 9:15

THE LAND BEFORE TIME  
TODAY 7:15 ONLY

DR. MURDOCK MEETS HIS  
**MISSISSIPPI BURNING** TODAY 9:15 ONLY

BEACHES  
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A BARRY LEVINSON FILM  
**RAIN MAN** TODAY 7:00 - 9:30

JOHN CANEY  
**HARRY CRUMB** TODAY 7:10 - 9:00

# We've Got To Be More Than A Little Off To Run An Ad Like This.

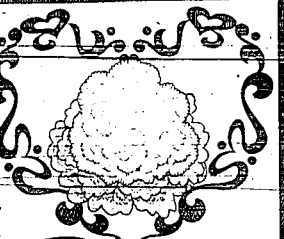


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ONLY SWENSEN'S WOULD BE WEIRD ENOUGH TO TRY TO MAKE A VALENTINE WEEK FEATURE OUT OF CAULIFLOWER, ESPECIALLY WITH THE PROBLEMS THAT IT'S ROUND INSTEAD OF HEART SHAPED AND WHITE (THE TRADITIONAL CAULI COLOR) INSTEAD OF VALENTINE RED. BUT THE HEADS ARE SO BIG AND THE PRICE IS SO LOW EVERYTIME YOU BUY A CAULIFLOWER AT SWENSEN'S YOU KNOW THEY'RE SAYING "I LOVE YOU".

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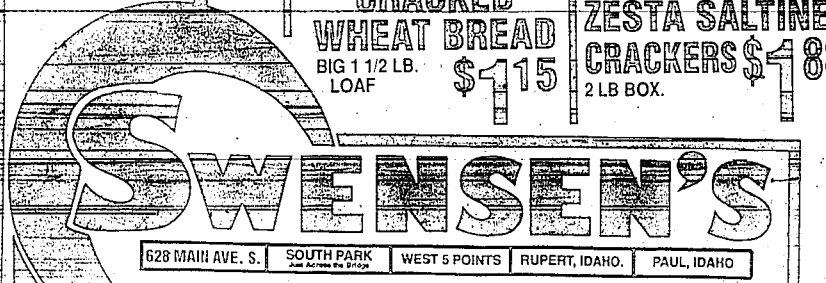
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# Magic Valley

Obituaries/hospitals B2  
Magic Valley B3  
World B4

B

## Sex suit defendants deny charges

By N.S. NOKKENTVED  
Times-News writer

**TWIN FALLS** - Defendants in a sexual harassment suit have filed a reply denying all allegations.

A former checker at a Twin Falls grocery store sued the store and its supervisors in November. The suit alleged the store supervisors created an "oppressive, humiliating and intimidating work environment."

Pat Joan Boden, a former part-time checker at the former Safeway and Farmer Jack store on Main Avenue, now an IGA store, said physical

and psychological problems stemming from the harassment led her to resign her job. The suit said Boden suffered depression, fear and nervousness leading to sleepless nights and nausea.

The defendants' answer, denying the allegations, was filed in U.S. District Court in January by Pocatello attorney Gary T. Dance. The answer asks the case be dismissed and the defendants be awarded attorney's fees.

The original suit specified no dollar amount for damages but requested a jury trial.

The defendants named in the suit are Safeway Stores, SEG Stores Inc., operating at the time under the name of Farmer Jack's; Borman Acqui-

sition Corp., which was affiliated with Farmer Jack's; the United Food and Commercial Workers Union Local 7, 368A and 711; Jerry Auton, Boden's supervisor; and Andrew Anderson, who managed the store at the time of the alleged incident and now owns it.

Dance refused to comment on the case.

The defendants in December filed a petition for additional time to file an answer to the suit. It was granted in January. Still pending is a petition to move the case to the U.S. District Court in Boise from the 5th District Court in Twin Falls, according to Boden's attorney, Penelope Parker-Kimber of Twin Falls.

## Teen vote bill finds support

By ANNETTE CARY  
Times-News writer

**BOISE** - When Daniel Ames presented a bill Friday that would allow some 17-year-olds to vote, he had plenty of support.

Clustered around the edges of the House committee room were more than 30 fellow American government students from the Wood River High School.

The high school seniors are asking the Legislature to put a state constitutional amendment before voters that would allow 17-year-olds who will be 18 by a general election in November to vote in the primary preceding one.

"We feel it should be the right of the citizens who are voting in the general election to have some say in who is up for election," Ames said.

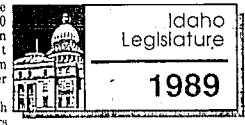
While the House State Affairs Committee has refused to print a number of bills this session, the students' proposal was received in an expansive mood.

After some good-natured drilling, the committee voted to print the bill for formal discussion.

Ames, a legislative page, said American government teacher Norm Cook called him earlier in the session to discuss the classes' idea for a bill. While the classes researched the proposal, Ames got a first-hand political education.

He approached Democratic and Republican House leadership and then Attorney General Jim Jones with the idea. Enthusiasm was not overwhelming. They said, "That's interesting."

But Jones did point Ames to the secretary of state's office, where



Chief Deputy Ben Yursara helped Ames with the wording for a House joint resolution. A couple of versions later, Cook had recruited Rep. Gary Robins, R-Dietrich,

to sponsor the bill. But the kids still did most of the talking Friday.

"We see this as an opportunity to increase voter participation at a young age and voter awareness at all ages," Ames told the committee.

With voter turnout declining nationwide, legislators might be able to instill the habit of voting in 17-year-olds, said student Morgan O'Leary.

The change would not have a large effect on each election, Ames said. Only an estimated 7,600 people would have their 18th birthdays in the six months between a primary and general election.

Would the change conflict with federal laws? asked Rep. Bruce Newcomb, R-Burley.

Not that he was aware of, Ames said. Nine other states have similar laws.

• See VOTE on Page B2



David Chestnut, Twin Falls, is serenaded by E.T., a.k.a. Day Egusquiza, at the Amalgamated Sugar Company on Monday

## E.T., Mickey sing for sweethearts

By JENNIFER KAUTH  
Times-News writer

**TWIN FALLS** - E.T. sightings abounded Monday.

Mickey and Minnie Mouse and a trio of dragons also made appearances at local businesses' and homes, belting romantic rhapsodies in the first of two days of vocal valentines benefiting the American Cancer Society.

One of those surprised by the moonstruck melodies was David Chestnut. E.T. showed up at his Amalgamated Sugar Co. office late in the afternoon and crooned, "Let me Call you Sweetheart" in front of fellow employees.

Chestnut's wife, Jill, had ordered the valentine.

"She's always doing things like that," Chestnut said. A giant zucchini accompanied

E.T. to the Magic Valley Regional Medical Center cafeteria. Nicki Mencheta, the hospital's new utilization review coordinator, had the odd-matched pair sing "You are my Sunshine" in thanks to the hospital for "such a warm welcome."

More than 70 heartfelt harmonies were ordered this year, said Jamie Kelley-Kinyon, coordinator of the singing valentines. She said the event - originally run from a pri-

vate home but now organized from her hospital office - has "really grown" since its inception four years ago.

Many of the volunteers were recruited from the hospital. Kelley-Kinyon said she "begged, borrowed and stole" the costumes from area businesses.

"The singing valentines are completely booked for today, but there's always next year," she said.

## Hansen to discuss school district consolidation with Kimberly

By LYNDA BOODY  
Times-News correspondent

**HANSEN** - Hansen residents will have a chance next week to talk with the school board about consolidating their district with Kimberly.

The Kimberly School Board has proposed a joint district that would have a new middle school in Kimberly for all students in grades six through eight and use the town's existing high school and junior-high as the new district's high school. Each city would maintain an elementary school.

The Hansen board has not said whether or not the district should consolidate. Board Chairman Bill Allen said the board would leave the decision up to Hansen residents. "I

think it depends on what the public thinks," Allen said.

The board earlier this month said it saw no reason to have a public meeting on the issue. The decision followed a meeting between members of both school boards and administrators. Allen said the decision was made because Kimberly apparently had decided to go ahead with plans to build a new middle school, regardless of Hansen's attitude toward consolidation.

But the board later decided to have a meeting so residents can comment on the issue. Allen said. "We set a town meeting" to see what the public has to say. Allen said.

The meeting is set for 7 p.m. Monday in the old gym at the high school. Consolidation plans first arose last year

when the Kimberly district, looking ahead to an expected increase in student numbers, primarily in the lower grades, proposed the joint district to Hansen. Response from Hansen was lukewarm, partly due to concern over what to do with the town's high school and junior high complex. The plan also would take from the town a major focal point of Hansen social life.

Regardless of Hansen's attitude toward consolidation, Kimberly plans to pursue a new middle school. The district bought land west of the football stadium for a new school and plans to run an estimated \$2 million bond in March to build it. More classrooms would be added to the building plans if the districts consolidate, Kimberly Superintendent Richard Bauscher said.

Despite plans to move ahead regardless, Bauscher said Kimberly is still interested in consolidating. "We would still be willing to consider consolidation if patrons would support building a new middle school in Kimberly," he said.

Under Kimberly's current consolidation plan, Hansen senior and junior high students would be bused to Kimberly. Consolidating the schools would be more efficient for both towns, Bauscher said.

Also, Hansen students would have a greater variety of classes from which to choose. Kimberly students would benefit also because the total number of classes would increase, Bauscher said.

Allen agreed that consolidation would improve some areas of curriculum.

Consolidation would cause other changes. The number of secondary teachers would be reduced. One principal and one superintendent would also have to go. The area would have to be rezoned and new school board trustees elected.

Kimberly needs a new middle school to handle a growing student population. The school has had to buy two portable classrooms to accommodate its fourth grade. The middle school is not large enough to handle this class, Bauscher said.

Last year, 70 percent of Kimberly residents surveyed said they support building a new middle school, Bauscher said. The district has had two public meetings and formed an ad hoc citizens advisory committee to study the subject.

## Paul lawmaker wants tenure abolished

By ANNETTE CARY  
Times-News writer

**BOISE** - Abolishing tenure would give teachers more incentives for doing a good job and school boards more incentives for paying the best.

That's the theory of Rep. Mack Neibaur, R-Paul, who introduced legislation Monday that would remove provisions for teachers' continuing contracts from the Idaho code.

New teachers who remain with a district for three years are granted tenure and receive continuing contracts. If the district wants to cancel the contract, it must follow due-process requirements, including stating specific reasons for the dismissal, backing them up with evidence and conducting a hearing.

Neibaur told the House Education Committee he sponsored the bill after hearing complaints that teachers are not paid enough.

"I think this will automatically put them in a position where they will do better and will be paid better," Neibaur said. That's not to imply teachers do a poor job after receiving tenure, "but those that slide a little will work harder to be good teachers," he said.

Now school districts tie salaries to experience and education on an set scale. But by removing tenure, districts might move toward setting salaries individually, Neibaur said. "In the four years I've been in the Legislature, I've heard school board members say the best thing we could do is eliminate tenure," said Rep. Dick Davis, R-Rexburg.

But Rep. Eugene "Gino" White, D-Cataldo, said that while there are bad teachers, there are also bad administrators. He'd hate to see a personal dispute and the career of a good, experienced teacher, he said.

"If a school administrator abuses his position to fire a teacher over a

personality conflict, the people of the community will see that administrator is fired, Neibaur said. "People in the communities know what is going on."

Terry Gilbert, director of the Idaho Education Association's Magic Valley region, argued the opposite in an interview later in the day. Continuing contracts protect the public and academic freedom, he said. They help keep a discontingent minority of the community from ousting a teacher who may be teaching a sensitive subject, he said.

Due-process procedures now are minimal, he said. "If the board is requiring the administration to conduct competent evaluations, that system will identify those instructors who should not be in the classroom," he said.

Clyde Lamborn, Twin Falls School Board chairman, also contacted later in the day, said the district had no problems with the tenure system.

## Teacher to settle speech lawsuit

By ANNETTE CARY  
Times-News writer

**BOISE** - Former Wendell teacher Angella Eames has agreed to settle her freedom-of-speech suit against the Wendell School District out of court.

The suit, over Eames' 1987 dismissal, was scheduled to go to trial today.

Eames' attorney said details of the settlement would not be made public until the agreement was signed, but that Eames was "quite pleased" with it.

The Wendell School District and administrators named in the suit maintain that Eames' rights were not violated. School district attorney Ed Reno said the district's New York City insurance company made an economic decision to settle rather than go to court.

"The settlement was not initiated by the school district," he said. Eames had sued in federal court, charging that her constitutional rights to freedom of speech and association had been violated. She believed that her contract as a special education teacher was not renewed because of her high profile union activities.

tion and Idaho Education Association had nothing to do with the decision not to renew her contract. School district officials said Eames was not retained because she did not get along with coworkers and did not cooperate with administrators.

The defendants recently had asked for the case to be dismissed because of lack of evidence. But federal Judge Marion Callister denied the request.

Board member Vernon Mason had testified that Eames was called a troublemaker and agitator in School Board meetings, Callister said. The term "agitator" is a stereotypical term used to refer to union organizers," he wrote in his decision.

However, Mason also said that Eames' participation in the teachers union had nothing to do with her troubles, the defendants' briefs said.

Eames received good reviews for her first three semesters at the Wendell School District. But in February 1987, Jerry Hope, then principal at the elementary school criticized what he called an "angry attitude" during a staff meeting.

Eames had said she was acting as a teachers' advocate in the meeting. Eames was placed on three weeks' probation that

• See SUTT on Page B2



# Investigation begins at military project

**PORTLAND (AP)**—Accusations of shoddy and improper construction work have prompted three investigations at a \$600 million military project in the high desert of southeast Oregon, The Oregonian reported Monday.

The U.S. Air Force is building part of its Over-The-Horizon Backscatter Radar system 18 miles east of Christmas Valley. The 216 towers at the site will support radar antennas designed to detect incoming aircraft or missiles.

The allegations have temporarily shut down work on the towers, the newspaper said.

Inquiries are being pressed by the Air Force, the primary contractor, General Electric Co., and Sen. Mark O. Hatfield, R-Ore.

"We have placed an inquiry to the Department of Defense asking them to report their findings to us," Julie McGregor, a Hatfield spokeswoman, said.

Workers reported that construction did not follow procedures and blueprints, and last week General Electric and the Air Force confirmed several problems flagged by the workers.

They included cracked steel mounts on the towers; upside-down steel bars, missing bolts and a bent antenna.

However, Air Force Lt. Col. David Kloc, the Backscatter program manager, said the problems discovered so far are not serious enough to delay the project. Construction is 75 percent complete and ahead of schedule, he said.

"There is nothing that indicates to me that we have a major, widespread problem," Kloc said.

He told The Oregonian he was unable to provide an estimate of the cost to correct the problems that had been found.

Allegations of poor workmanship first were made by Robert Lay, 35, a construction worker from Christmas Valley, in a Jan. 24 phone call to General Electric's aerospace business in Syracuse, N.Y.

Lay and three other tower crew workers allege that subcontractor North Central Construction Co. of Moses Lake, Wash., pushed workers to do a rush job and provided poor supervision. The other tower workers are Scott Campbell, 28, a rancher, and Tom W. Thompson, 33, a painter, both of Christmas Valley, and Mike Barker, 40, a landscape worker from La Brie.

Workers itemized 23 alleged problems. "I will not do shoddy work," said Lay. "I refuse to do it, especially on our national defense system."

General Electric shut down tower construction about two weeks ago pending a complete check of the structures.

Pump Maiera, president of North Central Construction, based in Moses

Lake, Wash., said his company also was looking into the problems. "If anything's not right, we'll fix it," he said.

"I'm going to make sure that when GE delivers to the Air Force, they are delivering a top quality system," said Kloc. "GE is going to stay on top of this until the problem is solved."

The workers who reported the irregularities acknowledged that they had had disputes with their North Central Construction foreman.

The men also are engaged in a wage dispute with North Central.

The four men have sought the assistance of a Eugene attorney to determine if they are underpaid.

Barker said that the men, who are being paid from \$13.23 to \$20.63 an hour, believe they have been underpaid by at least \$5.16 an hour because of possible improper job classification under federal regulations.

North Central Maiera declined to comment specifically on the problem pending the outcome of a U.S. Department of Labor review. But he said, "If there's any money to make up, it will be made up."

The project, which started in 1967, has been a boon to Christmas Valley, providing employment and business from visiting Air Force and contract personnel.

Eventually, about 50 people—nearly all civilians—will be needed full time to operate, service and protect the radar installation.

The arrays of radar towers are part of a national system that eventually will ring the United States with radar signals capable of spotting, approaching aircraft or cruise missiles.

One link is operating in Maine, a third link is planned for Alaska and a fourth eventually will be constructed in the Midwest.

The Christmas Valley site alone will provide a radar signal sweep from 1,500 to 2,000 miles off the West Coast from the Aleutian Islands to the Gulf of Mexico.

The radar signals are generated by a dozen 100,000-watt transmitters installed in the buildings at the rear of each of three antenna arrays, consisting of 72 radar towers apiece.

The transmitting towers at Christmas Valley are arranged in perfectly even rows of tall and short towers ranging from 35 to 135 feet. Situated between each of the transmitting towers is a grid, or mesh, of copper wire. The grid prevents any radar frequencies from escaping through to the backside of the antenna array.

A similar mesh is set in front of the antennas.

The combination of the two grids helps create a giant dish effect that reflects the signals into the atmosphere.

Once the towers are in place, General Electric will install transmitting equipment.



**Sign of the times**

Times-News photo: TERESA TAMURA

Steve Neill of Sun Valley Signs, Bellevue, prepares to hang the Buhl Country Club "supergraphic" map in the new clubhouse. The map accurately depicts boulders, trees, putting greens, fairways and streams on the recently expanded 18-hole golf course.

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## Phosphoric acid spills north of Hollister after accident

**HOLLISTER**—A tractor-trailer crashed into a camper vehicle about five miles north of here Monday and spilled an unknown amount of phosphoric acid, sheriff's deputies said.

At least one person was taken to the Magic Valley Regional Medical Center with minor injuries, said John Barness, Twin Falls County sheriff's dispatcher.

The accident occurred shortly before 7 p.m. on U.S. Highway 93, about nine miles south of the U.S. Highway 30 junction, Barness said.

The highway remained open while authorities cleaned up the spill.

Contact with phosphoric acid, a farm chemical fertilizer, can cause burns to skin and eyes, Barness said.

Most of the liquid fertilizer spilled off the side of the road and into the borrow pit, he said.

The Idaho State Police, Hollister Fire Department and Twin Falls County Sheriff's Office responded to the accident. Further details were not available Monday night.

## Lincoln Day to feature McClure, Symms

**TWIN FALLS**—The Southern Idaho Republican Rally and Lincoln Day Banquet Thursday will feature U.S. Sen. James McClure and Steve Symms.

A social hour will begin at 6 p.m. at the Turf Club, followed by

a banquet at 7 p.m. The GOP committees of Carnas, Cassia, Blaine, Gooding, Lincoln, Malheur, Jerome and Twin Falls counties invite everyone to the event and ask a \$12.50 per person donation.

## Legislative log

By The Associated Press

**SB1230 (Local Government and Taxation)**—Allocates \$2.5 million for purchase of the Girl Scout Camp at McCall.

**SB1231 (Resources and Environment)**—Provides for adjudication of expanded groundwater use claim in a critical groundwater area.

**SB1232 (Resources and Environment)**—Sets up a regulatory scheme for maintaining environmental quality of Idaho's lakes.

**SB1233 (Resources and Environment)**—Creates a procedure for determining responsibility for cleanup of contaminated ground water.

**SB1234 (Resources and Environment)**—Creates a state material cleanup program.

**SB1235 (Resources and Environment)**—Sets out legislative policy for developing independent state oversight of operations at the Idaho National Engineering Laboratory.

**SB1236 (Resources and Environment)**—Provides for state regulation of fishing contests.

**SB1237 (Resources and Environment)**—Exempts purchase of stockhead for personal consumption from state licensing requirements.

**SB1241 (Resources and Environment)**—Repeals the ban on using of artificial light for trout fishing.

**SB1242 (Resources and Environment)**—Brings manifested waste under state hazardous waste disposal regulations.

**SB1243 (Resources and Environment)**—Designates the Department of Health and Welfare as the agency responsible for groundwater quality protection.

**SB1244 (State Affairs)**—Increases salaries for statewide elected officials.

**SB1245 (State Affairs)**—Authorizes mail voter registration.

**SB1246 (Agricultural Affairs)**—Creates an arbitration council within the Agriculture Department for buyers and sellers of seed.

**Introduced in House**

**HB1210 (State Affairs)**—Limits legislative review of agency rules to those adopted since last session of Legislature.

**HB1211 (State Affairs)**—Provides for issuance of licenses to golf courses to retail liquor even if in city limits.

**HB1213 (State Affairs)**—Rules and regulations proposed by Idaho Lottery Commission.

## U of I finalist hopes legislature is supportive

**MOSCOW (AP)**—When Robert Furguson left the University of Idaho in 1964 to be a process head, toward a hiring decision Friday by the Idaho Board of Education, President Richard Gib is returning to teaching in June.

The 63-year-old Spokane native came to Idaho in 1957 as a chemical engineering professor and during his tenure served as department chairman, College of Engineering dean and six years in the vice presidency.

"One of my favorite sayings is, 'What you see depends on where you sit,'" he said. "One of the things I feel would benefit me is that I have moved through the ranks, seeing it from the perspective as faculty chairman, then moving into a deanship, and then into the vice presidency."

He cited the need for expansion of college

programs throughout the state. With Boise State's enrollment outdistancing Idaho and the increasing demand for advanced programs in Boise, Furguson said the Idaho must look beyond Moscow.

"The homebase of the university is strictly that—a homebase. You have to have other operations throughout the state," he said. "That doesn't mean you go it alone, but rather like something you're seeing in industry... Ford and Mazda linking up to design cars together instead of butting heads and saying, 'We'll make ours and you make yours.'"

Furguson will be interviewed Thursday by the state regents during a closed-door meeting.

presidency to visit campus as the selection process heads toward a hiring decision Friday by the Idaho Board of Education. President Richard Gib is returning to teaching in June.

The 63-year-old Spokane native came to Idaho in 1957 as a chemical engineering professor and during his tenure served as department chairman, College of Engineering dean and six years in the vice presidency.

"One of my favorite sayings is, 'What you see depends on where you sit,'" he said. "One of the things I feel would benefit me is that I have moved through the ranks, seeing it from the perspective as faculty chairman, then moving into a deanship, and then into the vice presidency."

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## Jerome County to purchase new Trojan Ambulance from Utah

The Times-News

**JEROME**—Jerome County commissioners have decided to purchase a new Collins Type III Trojan Ambulance from Fire-Med of Hyrum, Utah. The ambulance, which will cost

\$50,000 with delivery, should arrive within 70 to 90 days, Commissioner Carl Montgomery said. The commission received bids from two companies at last week's meeting and made the final decision on Monday.

The county received an Idaho

Emergency Medical Service grant for \$10,000 in November, said Montgomery.

They also received a \$500 equipment grant from the same source. Other funds will come from the \$1,000 monthly county subsidy agreement with St. Benedict's Family Medical Center, which the hospital

has agreed to forfeit toward the purchase of the new ambulance. Additional money will result from a lease purchase agreement worked out with a local bank. Montgomery said the county has already received several bank proposals which are under consideration.

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# Protests continue in Pakistan

ISLAMABAD, Pakistan (AP) — Moslem students marched in several cities Monday against a book fundamentalists say blasphemes Islam. Their rallies occurred the day after police fired on protesters in Islamabad, killing five and wounding 83.

In India on Monday, police fired into a crowd protesting Salman Rushdie's novel "The Satanic Verses" in Srinagar, summer capital of northern Jammu-Kashmir state, killing one person and wounding more than 60, according to news reports.

United News of India said the mob forced shops and businesses in Srinagar to close. India banned the book in November.

In Islamabad, hundreds of riot police were stationed around the U.S. Information Center, scene of Sunday's confrontation, but no trouble was reported.

Nearly 3,000 Moslem fundamentalists assembled outside the center Sunday to demand that Rushdie's novel be banned in the United States.

It has been published in Britain, the United States and other Western countries, and several Islamic countries have banned it. Rushdie was born in India to Moslem parents and lives in Britain.

Fundamentalists say the book does not recognize Islam as the one true religion and ridicules the most sacred Moslem beliefs. Rushdie declares it to be a work of fiction, in no way blasphemous and not intended



Pakistani students continue to protest "Satanic Verses"

to offend anyone. Prime Minister Benazir Bhutto said Sunday's protest may have been staged by hard-line opposition groups she said oppose her government and democracy.

She said she did not see how the protest could have been against Rushdie's book because it is banned and unavailable in Pakistan, and none of the protesters could have read it.

"Was the demonstration against Salman Rushdie's book or a law-and-order situation?" she said at an airport news conference after returning

Monday from a state visit to China. U.S. diplomats closed the information center and U.S. Embassy at midday Monday after reports that more violence might occur.

In adjacent Rawalpindi, where most shops were closed to mourn those killed the day before, about 300 Moslem theology students and opposition politicians chanted "Rushdie should hang!" and other slogans against Ms. Bhutto.

Witnesses said small groups of young men hurled stones at shops which that remained open. There were no reports of injuries.

# Russian army says farewell to Kabul

KABUL, Afghanistan (AP) — The Red Army said farewell to Kabul in a ceremony at the frigid airport Monday, the paratroopers in fur hats and padded uniforms decorated with Afghan medals climbed into a jet transport and were flown away.

Some Soviet soldiers remained but officials said they would be gone by Wednesday, the deadline for the Kremlin to have all its forces out of a civil war it entered more than nine years ago.

A U.N. airlift has been suspended because a cargo plane loaded with food and medicine left Islamabad in neighboring Pakistan without clearance and another airline pulled out of the program, U.N. officials said.

A Swedish airline said it was sending a plane to Islamabad and would carry the emergency cargo if there was no risk to the aircraft or crew, Sweden's national airline TT reported.

In Islamabad, Afghan guerrillas briefly resumed a Moslem council Monday that was called originally to choose an interim government, but two important leaders did not attend and spokesmen said factional quarrels about power sharing continued.

The guerrillas, who began fighting after a communist coup in April 1978, predict the Marxist government in Kabul will fall soon after the Red Army completes its withdrawal under a U.N.-mediated agreement.

Soviet soldiers entered the country in December 1979 and totaled an estimated 115,000 when the withdrawal began May 15.

At an airport ceremony Monday to which 150 foreign journalists were invited, Lt. Col. Pyotr Sordachuk, a 15-year paratrooper who stood in front of their Antonov-12 transport plane.

# Baker runs into Gorbachev-charm during Europe trip

BONN, West Germany (AP) — Secretary of State James A. Baker III, on his first diplomatic tour of West European capitals, is finding it difficult to cope with the public relations blitz of Soviet President Mikhail S. Gorbachev, a senior U.S. official said Monday.

Baker also is having his problems with West German leaders and their reluctance to support the upgrading of NATO's tactical nuclear missiles, the official said. But after touching base in six of the 15 allied capitals, Baker's biggest problem is Gorbachev and the inroads he has made in Western European public opinion.

"There is just an attraction, an intriguing quality to Gorbachev that you have to answer somehow," said the official, who participated in most of the meetings Baker has held on his trip.

"We have no answer," the official told reporters as Baker flew back to West Germany for talks with Chancellor Helmut Kohl and Foreign Minister Hans-Dieter Genscher.

Responding to a strong disarmament trend among the German people, Kohl last week proposed a delay of two or three years in upgrading the short-range Lance missile deployed in the country.

# 'Satanic Verses' author defends book as violence rises from Moslem right

ISLAMABAD, Pakistan (AP) — Moslem fundamentalists around the world demand that Salman Rushdie's novel "The Satanic Verses" be banned as blasphemous against Islam.

Fundamentalists say the book does not recognize Islam as the one true religion and ridicules the most precious Moslem beliefs. Pakistan and other Moslem nations banned the book after its publication last year.

Rushdie was born in India to Moslem parents and educated in Britain, where he lives. The literary success of his novel, a complex work

that focuses on good and evil, has been confined to a fairly small intellectual readership in Western nations.

Government officials, speaking on condition of anonymity, said the protest apparently was inspired by reviews last week in international news magazines. One official said: "The reviews had the first details anyone had about the book. Nobody here has read the book."

"The Satanic Verses" is a rambling fantasy on the birth of religion, modern history and human relations. It

begins with two men tumbling from a jumbo jet destroyed by a terrorist bomb and chronicles their adventures.

A part of the novel fictionalizes certain episodes from the Koran, the Moslem holy book, and the life of the prophet Mohammed in what Western book critics say is clearly satire. They have praised the book for imaginative vision and depth.

The author says his book is a work of fiction that does not attack Islam, contains no blasphemy and is not intended to offend anyone.

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1989 SEASON OPENS APRIL 30th  
MAGIC VALLEY SPEEDWAY



## Jarvis gives CSI team consistency, control

By LARRY HOVEY  
Times-News writer

TWIN FALLS — One thing Kenny Jarvis would like to do before leaving College of Southern Idaho's basketball program this spring is play in the national junior college tournament — or at least see it.

The last time he was scheduled to do so, the politics of recruiting kept him away from the Hutchinson, Kan., arena.

As a senior at Milliken High School in Long Beach, Calif., Jarvis — twice MVP of his high school team and all-CIF and all-California — had been talking with CSI coach Fred Trenkle as well as Barton County (Kan.) College.

The Barton County coach called and said "how would you like to fly out here and watch the national junior college finals tomorrow?" He said CSI would be playing Midland, Texas. I told him that that would be great because I had talked to Coach Trenkle and I'd like to see his team play.

So it ended up that while I was somewhere in Kansas that night, it wasn't watching CSI win the national championship.

The life of Ken Jarvis isn't one of drama or wild escapades. "He is a real stay-at-home-type kid," says Coach Fred Trenkle. "Kenny is always in control, always around when you need him and I think as he has become the consistent factor that a lot of our team is based on."

Jarvis admits that his idea of a wild afternoon is shopping with teammate Dave Henderson and he says it's always been that way. He started coming into public notice as a junior on the Milliken varsity and with the all-state honors came a little recruiting.

But he settled on two places very early — CSI or Barton County. "I went to Barton County first and, well, it wasn't like this school," he says. "When I visited here the coach showed me some game films and I

saw the big crowds. It was the crowds that won me over."

The decision was helped by the knowledge that Henderson and Tank Collins, both fellow Californians, would be on the team and that he knew a fair number of players on teams around the region.

We played against each other in Slam-Jam leagues in the spring and summer so while we didn't live close together, we knew each other pretty well," he reports.

Coming into junior college basketball had a couple of problems or surprises for the 6-foot, 5-inch Jarvis.

I had always been the second guard, the shooting guard, in high school," he said.

At CSI he became more a swing-man and defense and rebounding became more of a demand than scoring.

I felt I could always shoot, but I didn't always like to, he admits of that freshman season. "I guess it was fear of missing the shot."

Whole points have never been a hang-up for Jarvis, he worried more about what his role on the CSI basketball team should be.

Jarvis' freshman year, CSI was not the closely-knit unit Coach Trenkle enjoys coaching this season. It had its factions pulling in two or three directions most of the time.

From that standpoint it was especially hard my first year," he said. "I was trying to find my responsibilities to the team and then how to improve on those parts of my game that were needed when I found them."

In Jarvis' freshman year, CSI was not the closely-knit unit Coach Trenkle enjoys coaching this season. It had its factions pulling in two or three directions most of the time.

Jarvis hated that but felt he was able to negotiate the potential land mines pretty well.

I wasn't worried about playing time like some of the others," he admits. "In fact, I think it was easier as a non-starter to come off the bench after I was able to see what had been going on. I could come in with some premeditated ideas of what I could try."

This year it's been great," he says. "This team gets along well, everyone gets along well and there's more team unity. That shows up on the floor in practice and has made this season more enjoyable for everyone."

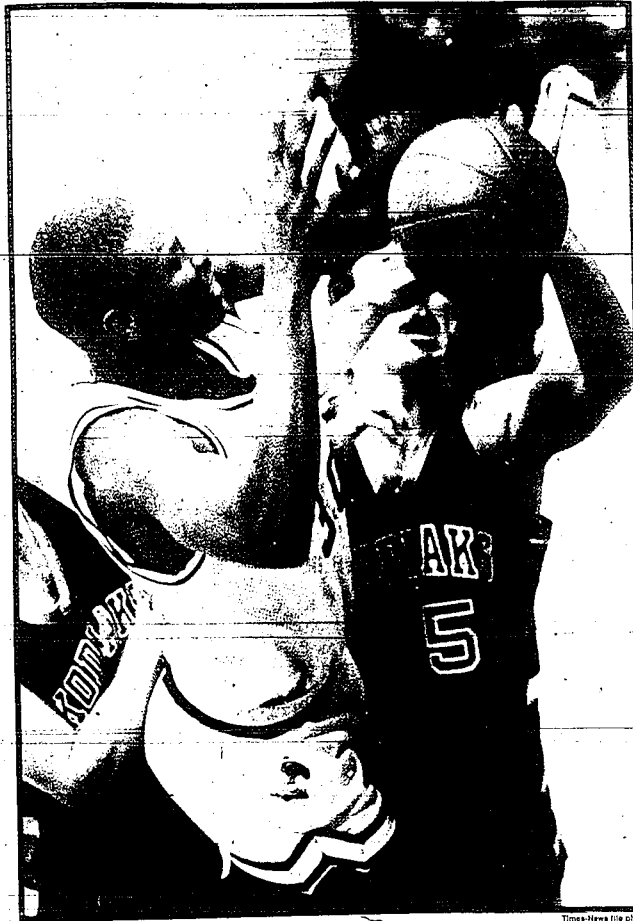
I'll tell you something about Kenny and his teammates that is really outstanding," Trenkle says. "Not once this year — not once — has any member of the team been late for a practice, let alone miss a practice. I would think not ever having a college player late for basketball practice would be a world record."

Jarvis says one of the harder things he'll be called on to do this year is leave CSI. He has opted to continue his education and basketball career at Long Beach State, a Big West Conference school about 25 minutes from his home.

No, it was never a boyhood dream of mine to play at Long Beach," he says with a laugh. "I went to their games regularly with my high school coach but it wasn't a burning desire for me to go there. I really didn't start thinking about it until this summer. They have a really coaching staff this year and I became acquainted with them last summer. In fact, I spent a lot of time with them and when the signing period opened up this fall, I signed with them."

And being close to home is important to me now because it means my mother can see me play. She hasn't had a chance much the past two years," Jarvis says.

And on that score he's happy to report that his 6-1 sophomore sister currently is on the varsity and he can watch her develop, too.



Times-News file photo

Ken Jarvis says that junior college basketball has been 'harder than I expected'

## Pocatello the favorite in A-1

By LARRY HOVEY  
Times-News writer

By the simple process of reasoning and deduction, the Pocatello Indians appear to be the favorite of the Region III Class A-1 Boys Basketball Tournament opening in Twin Falls and Minico tonight.

So make them the favorites. But, don't automatically bet on them.

There are reasons at this particular moment that you might have reservations about each of the teams involved. For instance, Twin Falls is closer to being a top ward than a basketball team; spectators who saw Minico play the last four games of the season felt the Spartans seemed a very tired group of young men; Highland finished the season in a dreadful 1-6 slump.

That leaves the two youngest teams, Burley and Pocatello, as the teams living up to the old adage of improving and peaking at the right time. Burley, relying heavily on two sophomores, has been playing some good people very close lately, while Pocatello, with five juniors in the top seven carrying the load, has won five of its last six outings.

"Nothing matters now," says Twin Falls Coach John Astorquia. "This is the time of year you have to be at your best."

Twin Falls will be home to Burley for a 7:30 p.m. tipoff tonight while Minico is home to Highland. Pocatello is sitting the first round out, waiting for the Twin Falls-Burley winner to come to the pit Thursday.

Twin Falls has beaten Burley twice but Astorquia notes "they played Jerome 46-46 last weekend, they had

the score close enough to beat Minico (47-43) two weeks ago, they played three great quarters against Buhl last week and they played well enough to beat us in the first half in the game up there. There is no way we will overlook the Bobcats."

Burley simply is a young team waiting to knock somebody off. Now whether that comes this year or next, is the question. The truth is the sophomores are as experienced as the veterans going to be when they'll be called "returning juniors" next November.

Twin Falls (11-9) is no secret. The Bruins play as well as they shoot. Sometimes that's pretty fair. The reason is that, when Twin Falls isn't shooting well, it tends to overhandle the ball and it isn't a great ball handling team — as in turnovers.

See A-1 on Page C2

## Jerome takes on top-seed jinx

By BRAD BRELAND  
Times-News writer

TWIN FALLS — Sometimes being ranked No. 1 isn't so great. Sometimes being a top seed is no big thrill either.

Jerome has to contend with both the Buhl Indians and Wood River Wolverines as the District 4, Class A-2 boys' basketball tournament starts tonight at the College of Southern Idaho.

The Indians, the second-seed, and the Wolverines, the third-seed, will play Tuesday at 8 p.m. kicking off the tournament.

Jerome, the top-seeded team and the No. 1 team in the state, joins the tournament the next night when the Tigers will play the Tuesday winner at 8 p.m.

The tourney will take a break and resume on February 21 with the loser out game taking place at 7:30 p.m. The championship game is scheduled for February 22 with the extra game slated for February 23, if necessary.

This tournament has a history of being unkind to the favorites.

"I think in my nine years here, the number one seed has gone to the state tournament once," said Ben Allen. "It's not always a good sign."

Both Buhl and Jerome have shown signs of coming back to life for the start of the tournament.

The Indians were in a slump earlier in the season, but in the last quarter in the regular season, they outscored Burley 20-1.

That could mean that Jerome and Buhl are on a collision course to meet

for the third and possibly the fourth and fifth times this season.

"I hope that's the scenario," said Buhl Coach Tom Chivers. "Right now I don't want to overlook Wood River."

Although Buhl finished with a record of 9-11, Chivers has reason for optimism with the Indians lose six games by five points or less.

Jerome had been flying high winning 10 games in a row, but a loss on the road to Mountain Home on Friday ended their winning streak at 10.

Buhl, meanwhile had lost four of its last five contests, before a win Friday over Burley.

Wood River, on the other hand has lost 13 of its last 14 contests.

The winner of the District tournament heads to Boise for the District A-2 tournament March 2-4.

## Strong teams compete in A-4

By BRAD BRELAND  
Times-News writer

JEROME — Who's the favorite and who could be the darkhorse when the Magic Valley Conference gets together for the District 4 Class A-4 Southside subdistrict tournament tonight at Jerome High School gymnasium?

Depending on whom you ask, you'll get any of the four top teams in the conference.

The tournament kicks off Tuesday with Hagerman playing Raft River at 5:30 p.m., Murtaugh meets Hansen at 7:15 and Oakley and Castelford will clash in the 9 p.m. contest.

The tourney continues through this week and next week, culminating with the championship contest on Feb. 24 with the extra game on Feb. 25, if necessary.

At stake for the winner is a berth in the state tournament, in Rigby, March 2-4.

Shoshone, the top-seed and without question the favorite in the tournament, will see its first action on Wednesday, where it meets the Castelford-Oakley winner at 5:30 p.m. That will be followed by a pair of loser-out contests at 7:15 p.m. and 9 p.m.

Being the top-seed and the only team to beat every team in the conference twice should have Shoshone Coach Larry Messick's mind at ease. But the talent in the league has him a little nervous.

"It's going to be wild and woolly," he said. "Talent wise, this is the closest it's ever been."

So close this year, that four teams had to go to the tiebreaker to find who they would play at the tournament.

Hagerman won the coin flip and got the nod over Murtaugh for the second-seed and Oakley wrapped up the fourth seed by virtue of its two victories over Hansen, the fifth seed, to break that tie for fourth and fifth place.

So close this year that Shoshone felt pressure from their perch on top of the conference.

"Murtaugh, Hagerman and Castelford. We've played close all year," said Messick.

The Shoshone squad has two ways they can hurt you. First, you have to look at Jim Messick, who can hurt you with his inside jumper and long range bombs. Secondly, you have the bench strength of the Indians — a bench so strong that any player can take up the slack if Messick is double-teamed or has an off night of shooting.

"Shoshone is the definite favorite and it's anybody after that," said Hagerman Coach Randy Clark, whose Pirates have surprised the entire conference by finishing second, while most coaches thought they could not finish any higher than fourth.

After the Southside tournament is complete, the competition wraps up with the District 4 playoffs to be held in Jerome at 7 p.m. on February 24.

## The morning line

Good morning. It's Tuesday, Feb. 14.

Monday's scores

### Basketball

College  
Georgetown vs. Syracuse 54  
West Virginia 80, St.  
Bonaventure 72

### Prep boys

District 4 Class A-4 Northside Subdistrict tournament:  
Bliss 59, Carey 38  
Richfield 62, Dietrich 58

### Sportslate

### Today

PHIP BOYS' BASKETBALL  
Region III Class A-1 tournament:  
Burley at Twin Falls, 7:30 p.m.

Highland at Minico, 7:30 p.m.  
District 4 Class A-4 tournament, CSI gym:

Wood River vs. Burley 8 p.m.  
District 4 Class A-4 Southside Subdistrict tournament, Jerome High School:  
Hagerman vs. Raft River, 5:30 p.m.

Murtaugh vs. Hansen, 7:15 p.m.  
Oakley vs. Castelford, 9 p.m.  
District 4 Class A-4 Northside Subdistrict tournament, Gooding High School:  
Carey vs. Dietrich, 7 p.m.  
Bliss vs. Camas County, 8:50 p.m.

### SportsNation

6:05 p.m. — Channel 8, NBA basketball: Boston at Houston.

7 p.m. — Channel 13, USBA Cruiserweight Boxing Jeff Lumpkin vs. Wali Muhammad.

8:30 p.m. — Channel 8, NBA basketball: Detroit at Los Angeles Lakers.

## Golden Eagles to scrimmage with Air Force All-Stars

By LARRY HOVEY  
Times-News writer

TWIN FALLS — You could call it an expected College of Southern Idaho bonus, a chance to see the fifth-ranked Golden Eagles against the smartest competition of the season.

Coming to town Wednesday night, that's 7 p.m. at Twin Falls High School gymnasium, will be the best 12 basketball players in the U.S. Air Force.

They will be the final winners of a seven-wide search to represent the Air Force in the annual "Big 12" basketball tournament against the Army, Navy and Marines in two

weeks. It is from that tournament the Armed Forces All-Stars are selected for participation in the National AAU tournament.

The Air Force brought about 100 candidates into Mountain Home two weeks ago for the final service team selections.

"I have talked to one of their players and he told me there was a bunch of talent up there. This particular player (who was the point guard for the Mountain Home Air Base team) said he wasn't sure he could make the team and we feel he is a good player. He told us they had several 6-8 and 6-9 players," said CSI Coach Fred Trenkle.

Trenkle, who played against the Armed Forces All-Stars in the 1967 National AAU tournament as a Golden Eagle, said "this year possibly could be the best individual talent we'll face all year. Our hopes for a good showing would be pegged almost totally to our being added to a team for the last five months while they've been together only for a couple of weeks."

Trenkle said it would be a scrimmage-type competition with five-game rounds at the end of each quarter. It's good for us from the standpoint it will be seeing some new faces and will get us ready for a very demanding swing into Utah Valley and Salt Lake Community this weekend. It also breaks up the monotony of

seeing the same game films and I

And the Air Force said it simply wants to see their team against some quality competition so it will know the areas that need work as they prepare for their tournament. Trenkle added.

Trenkle said the scrimmage is being hosted by Twin Falls High School as a benefit for the Magic Valley portion of the Bidsireball Congress International. The Idaho BCI selects 10 underclassmen each summer to participate in the national BCI tournament in Phoenix. Twin Falls Coach John Astorquia, a BCI member, said a \$1 donation will be sought from each fan viewing the scrimmage.

# Richfield, Bliss win in A-4

**The Times-News**

**GODDING** — Jim Thomas and Spence King hit field goals in the opening 10 seconds to lift Richfield over Dietrich 62-58 and Bliss led virtually all the way in topping Carey 59-35 in the opening round of the Northwest Fourth District A-4 substitute basketball tournament Monday night.

The victory gives Richfield tonight off while top-seeded Cass County comes into play against Bliss at 8:30 p.m. Before that, Carey and Dietrich will collide at 7 p.m. with the loser coming to the end of the season. The Cass County-Bliss winner will take on Richfield at 8:30 p.m. Thursday at Canyon High School after another loser-win battle.

In a game of give and take, both teams led about as much as they trailed and swapped some fairly lengthy scoring bursts in between. The drama started hitting a high

point about three minutes into the fourth quarter when Dietrich erased a five-point lead and went up by one on a Rob Hinnebach field goal. Lane King, who had a cold shooting night but not in the clutch, then sent Richfield back on top before Jennings presented Dietrich with another one-point lead. A free throw by Rob Appell started a series of ties as Lane King and Thomas scored a field goal each to keep Richfield in the fray.

The last tie developed at 58 with Richfield then turning to a deliberate offense that earned a layup for Thomas at the 10-second mark. Richfield's defensive pressure then led to a steal by Spence King, the game's top scorer with 24, and he laid in the winning two seconds remaining.

Bliss went into Carey with the idea of keeping the ball out of Tim Tingey's hands as much as possible.

The Bears used a press through most of the first half and kept at least a man and a half close to the

high scoring Panther. The plan worked early and the Bears broke into a 19-5 lead after eight minutes.

That basically ended the suspense although Carey, sticking with pressure throughout, harassed the Bears into a bunch of turnovers in the second half and played the last two quarters practically evenly on the scoreboard.

Statistically, Bliss Coach Jerry Couch found disquieting the fact that his team shot 44 percent from the field and only 31 percent from the line. The Bears hit just four of 13 free throw attempts.

Carey	51-53-38
Bliss	19-25-38
Carey	19-25-38
Bliss	19-25-38

# Georgetown gets past Syracuse

**LANDOVER, Md. (AP)** — By holding Sherman Douglas and Derrick Coleman in check during the decisive second half, fourth-ranked Georgetown tightened its grip on first place in the Big East Conference.

Charley Smith scored 16 points, including five in a key 13-0 run to start the second half that gave the Hoyas the lead for good, but it was his defense that played the biggest part in Georgetown's 61-54 victory over No. 6 Syracuse on Monday night.

## College basketball

Perhaps as important as Smith's defense on Douglas was the job the Hoyas did on Coleman, who had only six second-half points after scoring 16 in the first half.

"We were switching up on him," said John Turner, who joined freshman Alonzo Mourning in guarding the Syracuse center.

"If he broke open, John picked him up," Thompson said.

## West Virginia 80 St. Bonaventure 72

**OLEAN, N.Y. (AP)** — Darryl Prue scored 18 points as 14th-ranked West Virginia defeated stubborn St. Bonaventure 80-72 Monday night, extending the nation's longest college basketball winning streak to 19 games and remaining unbeaten in the Atlantic 10 Conference.

Prue, a senior, was practically unstoppable down low as the Mountaineers, 20-2 and 13-0, took advantage of a three-guard lineup. St. Bonaventure used extensively in the second half.

With the Mountaineers ahead 40-35 at halftime, Prue scored six of West Virginia's first 10 second-half points as the Mountaineers extended their lead to 50-39.

The Bonnies, 13-10 and 7-7, trailed 56-47 when they rallied with 10 consecutive points to cut West Virginia's lead to 56-53 with 10:10 left. The Mountaineers then settled down and outscored St. Bonaventure 16-7 in the next five minutes.

Ricky Llewellyn, who led the Bonnies with 20 points, had 16 of in the first 14 minutes as St. Bonaventure took a 33-26 lead. But the Mountaineers switched to a zone defense and the Bonnies' offense came to an abrupt halt. West Virginia went on a 14-0 run in the next five minutes and overtook the Bonnies for good.

## Iowa 83 Ohio State 75

**IOWA CITY, Iowa (AP)** — Ray Marble scored 18 of his 24 points in the first half and B.J. Armstrong added 20, including six straight free throws in the closing seconds, to pace No. 15 Iowa to an 83-75 Big Ten victory over No. 16 Ohio State on Monday night.

Iowa, 18-6 overall and 6-5 in the conference, broke a two-game losing streak. Ohio State is 17-7 and 6-5.

Iowa led 44-43 at halftime and scored the first 11 points of the second half. But Ohio State answered back with a 10-0 spurt and got within 55-53 on a basket by Jamal Brown.

# Oklahoma quarterback arrested

**NORMAN, Okla. (AP)** — FBI agents arrested Oklahoma quarterback Charles Thompson Monday night on a complaint of selling cocaine to an undercover agent, authorities said.

FBI spokesman Dan Vogel said Thompson was arrested about 9 p.m. CST Monday in Norman on a federal complaint that he allegedly sold 17 grams of cocaine for \$1,400 to an undercover agent on Jan. 26.

Thompson will appear before a

U.S. magistrate on Tuesday, Vogel said.

Earlier Monday Oklahoma coach Barry Switzer suspended Thompson from the football team, making him the fifth player to be suspended since the NCAA placed the Sooners on three years' probation in December for recruiting violations.

Switzer said he had suspended Thompson and was moving him out of the athletic dormitory pending an investigation and would not comment

further.

Since the NCAA placed Oklahoma on probation, the football program has been plagued by unrelated incidents that have resulted in five suspensions from the team.

Starting cornerback Jerry Parks was suspended when he was charged with shooting with intent to injure teammate Zarak Parks on Jan. 13 in an athletic dorm. Parks is home in Texas awaiting his preliminary hearing and is not returned to school.

# A-1

**Continued from Page C1**

Astoria expects seniors Troy Traylor and Jeremy Willey close to 100 percent after their flu engagement last week. Trenkle was limited to about eight playing minutes at Capital and confessed to still feeling very weak.

Minico started Highland on its season-opening skid with an 83-75 victory in Rupert Jan. 24.

At that time it appeared only a complete collapse would keep Highland from the No. 1 ranking and

that's exactly what Coach Jim Ferguson's crew endured. The idea that the grind of the regular season has taken a physical toll on Minico seems substantiated by a five-game losing skid to end the season.

The Minico-Highland winner will have Thursday off while the Twin Falls-Burley winner advances to Pocatello. Tonight's winners will play Thursday night at the homecourt of the highest-finisher in the regular season standings. That would be the

Highland-Minico loser since they finished third-second, respectively, while Twin Falls and Burley were four and five.

The championship semifinals will be played Saturday while the loser bracket semifinals carry over to Tuesday. The region qualifies one and one-half teams for state, the winner getting the automatic berth while the runner-up meets the Boise area third-place team in a one-game playoff for the other spot.

## Briefly

**2 more CSI track athletes qualify**

**TWIN FALLS** — The College of Southern Idaho's track team qualified two more individuals for the national indoor meet at the Mountain States Games here Saturday.

Freshman Patrice Wisdom qualified for the National Junior College Athletic Association indoor championship by winning the 300-meter dash in a time of 41.6. Teammate Clarence Holland, also a freshman, qualified for the nationals in the 55-meter hurdles with a time of 7:69 seconds.

The meet was held in Holt Arena.

CSI athletes have now qualified for nationals in six different events: freshman Carl Jans in the 55-meter dash, the 55-meter hurdles, the 300 and the 400; Wisdom in the 300 and 400; Holland in the 55 hurdles and sophomore Johnny Menefee in the high jump and the triple jump.

The national juco indoor meet will be held in Lawrence, Kan., March 4-4.

The Eagles also got a second-place finish by Heidi Shanafelt in the 300 (43.4), a third-place by Levy in the 55 (7:25), a third-place finish by Levy in the 200 (25.28), a fifth-place by Levy in the 55 hurdles (8:53), a sixth place by Wisdom in the 400 (59:36), a first place from Ron Stankworth in the 300 (34.88), a third by Menefee in the triple jump (49-11), a fourth by Holland in the 55 hurdles (7:69), a five by Albert Storking in the 300 (36:43) and a seventh by John Roblow in the 55 (6:59).

CSI will participate in a meet in Moscow next weekend.

McCullum was a starting wide receiver when he was cut by then-coach Jack Patera. He is now 36 and retired as a player.

McCullum, who played 10 years in the NFL, before retiring after the 1983 season, halted the decision as a victory.

"I'm ecstatic," McCullum told the Seattle Times. "It's been a long time. The moral victory is very important, but the fact that it took so long is negative."

## Sanders' father meets with NFL

**OKLAHOMA CITY (AP)** — The father of Heisman Trophy winner Barry Sanders said Monday he has met with NFL officials to discuss the player's rights if he skips his final season at Oklahoma State to turn professional.

William Sanders of Wichita, Kan., told The Associated Press in a telephone interview that he believed his son knew he made the trip, but "we haven't talked about it."

Sanders said he planned to go to Stillwater, Okla., either Monday night or Tuesday to talk to his son and tell him what he learned from the visit with NFL officials.

"They said they've never had a case like Barry's before, and that they would like him to submit a letter explaining his circumstances," Sanders told The Atlanta Constitution.

"The NFL people didn't give me any indication whether Barry would be allowed into the league. They wanted to raise the possibility that Barry may not get in."

NFL spokesman Joe Browne confirmed that William Sanders met last Wednesday with Jay Meyer, the league's executive vice president.

"It was strictly an informational meeting about our eligibility rules," Browne said.

## Judge rules Urbe won't be tried

**SANTO DOMINGO, Dominican Republic (AP)** — A judge ruled on Monday that there was insufficient evidence to take San Francisco Giants shortstop Jose Urbe to trial for rape.

The Giants said in a news release from San Francisco that "a blood test performed on the woman also confirmed there was no foundation for the charges against Urbe."

Judge Freddy Matus Nina made the decision after questioning Urbe for more than two hours.

## Fernandez, Mets settle arbitration

**NEW YORK (AP)** — Southpaw pitcher Sid Fernandez and the New York Mets settled their salary arbitration case Monday by agreeing to a one-year contract for \$795,000, a \$215,000 raise.

Fernandez was 12-10 last season with a 3.03 earned-run average and 189 strikeouts in 187 innings. The 26-year-old Fernandez is 55-10 in his four-year major-league career.

He had asked for \$898,000 in salary arbitration and the Mets had offered \$705,000.

## Big Eight reprimands Billy Tubbs

**KANSAS CITY, Mo. (AP)** — Oklahoma coach Billy Tubbs was given an official reprimand by the Big Eight Conference Monday for publicly ridiculing game officials.

During last Thursday's game at home against Missouri, Tubbs asked fans over the public address microphone to stop throwing objects onto the floor "regardless of how terrible the officiating is."

Under terms of the Big Eight's new game rule, a second violation by Tubbs this year could result in Commissioner Carl Jans ordering the coach of the No. 1-ranked team to be suspended for one game.

Big Eight rules say all comments regarding evaluations of officials made by a coach shall be forwarded to the conference. Under no circumstances shall a coach comment publicly or issue statements for public release criticizing an official's performance. Big Eight spokesman Tim Allen said in making the announcement.

"That is the only comment the Big Eight will have."

## Season may be Quisenberry's last

**KANSAS CITY, Mo. (AP)** — Dan Quisenberry, once the premier relief pitcher in the American League, heads to spring training this week knowing it may be his last.

But Quisenberry, who turned 36 last week, isn't giving up without a fight.

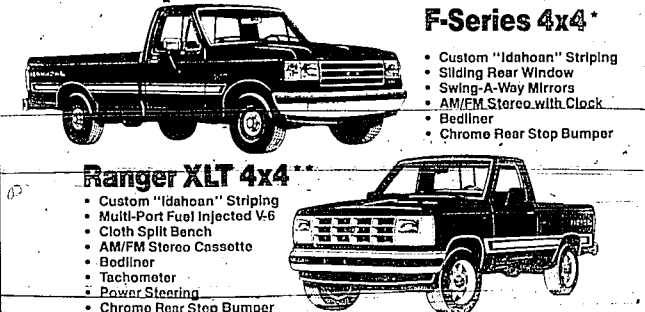
"I think I will pitch well. I think I'm going to have a lot of fun, and I want to face the facts. I don't want to hide from anything or cover anything up," Quisenberry said in an interview with The Kansas City Star.

"I really want to know because there's a lot of things I want to do that are outside of baseball, and I'm ready to pursue them if I can know that this year, this year, this year that I've been covering for most of my life is over," he said.

Quisenberry reports to spring training the 6th year with the St. Louis Cardinals, the team he finished with last season.

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# Business

## Wine is hottest new liquid investment

High quality wine is a relatively new investment that's becoming more and more popular. It's not quite like commodities trading, because there's less risk. And it's a liquid investment in some of the most precious metals, even though it involves a degree of glamor.

"You may think of wine investment as a purchase of a case or two of wine to take home, save for years and hope to sell at a profit - but probably end up consuming."

Obviously, that couldn't be called an investment at all.

Investing in wine works like this: For an agreed amount of capital, you purchase a specified number of bottles or cases of a promising wine. It is stored for you in the conditions of temperature, darkness and the like that allow it to mature to its best potential.

After several years - usually four or more - you sell the wine either through a wine broker or at auction. Then, the profits have lined some of the best California vintners into keeping substantial quantities of their own best years of the market in the hope of realizing the gain themselves several years down the line.

This has long been popular in



**Sylvia Porter**

England, and a few of us have done it here for several decades, and now it is starting to become more widely known and popular," says William Gibson, author of "Liquid Assets" and one of the country's leading experts on investment wines.

"Like any investment it is not a sure thing. But with care you can do very well, and with care plus a degree of luck, you can realize truly impressive profits."

As an example, Gibson points to his daughter's college education.

"My daughter went through college on 100 cases of port," he says. "When she was in 1964, I bought 100 cases of port for less than \$3,000. When she was ready to go to college, it was worth \$90,000."

"It didn't work out that way for my son - he was born in a bad year."

Several different wine investment plans are available. Some specialize in the best California wines, while others concentrate on the top-drawer

French chateaux. There is even talk of a wine-based mutual fund forming in the near future.

How do you invest in wine? Gibson offers these tips:

- Don't even start unless you're invested in wine.
- While the returns on wine investments have ranged from good to astronomical, this is largely because the investors have been very knowledgeable and have backed the right vintages.
- "Lately, the opinion of the wine writers has been very important," Gibson says. "But by the time the news is published, it's too late to get really low prices."
- "Make sure the investment package includes storage and insurance, and that you figure out the costs ahead of time. Wine bottles can break, and storage can be very expensive."
- Wine is usually an investment you want to stay in for a minimum of four years. You can get out before that, but then it may be hardly worth the bother.
- Consider your tax picture. Wine investments can offer substantial advantages, because the appreciation is untaxed until the wine is sold.
- Stick with the best years and the

best chateaux.

"There are only about 50 investment properties in the world," Gibson says. "Those are where the most dramatic appreciation takes place. The secondary chateaux offer wine that involves less of an initial investment, but the increase in value will be less, also."

"Buy case lots if possible because they are easier to sell and because the per-bottle price is generally lower."

"It is possible to visit your wine," explains Gibson. "I'm involved in a project that will offer investments in the best French wines, stored in a perfect natural cave cellar. Investors who visit Paris will be able to visit and even take a bottle with them if they want."

"That idea is a big part of the allure of wine investing. More than just a commodity, it is a tangible item that improves with age."

And coming back from France with a bottle of wine is a far more romantic notion of commodities trading than the trader in pork bellies who brings home the bacon.

Sylvia Porter writes on matters of interest to consumers.

### Legals-Selected offers 002-007

#### LEGAL NOTICE

ADVERTISEMENT FOR STATEMENT OF INTEREST FOR CITY OF POCATELLO GOLF COURSE CONCESSIONAIRE

Statements of interest in becoming the concessionaire for the City of Pocatello Golf Course will be received until 5:00 P.M. February 17, 1989, Mountain Standard Time in the Parks and Recreation Office at the City of Pocatello Municipal Building, 602 E. Sherman, P.O. Box 4169, Pocatello, Idaho 83205. No statements will be accepted after the time specified.

The concessionaire shall be responsible for the daily management, operation, and maintenance of the Pocatello Golf Course. Pocatello's two publicly owned golf courses, known as Highland and Riverfront, shall collect all fees and also be responsible for all other expenses incurred during the operation of the courses. The concessionaire's license shall be for 5 years. It is the City's intention to solicit proposals from those submitting Statements of Interest to submit technical proposals. After reviewing the technical proposals, the City will choose one with which to negotiate a concessionaire license agreement. Selection of a concessionaire will be based on the following criteria: capability; past experience with providing lunch counter operation and golf course maintenance; financial capability; and golf program.

Interested firms or individuals wishing to explain their abilities with regard to the above mentioned criteria when submitting their Statement of Interest.

The City of Pocatello assumes no obligation of any kind for expenses incurred by any respondent to this solicitation. The City might also observe by the City to reject any and all Statements of Interest submitted.

Attest: Peter B. McDougall, City Clerk/Treasurer

Patricia S. Finlayson, Mayor

PUBLISH: February 12, 1989

23. Paragraphs 201-219, Chapter 6) shall apply in the employment of labor for this purpose.

It is the purpose of the Idaho Transportation Board to build the improved and the most economical interstate system consistent with good construction. Necessary equipment and an office organization will be included upon.

Dated February 9, 1989

G.K. Green, P.E.  
State Highway Administrator  
(Chief Engineer)

PUBLISH: February 14, 1989

#### Announcements

#### 002 Lost & Found

Found: long hair haired small female dog, black, tan, white, about 2 years old. Found at City Shelter at 734-8171.

Found: 1-1/2 year old, 12 oz. Pocatello black, male # 026. Call 354-4663.

#### HOUSD POUND NEWS BUY & WEAR A LIFE-TIME LICENSE TWIN FALLS ANIMAL SHELTER

Found Dogs  
1. Pom X, black, female  
2. Lab, white, female  
3. Chihuahua, black, male  
4. St. Bernard X pup, tri-colored male

For Adoption  
1. Border Collie X, black and brown  
2. Lab, yellow, female  
3. Chesapeake X, brown, male pup  
4. Cocker-poo, white, male pup

LOCATED: 139 State W. Open 5-7 pm daily Monday thru Friday 734-0860 ext. 284

#### Valley beans

Great northern beans, 25.00  
Phase: Mar 1989  
Phase: May 1989  
Phase: Oct 1989

West price area given daily by Bangors. Other grain prices are an average of several Magic Valley dealer quotes obtained weekly.

#### Grain futures

CHICAGO (AP) - Grain and soybean futures prices rose Monday.

Grain prices were up on the Chicago Board of Trade.

The contract for wheat, with one cent to a cent basis, with March at \$2.64, a cent lower, and soybeans were up one cent to 15c, with March at \$7.25.

#### DJ Range

NEW YORK (AP) - Oil prices fell Monday.

Crude oil prices fell on Monday.

#### Metals prices

NEW YORK (AP) - Metal prices fell Monday.

Aluminum prices fell on Monday.

#### Local interest stock quotations

Stock	Close	Chg.
Albertsons	41 1/2	+
Blr Corp	5 1/2	+
Conagra	30	+
Coors	16 1/4	-
Duff & Phelps	8 1/2	-
First Sec. Banc	25 1/4	+
J.H. Heinz	48 1/4	+
Idaho Pwr. Co.	22 1/4	+
Long. Fiber	63 1/2	+
Moxter	4 1/2	+

#### Closing commodity futures

Month	Commodity	High	Low	Close	Change
Apr.	live cattle	74.75	74.20	74.60	+ .38
Apr.	live hogs	75.75	75.00	75.57	- .18
Mar.	feeder cattle	62.80	62.25	62.72	+ .57
Mar.	live hogs	61.25	61.50	61.42	- .18
Mar.	corn	2.67	2.63 1/2	2.65	+ .01
Mar.	soybeans	7.50 1/2	7.32	7.35	- 11 1/2
Mar.	silvers	585.50	576.00	583.50	- .08
Feb.	gold	336.50	338.20	338.80	- 6.10
Mar.	copor	105.64	102.75	103.24	- .31
Apr.	platinum	539.00	518.00	525.00	- 7.70
Mar.	sugar	10.64	10.27	10.34	- .31
Mar.	Treasury Bills	91.48	91.38	91.45	- .09
Mar.	Treas. Bonds	68.18	68.13	68.25	- .24
Mar.	D-mark	54.46	59.53	53.59	- .54
Mar.	S-franc	64.17	62.99	63.65	- .76
Mar.	J-yen	78.00	77.92	78.05	- .51
Mar.	crude oil	17.41	17.65	17.11	- .23

Quotations from Sinclair and Co.

#### 003 Special Notices

Valentine Special  
Breast Cancer Pregnancy Risk  
Rozon, 5 miles south of Bonanza, 367-6364

#### 006 Personals

#### ALCOHOLICS ANONYMOUS

Call 733-4930

#### DIAL-A-DATE

1-975-1111

#### HOTLINE - 733-0122

A problem is not a problem when shared. Mental Health Association, 5pm to 7pm 24 hours on weekends.

Outcall Massage  
We come to you  
Call 734-8231

#### OVEREATERS ANONYMOUS

T.F. Storme, 733-9113

PREGNANT-NEED HELP?

Free pregnancy testing available. Home Pregnancy Clinic and Chris Center, 733-7472. 24 hours a day. Wanted: high risk jobs, for risk pay. 324-2817.

#### Selected Offers

#### 007 Jobs of Interest

733-2009 professional reformer service/correction planning. 5000 N. Main Street, 733-2009.

Accepting applications for a bilingual position with a 21st century American company. Accepting applications for a bilingual position with a 21st century American company. Accepting applications for a bilingual position with a 21st century American company.

#### 008 Lost & Found

LOST: Missing since Wed night, 200 pound Rottweiler, white faced hybrid, please call 733-7475.

#### Jerome Dog Log Available For Adoption

1. 1 female Old English Sheepdog, grey/white, 7 mos. 1:30pm-2:30pm

Shelter located on 1 mile west road, use the entrance to Snowdrift. Proceeds from the road from KRR Radio.

300 dog licenses may be purchased at the City Water Office.

Call 324-8436  
If no answer 324-4313

#### Attention

Long-haul auto drivers. If you're not being paid at least \$0.50 per labor hour, call Rocky Morris at 734-6252.

3000 ft of I-84. 5:00-6:00 PM. I-84. 5:00-6:00 PM. I-84. 5:00-6:00 PM.

CLAYNE A.  
A Valentine wish for you is here, expressing my feelings when you are near.  
Your hugs, your kisses, your warm smile, make our time together very worth while.  
Happy Valentines Day!  
Love Paula

You shot an arrow right through my heart. And won my love right from the start. Time with you, has been time well spent. You're my friend, I love you, Brenda. Together, Forever! Happy Valentine's Day. Love Paula





Rentals-Merchandise

051-092

GET BOLD

Add attention-getting drama to your classified ads in The Times-News when you display a keyword in bright boldface type...

Use it to make your ads stand out in the crowd.

1985 NISSAN 4X4 Power steering, power brakes, air conditioning...

1985 NISSAN 4X4 Power steering, power brakes, air conditioning...

Point Sizes Available: BOLD 10pt, BOLD 12pt, BOLD 18pt, BOLD 24pt, BOLD 36pt. NOT BOLD 10pt, NOT BOLD 12pt, NOT BOLD 18pt, NOT BOLD 24pt, NOT BOLD 36pt.

The Times-News Classifieds 733-0626

051 Unfurnished Houses: 3 bedroom, all electric, 105 Brook Lane...

051 Unfurnished Houses: JEROME RENTALS 1-3 bdrm, \$125 a up Valley View Ranch...

052 Furnished Apts. & Duplexes: A 1 bdrm, \$155, 734-4070. Bachelor apt, living rm, bath, kitchen...

054 Unfurnished Apts. & Duplexes: A cozy 1 bedroom, \$155 a month including water, sewer, garbage...

051 Unfurnished Houses: 3 bedroom, all electric, 105 Brook Lane...

051 Unfurnished Houses: JEROME RENTALS 1-3 bdrm, \$125 a up Valley View Ranch...

052 Furnished Apts. & Duplexes: A 1 bdrm, \$155, 734-4070. Bachelor apt, living rm, bath, kitchen...

054 Unfurnished Apts. & Duplexes: A cozy 1 bedroom, \$155 a month including water, sewer, garbage...

054 Unfurnished Apts. & Duplexes: Clean 2 bdrm, 1 bath, appls, city utility paid...

054 Unfurnished Apts. & Duplexes: 2 Bedroom, appliances, utility with washer & dryer...

055 Roommates Wanted: Female roommate wanted, 1204 W. 4th St...

067 Miscellaneous For Sale: 250 lb truck propane tanks with full dougals and accessories...

067 Miscellaneous For Sale: 250 lb truck propane tanks with full dougals and accessories...

065 Office & Business Rental: 124 Blue Lakes South, 2 1/2 floors, 1800 square foot plus storage...

067 Miscellaneous For Sale: 250 lb truck propane tanks with full dougals and accessories...

074 Musical Instruments: 4 year old Wurlitzer piano with matching bench...

074 Musical Instruments: 4 year old Wurlitzer piano with matching bench...

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081 Furniture & Carpets: Moving? Furniture, appliances, etc. Call 734-5265...

081 Furniture & Carpets: Moving? Furniture, appliances, etc. Call 734-5265...

081 Furniture & Carpets: Moving? Furniture, appliances, etc. Call 734-5265...

081 Furniture & Carpets: Moving? Furniture, appliances, etc. Call 734-5265...

090 Pals & Supplies: AKC Bassett-AKC mixes, 23 Pals, photo. Call 734-1456...

090 Pals & Supplies: AKC Bassett-AKC mixes, 23 Pals, photo. Call 734-1456...

090 Pals & Supplies: AKC Bassett-AKC mixes, 23 Pals, photo. Call 734-1456...

090 Pals & Supplies: AKC Bassett-AKC mixes, 23 Pals, photo. Call 734-1456...

Service Guide and Directory: A large grid listing various services such as 'ADVERTISE YOUR SERVICE SPECIALTY IN THIS DIRECTORY', 'REPAIR SERVICES', 'MERCHANDISE', 'MOTORCYCLES', 'CAMPER TRAILERS', and 'CAMPING'. Includes phone numbers and descriptions for each category.

The Times-News Classified Order Form: A form for placing classified advertisements. It includes instructions on how to use the form, pricing information, and contact details for the newspaper's advertising department.

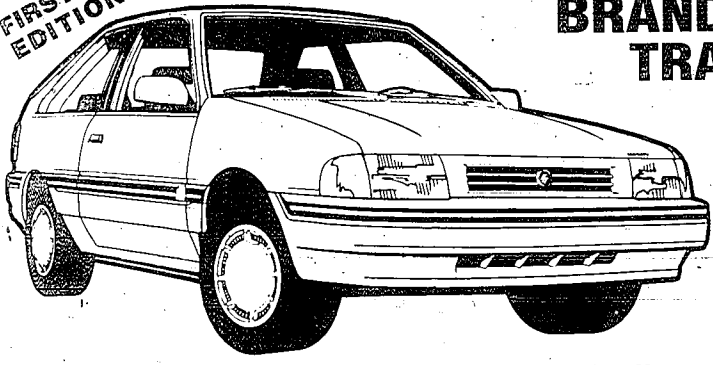


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## 100,000 MILE WARRANTY!

**FIRST EDITION**

### BRAND NEW 1989 MERCURY TRACER SPORT COUPE



- Front wheel drive
- Radial tires
- Power brakes
- Tinted glass
- Rear window defroster
- Floor mounted transmission
- Heavy duty battery
- Full console & storage tray
- AM/FM stereo
- Rear window/wiper
- 16 oz. cut pile carpet
- Front bucket seat
- 50/50 split fold rear seat
- Front and rear mud guards

**\$14592 PER MO.**  
NO MONEY DOWN

Built especially for Theisen Motors and Specially priced by Theisen Motors. With 68 standard options at no extra cost:

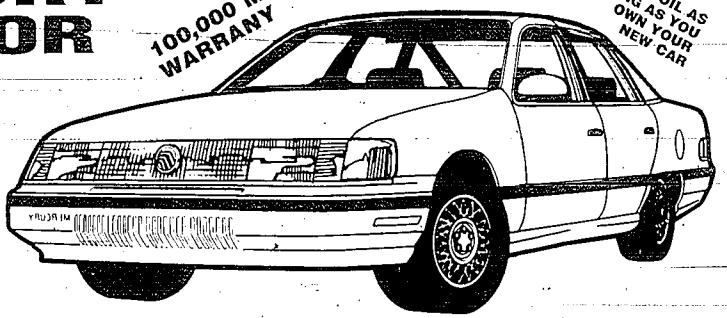
### 1989 MERCURY SABLE 4 DOOR

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- Oxford white
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- AM/FM stereo
- EFI V-6 engine
- Radial tires
- Interval wipers
- Deluxe wheel covers
- Deep well trunk
- Waring chimes
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- Armor plated
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WAS \$16,991 YOU PAY ONLY \$12,888

**YOU \$ SAVE 4103**

100,000 MILE WARRANTY



FREE OIL AS LONG AS YOU OWN YOUR NEW CAR

JUST LOOK AT THE OPTIONS!

### 1989 MERCURY GRAND MARQUIS

FREE OIL AS LONG AS YOU OWN YOUR NEW CAR

100,000 MILE WARRANTY



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- Speed control
- Power steering
- Power brakes
- Power lock group
- Automatic overdrive transmission
- Illuminated entry system
- Rear window defroster
- AM/FM stereo cassette
- Vinyl roof
- All season radials
- 6 way power seats
- Accent Hood stripes
- Illuminated Visor Mirrors
- Turbine spoke alum. wheels
- Air conditioning
- Front and rear mud guards
- Power windows
- Light group
- #M-30

WAS \$20,336 NOW FOR ONLY \$15,990

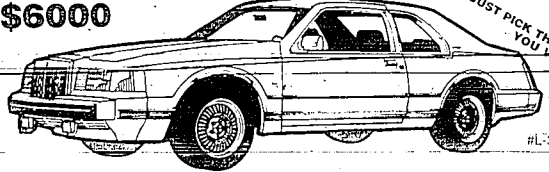
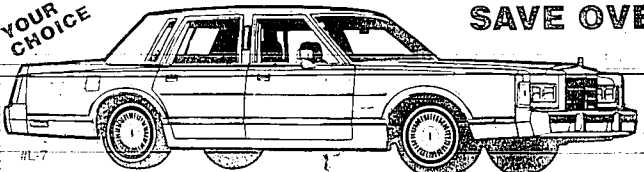
**YOU \$ SAVE 4346**

JUST LOOK AT ALL YOU GET!

YOUR CHOICE

SAVE OVER \$6000

JUST PICK THE ONE YOU WANT!



#### 1989 LINCOLN TOWN CAR

#### 1989 CONTINENTAL MARK VII

- 5.0 litre V-8 engine
- Automatic overdrive transmission
- Power steering
- Power brakes
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- Tilt steering
- Waring chimes
- Special lite group
- 6 passenger seating
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- Halogen Headlamps
- Power deck lid release
- Deluxe interior

TAKE YOUR CHOICE \$23,787 PICK THE ONE YOU WANT!

Emmett Harrison's

The Legend Continues... Our Reputation Grows

# THEISEN MOTORS

For Years and Years The Easiest Place In The World To Buy A Car

701 Main Ave E.

Twin Falls

733-7700



Valley life D4  
Dear Abby D4

D

## Cute pet names aren't for everyone

Recently I made the alarming discovery that a friend of mine who is huge and hairy is called 'Pooh Bear' by his wife.

Let me run that by you again: Pooh Bear.  
The guy is 6-5 and 260 and looks like Bigfoot's twin brother, except that Bigfoot is probably more clean-shaven.

And his pet name is Pooh Bear. Of course, my friend did not volunteer this information.

What happened was, I was in his office one day when the phone rang. As he was busy wrestling with a monumental business decision—whether to use a staple or paper clip on his lunch order—he asked me to answer the phone.

This turned out to be a huge mistake on the order of Custer's scouts giving the "All Clear" sign.

"Pooh Bear? Is that you?" said a voice on the other end.

"Hold on," I said. "I'll see if I can drag him away from the Tigger, Piglet and Christopher Robin apparatus."

Needless to say, my friend was

### Perspectives

Kevin Cowherd

**This guy looks about as cute and cuddly as a stand-up freezer. I mean, if you think he's cut and cuddly, you must think Ernest Borgnine ranks right up there with Bambi in the adorable department.**

mortified when he got off the phone. "You won't tell anyone about this, will you?" he said.

"Absolutely not, Pooh," I said. "You can trust me."

Naturally, the minute I left his office, I told the first 10 people I could find.

We all had a good laugh and then someone said: "Hey, you should put this in the newspaper."

"Gee, I couldn't do that to Pooh Bear," I said.

"Sure you could," they said. "We'll buy you a beer."

So Pooh, this one's for you.

The thing about pet names is that they should at least loosely correspond to some physical or emotional characteristic of the person so named.

Which is what baffles me about, um, Pooh.

If there is anyone in the world who should not have the pet name of Pooh Bear, it's this guy.

He looks like someone whose parents once said: "Forget the Gerber's strained peas. Let's see how he does on anabolic steroids."

Apparently he did just fine because by the age of 10, the kid was routinely mistaken for a baby Sequoia in sneakers.

The age of 10, coincidentally is also about the time his started shaving. The age of 11, apparently when he stopped shaving, as evidenced by his long, flowing beard.

This, coupled with his unique hair style—sort of a retro-Manson look—gives him a wild, Grizzly Adams-with-a-hangover countenance.

So I don't see how anyone without severe cataract problems would call him Pooh Bear.

As I recall from childhood literature, Pooh Bears are supposed to be cute, cuddly creatures.

This guy looks about as cute and cuddly as a stand-up freezer.

I mean, if you think he's cute and cuddly, you must think Ernest Borgnine ranks right up there with Bambi in the adorable department.

Be that as it may, somewhere along the line, my friend's wife apparently decided she needed a pet name for him.

No doubt she racked her brain long and hard, discarding such obvious pet names as "Blackbeard" and "Sasquatch."

Finally—and I'm just guessing here, who knows the thought process that goes into these things—she decided on "Pooh Bear."

## Coleman sues parents

The Associated Press

SANTA MONICA, Calif. — "Diff'rent Strokes" star Gary Coleman, who turned 21 Wednesday, is suing his parents and former business adviser, claiming they got too much profit from his financial success.

The suit, filed Tuesday in Santa Monica Superior Court, alleges that Anita DeThomas, W.G. Coleman and Edmonia Sue Coleman diverted to themselves profits and assets earned by Coleman.

The actor also claimed that Ms. DeThomas and his parents caused his assets to be managed and invested unwisely.

Coleman, who started his acting career when he was 5 years old, portrayed the character Arnold Jackson on "Diff'rent Strokes," a television series designed for him in 1978. He also appeared in several movies, including "The Kid from Left Field," "On the Right Track" and "Playing With Fire."

Born with a defective kidney, Coleman has undergone two transplants.

His suit did not specify what compensation he was seeking. It did state, however, that Ms. DeThomas got more than the 5 percent she was entitled to as his business adviser and his parents more than the 20 percent they should have received as his personal managers.

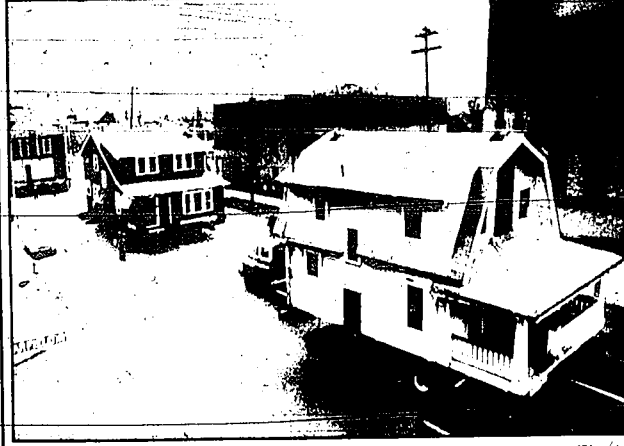
Coleman said in the suit that he believed his parents were unduly influenced by Ms. De-



## Cold drink

Cris Thomle of Portland tries to get a drink from a water fountain in Portland at Pioneer Square but finds the water frozen.

AP Laserphoto



## Moving day

Saturday's parade of homes along Broad Street in Columbus was a moving experience. The first of 20 homes that will be moved to city-owned lots for renovation made the trip to the east side of the city where they will be renovated and sold to first-time buyers.

AP Laserphoto

# Gregory Hines does what he does best in new movie — tap

By STEPHEN HUNTER  
The Baltimore Sun

WASHINGTON — Gravity seems to work more ardently upon Gregory Hines than upon the rest of us mere humans, as if it somehow cures about him personally. It has elongated his body, drawing his limbs and his face out and so he approaches in the visage something like a bean-man or a serious, elegant stork.

But if gravity has worked this peculiarly upon him, perhaps that is the price he pays to go into its dysfunctional mode when he dances. For those magical moments, he seems to hover about an inch off the ground. Dancing, Gregory Hines is one of the most impressive men on earth, with feet speed that is blinding and intensity that is mesmerizing and power that is intimidating.

Hines is on the road these days publicizing "Tap," in which he stars as a bad-boy tap dance genius torn between his art and the faster, flashier life of a burglar. And if the plot is not exactly the best thing about the film fit calls up about 600 other movies, notably 1939's "Golden Boy," and is completely disposable, the dance indisputably is, particularly as it honors and records the great tap stylings of the now elderly variety show artists who were the state of the art in the late '40s and all through the '50s, an era now regarded as the golden era of tap.

The movie's best moment gives such great dancers as Bunny Briggs, Arthur Duncan, Harold Nicholas (of the Nicholas Brothers), Sandman Sims and Jimmy Slyde the room and time to show what magic still lurks in those old limbs, even the old limbs of Sammy Davis Jr., who gives his best performance in years.

Hines himself was a victim of the great moment when tap died. All through the '60s, he and his brother Maurice and their father had toured as "Hines, Hines and Dad," and although just a teen-ager, he was there when the jobs all but dried up as a consequence of rock 'n' roll, which of course was too loud to permit the speed and subtlety of the tapping to be heard.

Unlike the others, he was able to find other show-biz outlets, got into several Broadway shows and ultimately (and charmingly) into the movies, where the parts have been steadier and bigger.

"We thought it was important to pay tribute to these men before they were gone," Hines said in a recent interview here. "And when (writer-director) Mick Castle came to me with the idea of the film, I saw right away that it would give us that opportunity."

Hines thought it was particularly crucial to respect the dancing in the shooting.

"We always try and show the full

• See HINES on Page D2

# French losing battle against Françlais

By JEFFREY ULBRICH  
The Associated Press

PARIS — One recent morning, a newscast on France Inter radio carried a story about "le dumping" by the Japanese on European markets. The newspaper Liberation had a headline saying a top politician was in "les starting blocks" for coming elections. In the afternoon, "an outsider" won the day's top horse race.

For years the French government has been battling the creeping invasion of English without much success. Every time a new French word is invented, such as "logiciel" for computer software, or "cadreur" for cameraman, six new Englishisms pop into the language.

"Couch potato" has yet to gain currency in France, but it can't be far away. An article in Le Monde about American television introduced the term, calling such a person "une patate de canapé."

Most French profess to hate Françlais. On the other hand, might in use. From morning to night, in newspapers, on radio and in conver-

sations, one is bombarded with "le marketing," "un challenge," "le sponsor," "un leader," or "un self-made-man."

Successive governments have made fighting Françlais their official policy, creating a series of organizations to counter it.

The most recent is the Commissariat General de la Langue Française, which emerged in 1984 with the job of "the defense of the French language." The agency has just published the fifth edition of its dictionary of official neologisms.

The 2,933 neologisms — new French words — in the book are mandatory for use in all ministries, official correspondence and documents. But getting the public to accept them is another matter. The folks at the Commissariat have no enforcement power; usage, not policy, determines the success or failure of a word.

"It is out of the question that we play the role of policing the language," said Bernard Billaud, the Commissariat's chief wordmaster.

• See FRANçLAIS on Page D2

# Universities try to woo 17-year-old grad

By JOHN DIAMOND  
The Associated Press

CAMBRIDGE, Mass. — As thousands of American teen-agers struggle with the complexities of basic algebra, a 17-year-old English girl is being wooed by Harvard and several other universities to lecture and continue her mathematical research on such subjects as quantum groups and statistical mechanics.

Ruth J. Lawrence, of Oxford, England, is manipulating some of the most complex concepts in mathematics. Her work has taken her to the outer fringes of theoretical physics and mathematics, such subjects as knot and string theory, and the connections between the world of particle physics and mathematics.

She entered Oxford University six years ago and by age 13 had her degree. Today she is working on her doctorate and has long since caught the attention of the world's top mathematicians.

Lawrence has already taught students at Oxford on a tutorial basis. If she accepts a position at an American university it will be mainly to conduct research. But she said she might lead a seminar or

deliver an occasional lecture. In addition to Harvard and Berkeley, Princeton's Institute for Advance Study is interested in bringing Lawrence in for a year.

It all began not in some exclusive British school but in Lawrence's own home in Oxford, where her father, Harry, a computer consultant, gave Ruth her entire pre-Oxford education.

"I was always dealing with adults when I got to Oxford. I fitted into the atmosphere. ... He didn't use any textbooks. He taught me totally himself," she said Wednesday while visiting Harvard with her father.

Lawrence got top scores on her Oxford-entrance exam. "It was at that point, her father said, "it was obvious to me that she was a little better than most."

Once at Oxford, Lawrence studied under Sir Michael Atiyah, Royal Society Research Professor at Oxford and "one of the great mathematicians of the world," according to John Addison, chairman of the mathematics department at the University of California at Berkeley, one of the schools recruiting Lawrence.

more interested in talking about the vast unknown in the world of mathematics than dwelling on her accomplishments.

"When I was taught mathematics in the beginning I was interested in it. I just liked it. I didn't think it was anything special," Lawrence said.

Now, Lawrence says, "The age thing really does not matter for more than the first two seconds. ... I talk to mathematicians as mathematicians and I think they talk to me in the same way."

Addison, Berkeley's math chairman, has been tracking Lawrence's career for the past seven years. "Word was certainly getting around in the mathematical field that there was this very unusual prodigy," Addison said.

Lawrence just spent four weeks in California attending a prestigious mathematics conference at the Mathematical Science Research Institute, also in Berkeley. The discussion among scientists and mathematicians from around the world focused on the relationship between physics and mathematics. Lawrence's area of concentration, Addison said, is quantum mechanics.

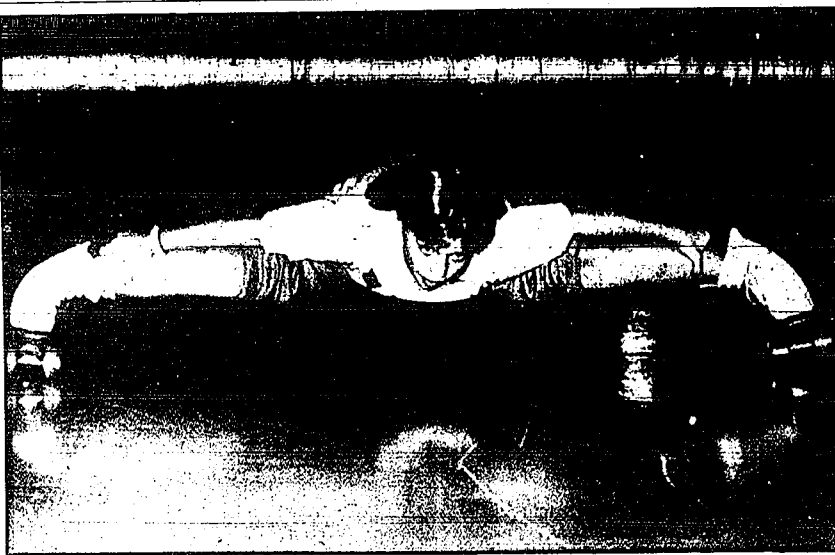


Ruth Lawrence is being wooed to continue her research

AP Laserphoto

• See GIRL on Page D2

• See NAMES on Page D2



**Flexible**  
Ten-year-old Kelly Salsbury of Bangor, Maine, does an unbelievable high bar. Salsbury won the Friday rink.

## Names

Continued from Page D1  
of like you see in the cartoons.  
And she said: "Pooh Bear! He looks just like a Pooh Bear!"  
It's amazing how the human mind works.  
Clearly, though, my friend's wife did not bother to run this pet name by anyone else.  
She never approached any of their friends and said: "I'm thinking of

calling Bill 'Pooh Bear.' What do you think?"  
Because if she had come to me, I would have told her the truth.  
I would have said: "Listen, your husband is to Pooh Bear what Fidel Castro is to Kermitt the Frog."  
"If you want to call him Pooh Bear, fine, be my guest. But that is about the most incongruous pet name I

have ever heard in my life. I suggest a quick trip to the nearest Pearl & Vision Center."  
I don't know how she would have handled this kind of frank, open discussion, but that's what friends are for.  
Anyway, there's no sense dwelling on it, because the woman went with her gut feeling.

Instead of seeing a huge guy with a bad haircut, she saw a Pooh Bear. I don't know, maybe they don't have mirrors in that house.  
But don't worry, Pooh. Your secret's safe with me.  
I wouldn't tell a soul.

Kevin Coched writes for the Baltimore Evening Sun

## Hines

Continued from Page D1  
figure and to follow the moves completely and not do anything with the editing. We let the dancers do the entertaining, not the cameraman or the editor.  
There is even a sequence that might be described as Hines' revenge. As a tap dancer, he was irritated many years ago when trying out for a Broadway show to be told to stick to the routine rather than to improvise. For a great dancer, tap is like jazz. A series of improvisations that lead into further permutations.

But the thrust of the Broadway show is toward control and conformity.  
"I used to drive me crazy," he said with a laugh. "You've got 50 dancers up there and they're all simultaneously doing steps that any dancer learns on the first day of class. You can't even see their feet. But the audience goes crazy."  
He laughed again. "But to a real tap dancer, that's not a tap. That has nothing to do with tap."  
In the film, his character, forced to undergo this humiliation, finally gets completely teed off and assaults

the director.  
"All right, I didn't get that mad," said Hines, remembering, "but I was plenty mad."  
Although no longer strictly a tap dancer — he has had straight roles in films like "Running Scared" with Billy Crystal and "Off Limits" with Willem Dafoe — Hines remains fascinated and provoked by the art form.  
Asked where the skill begins, he replied thoughtfully. "It has something to do with an ability or an enthusiasm for percussion. I happen to

notice that there's a real correspondence with drummers; many drummers become tap dancers and many tap dancers become drummers.  
The other thing is that it seems to demand the talent or the ability to do different things with different sides of your body. Some people have that ability from the start; others can never master it. It's funny: Nick Castle is the son of a great tap dance choreographer (Castle's father worked with both Gene Kelly and Fred Astaire in the '50s at MGM), but he's a terrible tap dancer. He couldn't tap dance to save his life!"

## Franglais

Continued from Page D1  
"Our role is to raise consciousness."  
Many feel that the adoption of foreign words enriches a language, within limits.  
"All loanwords borrow words," Billaud said. "It goes in the other direction too: It is not so much a problem of borrowing words as it is a matter of 'naturalization' of the word borrowed and the spirit of the word to make it really French."  
Fewer than 2,500 official neologisms is not a particularly distinguished showing for nearly 20 years of work by the Commissariat and its predecessors. But word-making is a long process.  
"We have to consult specialists, find a word, perhaps consult with the Academie Francaise," says Billaud, referring that oldest of the guardians of the language it was created by.  
Richelieu in 1655. Billaud also acknowledges that there are "serious gaps in the dictionary."  
English-speakers are constantly amused by the struggle.  
The Commissariat has decreed that "un bulldozer" (shoo-bee-zair) will now be a "bouteur"; journalists no longer get "un scoop," but an "excuse-rite"; pilots no longer work in "un cockpit," but in a "habitatec."  
Officialdom also has tapped "zapping," the term used here for TV channel jumping. It has replaced it with "sauter-chaine," which literally means "channel-jump."  
It has substituted "tuteur" and "bouneur" for tweeters and woofers on stereo sets. But try as it might, it has never been able to get people to

use "Agetac" — the French version of the acronym GATT (General Agreement on Tariffs and Trade), and "bande video promotionelle" just doesn't beat "un clip." Un clip refers to any promotional video, especially music videos.  
The word factory also has failed to come up with satisfactory replacements for "le look," when referring to image; "le stress" for day-to-day pressure; "le sandwich" or "un bio-jean."  
Perhaps more unusual are English words that, when absorbed into French, lose their original meaning, such as "le forcing," which is to apply pressure, or "un gadget," which can even be applied to a government minister or program, meaning "something just for show."  
The real irony is when English speakers steal a French term, like "savoir faire," and the French retaliate by swiping "know-how." "The same can be said of 'rendezvous' and 'meeting.'"  
"Most of all are the sweatshirts and imitation-American high school jackets, where the fashion is to have English words written on them, no matter how nonsensical, such as "Athletic Sporting Team," or "Bubie Bear Club." Then there's the sweatshirt that says "Scoop Entrainement Winter," which has no meaning at all and is a spoof on the proliferation of English words on sweatshirts. ("Entrainement" is French for training.)  
"Why this fascination with English?"  
"Much of the usage of English is snobbism," said Billaud, speaking in

French but slipping into an Englishism — "snobbism," which has made its way into the French dictionary.  
"It takes a psychoanalysis of the French-people, who have always been impressed by what comes from the outside," he added. "It is evidently a phenomenon resulting from the decline of France in the world since 1939. France is conscious its influence has diminished. It is trying to find compensation. English plays this role."  
The French want to be modern, and English is a sign of modernity.  
The Honeymoon  
Early man captured a wife and kept her until the moon completed a 30-day cycle. During this time they drank a honey brew. Hence, Honeymoon.  
Your Wedding's Coming Feb. 24th

## Girl

Continued from Page D1  
for a possible French position at Berkeley and found her a very nice person. Sometimes prodigies end up being kind of strange or eccentric. I didn't sense that.  
Harry Engras said he taught his daughter at home so she could "reach her highest potential. He is using the same method in teaching his other daughter, Rebecca, 15, who is some-

thing of a piano prodigy, with one British Broadcasting Corp. concert under her belt.  
To the inevitable question of whether Ruth feels she has missed out on childhood she answers unequivocally: "I've had a very enjoyable childhood. I've had so many opportunities I wouldn't have had if I were the ordinary route."

# Diaper company demands money back from county

OGDEN, Utah (AP) — Kimberly-Clark Corp. is seeking a \$173,000 tax refund from Weber County, saying the diaper-making business is so competitive that plant renovations did not improve its share of the market.  
One of the corporation's seven U.S. plants sits in the north end of Weber County. Hugg, half-black-long diaper "converter machines" or "diaper lines" process raw materials into disposable diapers amid secrecy that might rival a defense installation.  
The diapers emerge untouched by human hands at the mechanized plant. Visitors are processed through a security section at the plant only after they have clearance.  
Often only Kimberly-Clark's Wisconsin headquarters can spring a visitor's badge loose to let someone inside the building housing Weber County's No. 1 taxpayer.  
Which is the route the county assessor's office had to take during negotiations over appraisal of equipment renovations at the plant.  
"They're pretty secretive about what they're doing. Nobody knows what's going on in there but them," said Doug Freeland, deputy county assessor over personal property. "It's a highly competitive business."  
The corporation is seeking a \$173,000 refund from the county on its personal property taxes paid in 1987 and 1988. It will likely be granted next week by the Weber County Commission, meeting as the county board of equalization, according to the assessor's office.  
The plant's total taxes for 1987 totaled more than \$1.2 million, said Randy Keller, assessor's administrative assistant. That included more than \$650,000 on the equipment, topping by far the more than \$200,000 in taxes on the real estate.  
Kimberly-Clark wants the \$173,000 refund because the corporation feels renovations made at the plant to update equipment should not increase its tax assessment as much as it has, Freeland and Keller said.  
In negotiations that began in late 1987, they said, the corporation argued successfully that renovations chiefly giving the diapers a new hour-glass shape and adding the "super absorbent pad" that is sweeping the industry did not increase Kimberly-Clark's share of the market.  
The changes only allowed Kimberly-Clark to avoid falling behind in the diaper game, to keep up with the technological advances in keeping baby dry.  
"The position was that if they didn't make the modifications, they wouldn't be competitive," Freeland said. "And if they don't stay competitive, they go out of business. If everybody else is switching to the super-absorbent pad, they have to just to keep up."  
The assessor's office already has agreed to the \$173,000 "obsolescence adjustment" for the corporation.

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Dale Cuckley	733-6233	Nancy Paine	733-5451
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# Paraplegic forgives fiancée for shooting

HILLSBORO, Ore. (AP) — A year ago, Richard Greene fired five rounds from his .308 caliber semiautomatic rifle into his girlfriend's retreating pickup and left 25-year-old Gina Thompson a paraplegic. Today, the couple plan to be married.

"I knew it wasn't Rick at the time," Thompson told The Oregonian. "When I first realized I got shot, I thought, 'You shot me.' But I forgave him for it. I knew he wasn't aiming to kill me. If he had, I would be dead."

Greene, 34, who makes a living by salvaging firewood from logging sites and lives with Thompson in a rented home in Hillsboro, blamed the shooting on a methamphetamine binge that kept him awake for five days.

"I was denying that I had a problem," he said. "I didn't care about anything but crank and money."

The shooting occurred Feb. 28, 1988, around noon. Greene was screaming at Thompson to "get out of here." As she drove slowly up the driveway, he ran into his trailer, grabbed the rifle and touched off five rounds.

The truck lurched to a halt and rolled slightly backwards.

"I think you shot me," Thompson said. "Get me to a hospital."

Greene said he meant to shoot only the tires of the truck. But when he realized he had shot Thompson in the back leg called 911 for help. The call was disconnected when a hand-spliced telephone wire unraveled.

With the help of a friend, Greene lifted Thompson into the bed of a truck for the drive to the hospital.

"I just told her to think 'life,'" he said. "I was freaked out that I had shot her. The only thing I was thinking about was keeping her alert."

Thompson spent two months in the hospital and was sent home in a wheelchair.

Greene was taken to jail, where he stayed for two weeks.

Greene originally was charged with attempted murder and first-degree assault. But because Thompson did not want him prosecuted, he eventually pleaded guilty to second-degree assault and possession of methamphetamine. He was placed on probation for five years and fined

\$500.

In the months since the shooting, Greene said he quit methamphetamine cold turkey and now regularly attends Narcotics Anonymous meetings.

"Right when she told me, 'I think you shot me,' that was it," Greene said. "Look what happened. It's right in front of us, every day."

Officials involved in the case assumed Thompson would seek a restraining order to prevent Greene from coming anywhere near

her again. Instead, she convinced a judge to name Greene her caretaker.

"The arrangements are rather unusual, I would have to admit that," conceded Greene's lawyer at the time.

Thompson said she has been scorned by friends "who believe Greene pretends to love her only to avoid incarceration and to profit from her Social Security benefits."

"My mom's had a real hard time dealing with it," Thompson said. "But I feel he wouldn't be here if he didn't want to be, and neither would I."

Thompson said her mother has refused to visit the couple's home since the shooting.

"I'm here because I love her, and that's the bottom line," Greene said. "She's a strong, good person."

While the couple are living together without formal vows, they both share the belief that "we're just glad to be good to each other" and do plan to marry eventually, Greene said.

While the pair have been living quietly, Thompson and Greene have been approached for rights to their story by media groups, including Fox Studios and the National Enquirer.

"I don't know how I'd feel about that," Greene said. He said he'd prefer not to profit from the shooting, but may reconsider if the couple is unable to pay several thousand dollars in medical expenses not covered by welfare.

The couple also share a belief that Thompson will recover.

"They told me I'd never walk again, but I don't believe them," she said.

"That's what we pray for every night," said Greene. "To get her back to full mobility."



Heads up

Ken Brokaw pokes his head through the ceiling to talk to Ray Corey as the two installed a light fixture in the lobby of the Lincoln building in downtown Spokane, Wash.

# Teens use stolen money for spending spree

BERKELEY, Calif. (AP) — A 14-year-old boy took \$120,000 in drug money and treated himself and friends to a three-day spending spree that ended with a trip to Hawaii, authorities said Wednesday.

The three teen-agers' life of leisure ended when Kauai police, alerted to their flight, picked them up on a beach Jan. 10 and recovered \$11,000, police and school officials said.

Berkeley police would not comment Wednesday on the incident, which was reported in Wednesday's editions of The (Oakland) Tribune.

According to Oakland Municipal Court records, one of the boys said he found the money and two bags of what he said was cocaine in a false-bottom drawer at a relative's home.

The 14-year-old left the drugs but took the money and ran, he told police.

The teen-ager and some schoolmates set out to enjoy the windfall, renting a limousine to go to San Francisco, where they persuaded the driver to rent a room at the Mark

Hopkins Hotel, the paper said.

Rooms at the hotel started at \$175 a night but range up to \$1,000, a hotel spokesman said. There was no way to tell which room the youths had, she said.

After their San Francisco fling, some of the students returned home, and several recounted their adventure to school officials, said Willard Junior High Principal Chris Lim.

The other teen-agers also said they bought stereo equipment and made reservations through a travel agent to go to Hawaii the next day.

The school then alerted the father of a 13-year-old girl thought to be traveling with the teen-ager who took the money and another 14-year-old boy. The father filed a missing persons' report with Oakland police, who contacted police in Kauai.

The flight had already arrived when we got the missing persons' report. So we were looking for them when we got the report of a surfer in trouble in the "Popai" area," said Kauai police Capt. Dennis Higashi.

The surfer, who was unharmed,

turned out to be one of the teen-agers. The three were detained overnight and sent back to their parents.

"Basically, someone came up with the idea of 'Let's go to Hawaii,'" Kauai police Lt. Vincent Wisniewski said Wednesday.

Since their return, the three teen-agers have withdrawn from the junior high school, said Lim.

The principal denied the Tribune's report that the girl and the boy who did not take the money went on the run after receiving an anonymous

# Crowd pursues purse snatcher

NORWALK, Conn. (AP) — A purse snatcher got much more than he bargained for when the victim was joined in pursuit by 10 to 15 shopkeepers, police said.

A Christmas shopper walking in Norwalk had her purse plucked Wednesday, and the thief headed up the street, according to Sgt. Richard Rilling.

The woman screamed and began to

death threat. The paper cited an unidentified school official as its source. Berkeley Police said they had no information about any threat.

Acting on the statement of the youth who said he took the money, police in California searched his relative's home and found a bag containing drug paraphernalia but no narcotics, the paper said.

Kauai, police, however, determined through conversations with California authorities that the money came as a result of drug trafficking, Higashi said.

# Crowd pursues purse snatcher

give chase. She was soon followed by the store owners and employees, police said.

The thief ran into a house, which his pursuers surrounded as police arrived. A police dog named Rex went into the house and turned up the pocket book in a upstairs room and the suspect in the basement, Rilling said.

# Neighbors halt clicking of high heels above them

PALM BEACH, Fla. (AP) — Berenice Rogers can keep her Italian tile, but she could end up behind bars if she slips into a pair of high heels for a stroll about her condo.

Palm Beach County Circuit Judge Richard Burk ruled Tuesday that if Mrs. Rogers—again—bothers her downstairs neighbors with noisy noc-

turnal footsteps, she could be held in contempt of court.

"I feel that I have been treated like Jack the Ripper," Mrs. Rogers said Wednesday.

Bernard and Sonja Arbuse, who live directly below Mrs. Rogers at the Sun-and-Surf condominium, claimed in court the problem began

five years ago — when Mrs. Rogers had Italian tile laid in her \$233,000 condo at the seaside complex.

The judge refused a request by the couple's attorney, Charles Nugent, that Mrs. Rogers be ordered to install carpeting.

"I don't believe Mrs. Rogers is required to give up her right to decorate," said Burk. "And I don't believe

I can require her to stop walking."

Mrs. Rogers, who said she has not worn high heels in her apartment for 3½ years, praised the judge for allowing her to keep the Italian tiles.

"But I'm at the mercy of my neighbors," she complained. "If they think they hear something, then I can be held in contempt of court."

# How cold is it?

# Bannack gets colder than official cold spot

BANNACK, Mont. (AP) — If you're looking for the coldest spot in Montana, you might just mosey on down the road from the coldest spot in Montana.

The tiny town of Wisdom, high in the Big Hole River Valley of south-western Montana, often grabs low-temperature honors in the state and the nation when winter sets in.

But 40 miles to the south lies the even tinier town of Bannack, Montana's first territorial capital and, according to Bannack State Park Manager Dale Tash, the colder rival to Wisdom.

When Wisdom hit 62 degrees below zero on Feb. 4 — the official cold

spot in the nation — Bannack registered 62 below zero, says Tash. When Wisdom warmed to 50 below zero the next day — again a national low — Bannack was 60 below zero.

But Bannack won't make it on any "official" lists because its equipment is not sanctioned by the National Weather Service. Tash says "every-one just laughs" when he talks of the incredible cold.

Bannack lies in a valley hemmed in by mountains, so the days are short and the sun rarely shines directly on the town to warm it up, he says.

Tash says a ranch one mile west doesn't get as cold, while a park em-

ployee's house in the middle of town gets even colder than Tash's home, which is on the outskirts. The state park is a ghost town of ramshackle buildings left behind when the gold rush here faded in the late 1800s.

How cold is it when the mercury hits 62 below zero?

Tash says frost formed on the head of nails in the baseboard and

paneling of his cabin, which has 8-inch logs and several additional inches of insulation. Cars will start if their engine-heaters are plugged in, but they just won't go, he says.

So far this month, Tash has recorded lows of 49 below zero or colder five times, three of which were colder than the official national low.

# Robber forgets to cut eyeholes in bag; botches motel holdup

DERIDDER, La. (AP) — A robber who forgot to cut eyeholes in the plastic garbage bag he wore in a botched motel holdup was sentenced Friday to 25 years in prison.

J. Douglas Creswell, 51, was sentenced to concurrent terms for that holdup and two other armed robberies which he admitted, according to Keith Milam, assistant district attorney for Beauregard Parish.

Milam said Creswell previously was convicted of four other armed robberies in Texas. Creswell's botching Milam said, occurred in May, a week after he held up a clothing store twice last May.

hand, was pulling a garbage bag over his head as he entered the lobby of the Park Motel, according to a statement by motel clerk Monica Stroud.

Creswell suddenly realized he forgot to make eyeholes in the bag, the clerk told police. "So he started pulling on the bag to try to put some holes in it," Milam said. "And then he asked for the money."

Well, she said she wasn't going to give him any money and he left, Milam said. The clerk called police, and Creswell admitted to the botched holdup when he was arrested. Minutes later, Milam said,

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# Valley Life

## Poem reveals youth's vision to be farseeing

**DEAR ABBY:** You frequently print poems you think are worth sharing with your readers, so I am sending you one written by my grandson, Jason Lehman. He is 14 years old and lives in New Haven, Conn. I hope you think it's worth printing.

— IRENE LEHMAN,  
POMPANO BEACH

**DEAR MRS. LEHMAN:** I do. But I must confess I had difficulty believing that a 14-year-old could view life from such a mature and philosophical perspective, so (with your permission) I telephoned Jason and told him I thought his poem was extraordinary. I also said I planned to publish it, so if he didn't compose it, to please fess up or the repercussions could be very embarrassing. Jason assured me that he was, indeed, the author, so here's the poem from a talented young poet who I think is wise beyond his years:

**PRESENT TENSE**  
It was spring,  
But it was summer I wanted,  
The warm days,  
And the great outdoors.  
It was summer,  
But it was fall I wanted,  
The colorful leaves,  
And the cool, dry air.  
It was fall,  
But it was winter I wanted,  
The beautiful snow,  
And the joy of the holiday season.  
It was winter,  
But it was spring I wanted,  
The warmth,  
And the blossoming of nature.  
I was a child,  
But it was adulthood I wanted,  
The freedom,  
And the respect.  
I was 20,  
But it was 30 I wanted,  
To be mature,  
And sophisticated.  
I was middle-aged,  
But it was 20 I wanted,  
The youth,  
And the free spirit.  
I was retired,  
But it was middle age I wanted,  
The presence of mind,  
Without limitations.  
My life was over,  
But I never got what I wanted.  
— Jason Lehman

**DEAR ABBY:** I'm an average person, except that I don't like "socializing."  
I am running out of excuses and do not want to lie — but I don't want to offend people who are kind enough to extend an invitation

## Valley happenings

### Workshop on loving too much is Thursday at CSI

**TWIN FALLS** — New Patterns for New Relationships, a workshop about the phenomenon of loving too much will be held at 10 a.m. Thursday at the College of Southern Idaho Center for New Directions. There is no charge.

### Pony Club set to meet Saturday near Jerome

**JEROME** — Magic Valley Pony Club meets at 10 a.m. Saturday at the home of Elaine and Joe Dawkins, three miles south and one-quarter mile west of Jerome. There will be a video presentation of club activities. Anyone interested is welcome. For more information call 3248538.

### Lillian Osborne's 80th birthday to be honored

**GOODING** — Lillian Osborne will be honored at an open Sunday for her 80th birthday. Friends and relatives are invited to call from 2 to 5 p.m. at the First Christian Church in Gooding. She taught school in Lincoln and Gooding counties for many years, is an active member of the church, Retired Teachers Association, Delta Kappa Gamma, Beulah Lodge No. 98 and Gooding Grange. The event is being given by her daughters, Carol Miller, Dallas, Texas, and Linda Stutzman, Twin Falls.

### ISU Young Demos set meeting for Saturday

**BOISE** — Idaho State Young Democrats will hold their annual meeting at 10 a.m. Saturday in Boise State University Senate Chambers. Officers will be elected.

### Ethiopian speech to be given at CSI on Saturday

**TWIN FALLS** — Col. Solomon Beja, former Ethiopian, will speak on Ethiopia behind the Famine at 7:30 p.m. Saturday at the CSI Shields Building, Room 117118. There is no charge.



**Abigail VanBuren**  
Dear Abby

that means nothing to me, but much more to them.  
Can you suggest an appropriate, diplomatic, all-purpose response?  
— ANTI-SOCIAL BUTTERFLY

**DEAR ANTI-SOCIAL:** Try this: "Thank you very much, but I have other plans." While this may not be the gospel truth, neither is it a bald-faced lie; you could plan to wash your undies, read a book, watch your favorite TV show, or just get a good night's sleep.

**Dear Abby's Cookbooklet** is a collection of favorite recipes — all tested, tried and terrific! To order, send your name and address, plus check or money order for \$3.50 (\$4 in Canada) to: Abby's Cookbooklet, P.O. Box 447, Mount Morris, Ill. 61054. (Postage is included.)

## Here you really can eat the dishes

**SAN FRANCISCO (AP)** — Lovers seeking the sweetest of gifts on St. Valentine's Day would be wise to pay a visit to Joseph Schmidt, a chocolatier who has elevated candy-making to an art.

In his shop on a plain city street, pink and white candy tulips lay on sculptured chocolate bowls, thin and smooth like porcelain, hand-painted by the master.

There are white chocolate swans with long slender necks, and old-fashioned red velvet hearts, as large and plush as cushions, stuffed with truffles. Chocolate Cupids float with bows drawn and hot-lip lollipops beckon for a kiss.

"My goal is to create a dream for clients, to fulfill their fantasies," said Schmidt, expressing the same childlike joy as the hero of the movie "Willy Wonka and the Chocolate Factory."

Like Wonka, everything Schmidt makes is satisfying and delicious. Talk about your childhood wishes, you can even eat the dishes. Some of Schmidt's chocolate flowers and shell-like bowls are part of a touring show of confection art organized by the American Craft Museum in New York.

Joseph Schmidt Confections, a 5-year-old love affair of Schmidt and partner Audrey Ryan, is no ordinary candy store. Its artistic and tasty creations have delighted Queen Elizabeth, former President Reagan and thousands of loyal customers.

Schmidt, who said he's "40 going on 30," once made a chocolate replica of the Eiffel Tower for the French ambassador and a giant panda holding bamboo shoots for a Wildlife Foundation dinner with Prince Phillip.

It is not the size of Schmidt's creations, though, that make them so startling.

Many of his finest works are small, with the attention to detail of miniature portraits. The petals on long-stemmed chocolate tulips are as delicately shaped as real tulips.

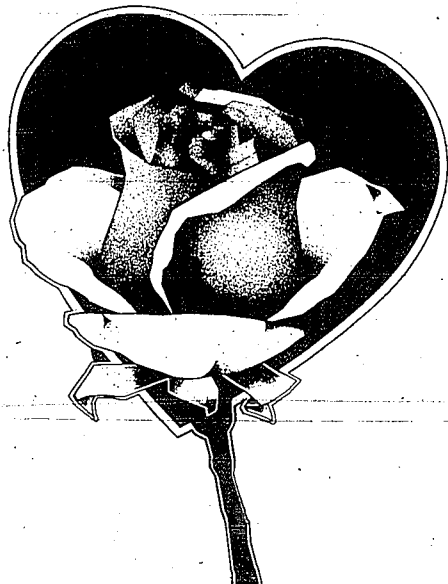
The cost of all this effort? Schmidt works about four hours on each of his sculptured bowls but sells them for only \$20.

Big bonbons laced with liqueurs are \$1 apiece.

The two former pastry chefs and a staff of 90 people at their chocolate factory and retail shop each week turn 40,000 pounds of premium raw chocolate from Belgium into treats for the sweet of tooth.



Joseph Schmidt and Audrey Ryan display candy sculptures. AP Laserphoto



# Pleasures of the Heart

Send your love and a gift from The Paris — it's sure to win the heart of your special Valentine. We're offering gift suggestions from all our departments and extra services to make your shopping easier.

### Just arrived from Levi

Girls' denim walking shorts with elastic waist, aqua rolled cuff shorts and whitewashed trouser style jeans. Sizes 8-14. Also Little Levi's chambray pedal pushers, jumpers and blouses in sizes 2-6X.

### Top-of-the-Stair Dresses

New springtime dresses with lovely lace and embroidery designs to more tailored and classic styles. From her favorite names like Ellen West, Nancy Johnson, Jessica McCintock, Clives and more. Good selection of jumpsuits, too.

### Top-of-the-Stair Accessories

Fun and stylish jewelry, belts and scarves, plus a bright array of socks. New shipment of spring jogsuits with short sleeves, too.

### Top-of-the-Stair Sportswear

New spring coordinates from Woolrich featuring all-cotton pants, skirts, shirts, sweaters and T-shirts in a wide range of styles and colors including bright red, jade, khaki, fern and coral. Also from Woolrich, 100% raw silk blouses, pants and skirts in sand and coral. Priced from 23.00 to 60.00.

### The Pendleton Shop

Dallon Sport for spring is here! Easy, comfortable pieces in crisp cotton/poly poplin. The reversible jacket offers two-tone or stripes... perfect with the elastic waist pant. Or with the free and easy flat skirt or the elastic waist slim style. Coordinating T-shirt or long sleeve blouse with scarf in a flower print. Hot Pink, White and Bright Blue.

### The Men's Alley

Gifts of fragrance and toiletries from Polo by Ralph Lauren, Clinique, Aramis and L'Oréal. Plus Spring and summer wear from Polo by Ralph Lauren. Cotton, socks, shorts, shirts and jackets. And the ever popular "Polo" short sleeve shirts in a wide variety of colors.

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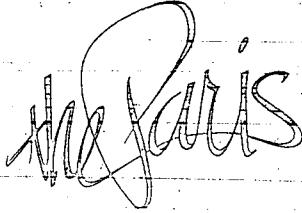
The newest styles in spring's luxury fabrics from Bonnie & B's, Saint Germain, Lil Ann and Paula Sakar.

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### The Children's Attic

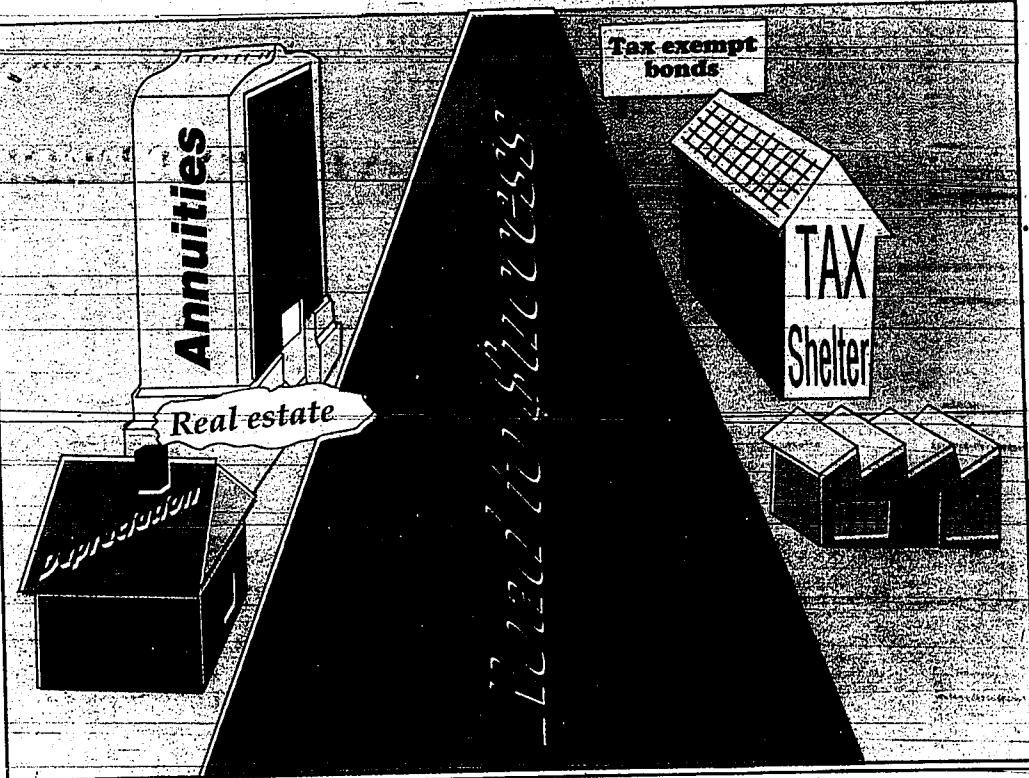
Guess jeans in white, wash, stone wash and grass denim for your little sweaters. Girls' sizes 7-14 and pattern 8-12.



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# 1989 Financial Planning and Tax Guide



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Tuesday, February 14, 1989

**The Times-News**

# Refunds: What took months now can take days

By MARTA CLEAVELAND  
Times-News writer

**TWIN FALLS** - Last year there was only one way to file for an income tax refund. As Twin Falls accountant Larry Braga described it, "You stick your return in the mail and one of these days an IRS check wanders on back to you."

But since electronic filing came on-line in Idaho this year, some taxpayers no longer have to wait months for their refunds. They can get them in days.

"Electronic filing is working real well for us," said Royce Abernathy, owner of H&R Block, a tax preparer in Twin Falls and Jerome. "This is something that is going to be with us forever now."

Electronic filing started in 1986, but this is its first year in Idaho. Thirty-five states have it.

The system is only used for personal returns, but eventually businesses will use it too, said Douglas Holm, the Idaho IRS district director.

Electronic filing basically works like this:

A taxpayer who has a refund coming has his return filed out on a computer tax form program. His forms are electronically transferred to the IRS processing center in Ogden, Utah, in less than one minute.

The computer checks math and other factors. In several days, the preparer receives a computer message from IRS stating that the return seems proper and what the refund amount will be.

The only physical forms the IRS needs from the tax filer are a signature form verifying his identity and W-2 forms that show employment income.

The taxpayer can choose to have his IRS check sent directly, which takes 18 to 21 days.

Or he can have the check deposited in his checking or account and get his money in 14 to 18 days.

Or he can get a refund loan in seven days or less and sign his IRS



Charlotte Kimball, an auditor for H&R Block, enters tax returns electronically

check over to the lending institution as payment for the loan.

This last option, which H&R Block calls the "rapid refund," is the biggest draw of electronic filing.

"It's pretty popular," Abernathy said.

Twenty percent of his customers are filing for a "rapid refund."

Canyon Motors Subaru, which is offering the electronic filing service in conjunction with Blair & Co., a Boise CPA firm, is doing 25 to 30 returns a day.

H&R Block is giving refund loans through Beneficial National Bank of Wilmington, Del. Canyon Motors is working through American Bank of Commerce in Boise.

"Down the road, we will be able to handle it through our local banks," Abernathy said.

These fast refunds aren't free.

Both firms charge a fee for electronically filing a return. On top of that, the banks charge a fee, or interest, for advancing the refund money.

As a new system in Idaho, electronic filing has had a few glitches to work out.

"We did have some problems at first," Abernathy said. "The first day four returns got locked up in the computer somewhere." It took 10 days for the refund notice instead of the seven promised by H&R Block, he said.

Canyon Motors advertising says refunds will come in 48 hours, but

they have been taking longer because the computer connections were "fouled up between the IRS and Blair & Co. in Boise," said Colleen Lytle, vice president of Canyon Motors.

"It's like anything," she said. "I've yet to do any program that hasn't had some kinks."

Refunds now take three to four days, she said.

"Realistically, it should be 48 hours once the IRS gets their act together, and it's getting better every day," she said.

Canyon Motors is benefiting by selling a few cars to people who use their refunds for down payments, but mainly "it creates an awareness of where we are, and it provides" a service to our

customers," Lytle said. Electronic filing has advantages for the taxpayer:

- It is secure. It doesn't go through the mail; it isn't handled by anyone.

- The computer checks the math, and if it is wrong the return is sent back to the taxpayer to be fixed immediately. Errors found on paper returns average 21 percent a year. Errors are found on only 3 percent of electronic returns.

- Refunds come in 16 to 17 days instead of the usual 10 weeks required for paper returns. Rapid refund loans can be obtained in several days.

- Returns are easier to track. A taxpayer can call the IRS and find out where his refund is in the pipeline.

- Electronic filing is also good for the IRS:

- It saves money. Each paper return costs 73 cents to process, while each electronic return costs 3 cents.

- It saves space. 197 million paper returns filed each year take up a lot of space. One computer disk can hold 250,000 electronic returns.

Although there will always be paper returns, future filing seasons may include IRS offices with computer terminals available for public use to send electronic returns, Holm said.

Electronic filing is not for everyone yet. Only certain people qualify to use the electronic system this year.

The electronic filer:

- Must be receiving a refund.
- Can have no more than three depreciation schedules.
- Cannot be delinquent on any back taxes, child support payments, student loans, or other government payments.

Braga, whose Twin Falls accounting firm of LeForspe, Rogers & Evans also offers electronic filing to its customers, summed it up: "It's the wave of the future."

## Buying with credit saves on interest

By RONALD BELLISTON  
Special to The Times-News

**TWIN FALLS** - One tax break available to hourly workers and executives alike is buying on credit and letting Uncle Sam pay for part of the interest.

Prior to 1987, most interest on borrowed money was deductible. Taxpayers simply grouped the total interest paid and deducted it from their taxable income. That system made automobile loans and credit card purchases seem more affordable.

Times have changed. The appetite for borrowed money, though still strong, is no longer fed by a tax system that rewards every

kind of borrowing. Breaks are still available, but they are more specific and they require the borrower to keep better records.

In the Tax Reform Act of 1986, Congress spelled out five key types of interest.

- Home Mortgage Interest: Home mortgage interest remains deductible, even on a second home, such as a vacation cottage.

- This tax haven gave rise this past year to home equity loans, which allow homeowners to borrow against their homes to pay for cars, boats, vacations and most anything else, and be able to deduct the interest.

The law allows you to borrow up to the basis of your home, which is

the purchase price plus the cost of any improvements, and be able to deduct the interest expense.

- If you are borrowing your home for family medical or educational purposes, the law is more liberal.

- Personal Interest: Personal interest deductions are being phased out, including such previously deductible amounts as interest on car loans or credit card purchases. In fact, all interest is considered non-deductible personal interest unless it is paid on a home, paid in the course of your trade or business, or investment interest, with certain limits.

Personal interest is our a four • See INTEREST on Page 16



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HOURS VARY BY PLAN. APPOINTMENTS AVAILABLE BUT NOT NECESSARY.

# Selecting mutuals can be confusing

By KIRK CARPENTER  
Special to The Times-News

**TWIN FALLS** — Understanding the details of mutual funds is crucial to selecting an investment that matches your financial needs and is designed to meet your expectations. However, there are about 2,300 mutual funds in operation these days, and the number is growing.

So where does a would-be mutual fund investor start? How can you get the most out of a mutual fund?

Following are some questions you can ask your financial planner and a few guidelines on how he or she can help you select a mutual fund.

• Is a mutual fund the appropriate investment to help me reach my financial goals?

A financial planner should understand your risk tolerance, return expectations, financial status and the like. It's important to know your investment objectives and to communicate those objectives to your financial planner.

Define your minimum desired rate of return and your maximum risk tolerance. Would you rather miss out on a bull market or lose significantly in a bear market? By listing your objectives, you can decide on a mutual fund that is most appropriate for you and avoid misunderstandings down the road.

• Has the mutual fund performed well?

Performance is a key consideration, but don't necessarily go with the mutual fund that has the very best numbers.

Some funds will sparkle during up markets but lag the rest of the time: If a mutual fund is shooting for the sky, it may take risks you won't be comfortable with.

That's why you should look for consistent, above-average returns spanning at least five years. Funds now must show one, five and 10-year average annual total returns in performance ads and prospectuses.

• How can an investor reduce risk in todays volatile market conditions?

Most financial planners will tell you no single investment will protect your finances from all risks.

However, you can reduce the inherent risk of investing through diversification — spreading risk over a variety of securities.

In designing a diversified portfolio, you try to balance risk

and return opportunity. Generally, the more risk you take, the higher your potential return. Diversification does not eliminate risk, but it can substantially help reduce the volatility of your portfolio while still providing attractive returns over the long run.

Since the underlying investment principle for mutual funds is diversification, investing in a single mutual fund is one of the simplest ways to achieve diversification. Investing in more than one fund can further increase diversification.

Mutual funds are just one recommendation that your financial planner might make in analyzing your entire financial situation. They can be balanced with other investments.

• Are there any investment strategies that provide protection from erratic market swings?

Through a technique called dollar-cost averaging, you can use the ups and downs of the market to your advantage. With this strategy, you invest the same amount of money in a specific mutual fund or other fluctuating investment at regular intervals over an extended period of time.

Regular investments of a fixed amount of money can reduce the average cost of buying shares. Over time, the average cost of your shares should be lower than the average price of the shares you have purchased, although there is no guarantee.

Usually investors incur a loss if they stop investing early or sell shares during a market decline. The success of dollar-cost averaging depends on investing regularly over a long period, regardless of price levels.

• What are the mutual funds limitations? A mutual fund manager will try to take advantage of changes in the economy to improve the fund's performance and reduce volatility. You must remember, however, that no one can perfectly predict the market.

In addition, each mutual fund has policies that restrict the types of securities in which it invests in order to meet the goals of each fund. That's why a balanced portfolio made up of a number of different investments is important.

Your financial planner can help you develop a balanced portfolio to help meet your financial goals that may include mutual funds.

Kirk Carpenter is a personal finance planner at IDA Financial Services Inc. in Twin Falls.

# Retired people face prospect of outliving their nest eggs

By GENE STURGILL  
Special to The Times-News

**TWIN FALLS** — A major question facing most retired people is how long their money will last. As life expectancy increases, retirees are more concerned about outliving their retirement funds.

If you know how much money you will begin with, your annual withdrawal needs, and the total return on the balance, you can figure how long your nest egg will last.

For example, the chart shows that an investment from which you withdraw 10 percent each year and that earns 9 percent on the balance will last 26 years. If you live longer than that, you will outlive your money.

If accumulating a larger retirement fund is not possible, you must either decrease your annual income or increase your return on investment.

From a pure mathematical point, look at a possible retirement scenario:

Mr. and Mrs. Jones are forced into early retirement at age 55. From a lump sum distribution of \$1 million retirement plan, plus other investment income, the Joneses have accumulated a retirement fund of \$200,000.

According to life expectancy estimates, Mr. Jones can look forward to almost 22 more years

## How long will your money last?

Percentage of original principal withdrawn per year	Total return per year on balance of principal																			
	6%	7%	8%	9%	10%	11%	12%	13%	14%	The number of years your principal will last										
7%	33																			
8%	23	30																		
9%	18	22	28																	
10%	15	17	20	26																
11%	13	14	16	19	25															
12%	11	12	14	15	18	23														
13%	10	11	12	13	15	17	22													
14%	9	10	10	11	13	14	17	21												
15%	8	9	9	10	11	12	14	16	20											

Source: Edward D. Jones & Co. Times-News graphic/ANDY PERDUE

of life and his wife to more than 26 years.

Mr. Jones finds a suitable investment paying 9 percent. This is not quite enough to meet their living expenses so each month they must additionally withdraw part of their principal.

The chart shows that if each year the Joneses withdraw 10 percent from their retirement funds (earning 9 percent), their funds will last 26 years.

In terms of dollars, that means they can reasonably plan on monthly income of about \$1,600

before taxes. If they have no other taxable income, that leaves about \$1,400 after taxes.

There are many variables that influence how long money lasts — inflation, health, family needs and emergencies to name only a few. This simple method, however, allows you to plan for the future without the risk of too many surprises along the way.

Gene Sturgill is an investment representative with Edward D. Jones & Co., Twin Falls, member of the New York Stock Exchange.

# Retirees must wrestle with properly investing savings

By KIRK CARPENTER  
Special to The Times-News

**TWIN FALLS** — Most people hope to have a lot of money when they retire. Retirees want to keep intact the nest egg they've carefully constructed over a lifetime.

However, many people lacking investment experience will be faced with the problem of managing lumpsum distributions from their employers pension plans. As a result, most retirees must wrestle alone with the responsibility of managing more money than they've ever seen before.

Deadlines heighten the pressure on retirees to find places to invest their lump sum distributions: Once they receive their check, they have only 60 days to decide whether to go into an Individual Retirement Account (IRA) roll over or do something else.

This deadline frequently catches retirees by surprise. Feeling the pressure, some people react emotionally and invest their cash in the absence of careful analysis.

Information overload also can cause retirees to throw up their hands in frustration. They look at dozens of prospectuses and become confused. At this point the urge to make a move, any move, can be overpowering.

Of course the amount of retirement income available depends on how each person chooses to invest his or her lump sum distribution. Most people follow one of two paths: an IRA roll over or a non-qualified annuity.

An alternative to paying current tax is to roll over the taxable part of the lump sum distribution into an IRA. They combine tax deferral with flexibility.

An IRA roll over enables investors to create in effect their own personal retirement plans. They can have money in an IRA until April 1 following the year they are age 70 1/2, at which point the IRS requires minimum withdrawals each year based on life expectancy.

Retirees who don't need to



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# Tax form 1040 explained

# Problems may lie in approach

By RUTH STEVENS  
Special to the Times-News

**TWIN FALLS —** A more disgruntled business owner is harder to find than one who has spent a barrel of money on a new computer system thinking it would correct some nagging problem only to find the problem persists. What he has failed to recognize is that his problem may lie in his management approach.

Purchasing new hardware and software to expedite a certain task often attacks the results of a problem, rather than the cause. • See **MANAGE** on Page 15

**OTHER FORMS YOU MAY NEED TO FILL OUT:**

**SCHEDULE B**  
Interest or dividend income, if more than \$400

**SCHEDULE C**  
Profit or loss from personally-owned business or self-employment

**SCHEDULE D**  
Capital gains/losses from sales or exchange of assets

**FORM 2119**  
Sale or exchange of principal residence

**FORM 4797**  
Supplemental schedule of gains and losses

**SCHEDULE E**  
Supplemental income from rents, royalties, estates, partnerships, trusts and S corporations

**SCHEDULE F**  
Farm income, profits and losses

**FORM 2106**  
Employee business expenses

**Explaining tax form 1040: U.S. individual income tax return**

Page 1

SOURCE: H&R Block Information Service © 1989 North American Syndicate

**LINES 1-5 FILING STATUS**

- There are five categories which determine the tax table or tax rate schedule you will use to calculate your tax:
1. Single
  2. Married, filing jointly (even if only one income)
  3. Married, filing separately
  4. Head of household
  5. Qualifying widow(er) with dependent child
- Marital status is taken as of the last day of the tax year. Qualifying widow(er) with dependent child may use the joint tax rates for two years after the year in which spouse died.

**LINES 6A-6E EXEMPT**

Each exemption reduces your taxable income by \$1,950. Everyone who files a tax return is entitled to a personal exemption of \$1,950 — except those claimed as dependents on another return. You must list social security numbers for each dependent you claim who is older than five years old. You may also claim your spouse as a deduction.

**LINES 7-23 INCOME**

Includes most forms of income (modified by business or capital losses) such as wages, salaries, dividends, alimony, capital gains, rents, royalties, etc. Line 23 gives your total income for the year.

**LINES 24-31 ADJUSTMENTS TO INCOME**

These are deducted from your total income to arrive at adjusted gross income. They include employee business expenses, alimony paid and portions on other savings withdrawals. **NOTE:** Under the new tax laws, some limitations have been placed on IRA deductions.

**OTHER FORMS YOU MAY NEED TO FILL OUT:**

**SCHEDULE A**  
Itemized deductions

**FORM 8615**  
Tax computation for children under 14

**FORM 2441**  
Credit for child and dependent child care expenses

**SCHEDULE R**  
Credit for elderly or permanently disabled

**FORM 1115**  
Foreign tax credit

**SCHEDULE SE**  
Computation of Social Security self-employment tax

**FORM 6251**  
Alternative minimum tax

**Explaining tax form 1040: U.S. individual income tax return**

Page 2

SOURCE: H&R Block Information Service © 1989 North American Syndicate

**LINES 32-40 CALCULATING YOUR TAX**

Itemized deductions are subtracted from your adjusted gross income to give your taxable income. Your tax can then be found in the Tax Table, or in the appropriate tax rate schedule in the 1040 instruction booklet. Any additional taxes from Forms 4970 and 4972 are added to give a total on line 40.

**LINE 34 ITEMIZED DEDUCTIONS**

Includes medical expenses, sales and real estate, moving expenses, charitable contributions, etc.

**LINES 41-47 TAX CREDITS**

Unlike deductions, which reduce taxable income, tax credits are taken directly off the amount of tax payable on your taxable income. Tax credits therefore have a greater direct effect than deductions on the amount you pay.

**LINES 48-53 OTHER TAXES**

Includes social security self-employment tax, tax on retirement plans, social security benefits, etc. Also alternative minimum tax and tax from capture of investment credit. Line 53 is your total tax.

**LINES 54-57 CALCULATION OF PAYMENTS**

Here you work out what you have already paid, whether you are entitled to a refund, or whether you must make a payment to the IRS.

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- 45% are dependent on relatives.
  - 30% are dependent on charity
  - 23% are still working
  - 2% are self sustaining
- (Source: Social Security Department)



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(Source: Dewey's Economic Tables)

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# Many investment deals have kept no-tax status

By MIKE ROBERTSON  
Special to The Times-News

**TWIN FALLS** — Tax-free, tax-sheltered and tax-deferred investments will be in high demand in 1989 because — read my lips — personal income taxes will go up.

Fortunately, several types of investments have kept their no-tax status. They include tax-exempt municipal bonds and tax-deferred annuities and life insurance programs.

Tax-Free Municipal Bonds. Muni-bonds may be the most familiar non-taxable investment. Interest or dividends on public-purpose municipal bonds let by cities, counties, states and other governmental agencies are tax exempt.

Current yields range from 6 percent to more than 8 percent depending on the bonds quality.

But the municipal bond market has not been the same since the Tax Reform Act of 1986, when Congress limited the number and types of tax-exempt bonds states and local governments can issue.

Since 1985, new issues of tax-exempts have dropped in half from \$200 billion annually to \$100 billion.

With the scarcity of bonds, experts feel prices will go higher for existing bonds. Many economists are predicting a decline in interest rates over the next five years, which could mean a strong bull market for bonds.

For the small investor, the lack of liquidity in bonds can be a detractor. While a muni-bond can be bought in lots as small as \$5,000, there might be a problem

## Ways to pay less income tax to Uncle Sam



**ADVANCE TAX PAYMENTS**  
Make sure the right amount of taxes are taken out of your income. If the tax taken out of your paycheck is too much, you have to give the government to use your money

interest free. If you underpay by more than 10 percent, you might have to pay a penalty. You can adjust the amount of tax withheld by filling out a W-4 form.



**TAX-FREE INCOME**  
If you rent your vacation home for less than 15 days a year, you don't need to report the income. You can't claim upkeep expenses, but you can deduct mortgage interest payments and real estate taxes if you itemize.



**DISASTER LOSS**  
If you sustain a loss to property in a federal disaster area in early 1989, you may choose to deduct the loss on your 1988 income tax return.



**EARNED INCOME CREDIT**  
If your earned income and adjusted gross income were both less than \$11,000 and you live with a qualifying child, you may be able to receive an earned income credit of up to \$550.

SOURCE: HAR Black



**SAVINGS AND INVESTMENTS**  
Investing and saving money can often result in tax savings. Investing in state or municipal bonds generate tax-free interest. U.S. Series EE bond earnings are not taxable until they are

cashed, donating fully-appreciated securities instead of cash to your favorite charity enables you to deduct the full value of the securities with no tax on the appreciation.



**END-OF-YEAR PLANNING**  
Year-end planning can help you to avoid paying more than is necessary. For example, if you don't have enough deductions to itemize every year, plan payments so that you are able to itemize every other year.



**SCHEDULING YOUR INCOME**  
If you have some control over when you receive wages (by scheduling overtime or part-time work) you may report it in the year that is more advantageous.



**EXCLUDING GAIN ON HOME SALE**  
If you are 55 or older when you sell your home, you may take a \$125,000 exclusion on the gain, provided you had lived there for three of the preceding five years.

InfoGraphics © 1989 North America Syndicate, Inc.

selling less than 25 bonds unless the investor is willing to accept a reduced price.

Investors with less than \$25,000 might be better off buying shares in a municipal bond fund. A fund allows more diversification of bonds, reducing risk to the investor.

Another advantage especially for older or retired persons wanting an income from their investment is that most bond funds pay investors a monthly dividend as opposed to the semi-annual dividends from

single issues.

Tax-Deferred Annuities & Single Deposit-Life Insurance. Annuities are simply a contractual deposit with an insurance company at a specified rate of return, for a specific length of time. The insurance company guarantees the principal and the first year's interest rate. In effect, an annuity contract is similar to a certificate of deposit with a savings institution.

There are, however, many differences. First, interest paid by an annuity compounds tax deferred

until the contract holder takes any distributions from the deposit. Taxes are paid only on the amount taken as a distribution. If the distribution is taken before the contract holder is 59 1/2 years old, an additional 10 percent penalty is assessed by the Internal Revenue Service.

The principal is guaranteed by the insurance company, which is strictly regulated by state regulations and laws. In general and as a matter of history, annuity contract deposits are just as safe,

or safer, than a Certificate of Deposit.

With the traditional CD, interest is taxable as current ordinary income, whether it is reinvested or taken as income.

Recent innovations in the annuity market have made some products very attractive. One annuity now on the market reinvests dividends tax deferred until needed. When the contract holder needs income, the insurance company sends a monthly taxable check.

Single Premium/Deposit Life Insurance Contracts have received a great deal of publicity over the past 24 months.

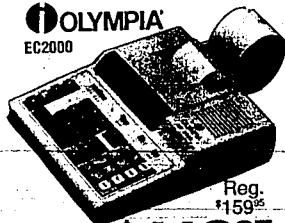
Initially, a single deposit amount could be put into a life insurance policy at a high rate of interest and create an equivalent of a tax-free CD with an insurance benefit. Interest and principal could be borrowed from the policy tax-free as long as a certain amount of the principal was left to keep the insurance in effect. However, Congress changed the tax-free borrowing status on single-premium policies after June 20, 1988.

It still has a place in the portfolio of the investor looking for tax relief on his investment income. Current law allows the internal buildup of cash value in a SPL contract to be tax deferred until taken out, similar to an annuity. The advantage of the SPL contract is easy transfer of contract assets, with an insurance benefit, to heirs.

*Mike Robertson is president of Idaho Financial Consultants in Twin Falls, a full services financial planning firm and is a registered investment advisor.*

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# Few family businesses make it to 2nd generation

By STEPHEN L. KOOPMAN  
Special to The Times-News

**TWIN FALLS** — Only one of three family-owned businesses successfully passes onto the second generation. Ignorance and lack of planning are to blame, not lack of desire.

The typical entrepreneur approaching retirement today is a male who started a business at the close of WWII, which subsequently grew during the following years of prosperity.

He is intelligent, but has no formal education beyond high school. He has worked long, hard hours during the formative years, made all decisions himself, and still has difficulty delegating authority to others.

"Part of his success may be attributed to the entrepreneur's characteristic distrust of human nature which causes one to be self-reliant and secretive.

The founders self-identity may merge with the business success and he can become apprehensive of allowing others to become informed regarding business matters.

This secrecy is to prevent erosion of the entrepreneur's power base, but unfortunately, can result in thwarting the

good intentions others may have in trying to help him.

If the entrepreneur is still married, his wife likely was instrumental in forming a successful business.

The tasks he performed were probably the ones her husband did not want, and frequently she served without recognition or compensation.

She probably will outlive her husband, and in the event that family communications have been poor, may be a catalyst to help the heirs communicate and ease some of the tension from long-suppressed emotions which may surface at the time of greatest family stress.

As the entrepreneur approaches late fifties or early sixties, he tends to slow down, and if management responsibilities have not been delegated, the business slows down as well.

This causes the business to begin a process known as harvesting. The symptoms of a business being harvested are: rising inventories and receivables, flattening of market share and earnings, inefficient use of cash, depreciation exceeding new investment, deterioration in quality of customer accounts and withdrawing the

cash flow. If this is allowed to continue, there will not be business to pass to the next generation.

Often the entrepreneur assumes his children will be both willing and capable of running the business.

This leads to two questions in preparing a successful succession: 1) Is the business in an industry that has a promising future? 2) Has the son or daughter acquired the necessary skills and experience to continue the momentum of an existing company?

Assuming the business is viable and the children are interested in continuing its success, how can the probabilities of a successful transition be improved?

A critical factor is communication. Most frequently the plans for succession are not discussed and not known by the heirs until the will is read. This can open the possibility of the first post-mortem directors meeting being the time to request increased compensation and perquisites rather than uniting to fill the void left by the founder and previous leader.

One method to convey a business is to give it to heirs, which may be accomplished without severe tax consequences when done

with forethought and sufficient time. Another way is to sell the business to them.

Communication is essential. If communication is difficult it can be improved with the assistance of a clinical psychologist acting as a trained mediator.

Two critical ways to avoid the many pitfalls of transition are planning and communication. Communicate with prospective successors. Select the future leader, train him and allow him to participate in decision making.

Stepping aside and allowing the second generation to do things differently than they were done before can be one of the most difficult requirements.

Historically, most businesses did not survive into the second generation, but with proper planning and communication the chances of success are increased.

This all-important planning and communication can be aided by two professional counselors, a certified public accountant and a clinical psychologist.

*Stephen L. Koopman is a certified public accountant at Leforgee, Rogers & Evans, Twin Falls.*

## Here are some tips to save money for investment principal

By KIRK CARPENTER  
Special to The Times-News

**TWIN FALLS** — Let's face it: the potential returns of investing are a lot more alluring than those of saving. And that's fine, so long as new investors remember a cardinal rule: the bigger the potential reward, the bigger the risk.

Obtaining a return on an investment means earning money above and beyond your principal invested. This is an attractive idea, of course, but you must first have the funds to invest. Unless you inherit money, you must save to build up some principal. Let's look at some options.

— Pay yourself first.

Two ways to save in your budgeting are, to first, treat

savings as a fixed expense and pay it regularly along with other dollar commitments. Second, if your budgeted costs do not exceed income for a given time, you could try placing the surplus in savings.

\*Use forced savings loans.

When asked, most employers will direct a portion of your salary to a savings account or to a special company savings plan. This way you never see the money, since it is deposited automatically.

Another form of forced savings is to have the IRS slightly overwithheld money from your paycheck and to receive a larger tax refund. The disadvantage is that the IRS does not pay interest on withheld funds.

An advantage of forced savings plans is that most people tend to

avoid the hassle of redirecting the portion of their salary designated for savings, thus making it easier to continue saving.

Forced saving often works best when you save for a goal.

\*Save unexpected sums of money.

When unexpected money arrives, like a year-end bonus, a money gift or an income tax refund, you may have the impulse to spend it quickly. However, if you save such windfalls rather than spend them, you should be able to add substantially to your savings account.

\*Keep making installment payments.

If you make installment repayments on a consumer debt, you have an unusual opportunity

to save. After making the last payment on the debt, simply continue to make payments to your savings account. You would build up funds quickly over a few months.

\*Scribble one month per year.

If one month a year you make a concerted effort to scribble on all expenses, you can accumulate a sizable amount of money for savings and investments. To do this, cut back on some planned expenditures and question every possible variable expense. Knowing that this level of frugality will end

after 30 days may help motivate you toward success.

When you're ready to make the move from saving to investing, the first task is choosing an investment style that suits your tolerance for risk, your level of involvement and your long-term goals. A financial planner can help you draw up an appropriate financial game plan.

*Kirk Carpenter is a personal financial planner at IDS Financial Services Inc. in Twin Falls.*

## Wall Street still open for individual investors

By BOB SEIBEL  
Special to The Times-News

**TWIN FALLS** — With more than 100 million shares changing hands daily on the New York Stock Exchange, many people are asking if the individual investor can still participate.

The answer is yes. As a matter of fact, the individual investor is still in the market and doing quite well.

One tool that many individual investors find useful is investor clubs.

The 1987 All-Star Investment Clubs were spotlighted in a recent edition of Better Investing, a publication of The National Association of Investors Corp.

The all-star clubs are recognized for doing a good job of helping their members learn and grow, said Bill O'Brien.

All-Star Investment Clubs have several things in common, including that all members are non-professional, individual investors. The clubs range from a new club with a three-stock portfolio to a 31-year-old club with a 20-stock portfolio. Only two clubs have portfolios valued more than \$100,000. The clubs are small with an average membership of 17 people.

The most significant thing about all these clubs is their total commitment to education and research. None take a hit-and-miss approach toward investing by hoping a good market and luck will carry them through.

Some of the ways these investment clubs approach research, both before and after their investments are made, are worth sharing. They illustrate how

a well-defined and executed investment plan places the individual investor alongside the professional when it comes to results.

Most clubs regularly invite guest speakers from a list of brokers, lawyers, bankers and other financial advisors. In addition, they make visits to their brokers' office to learn first-hand the mechanics of how their system works. One club computerizes both its bookkeeping and stock analysis. This allows for an annual report to members and provides vital tax information in an easily understood format.

Some clubs find great success and fun by participating in an annual fantasy portfolio. At the beginning of the year each member is given an imaginary bonus of

\* See MARKET on Page 14

**Confused About The New Tax Laws?**

**Concerned About filing Your 1988 Tax forms?**

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# Are you taxing your retirement?



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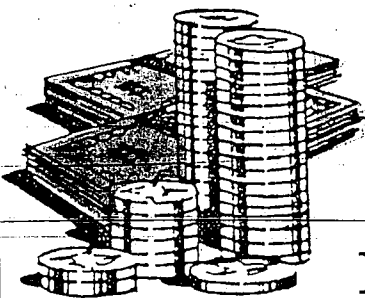
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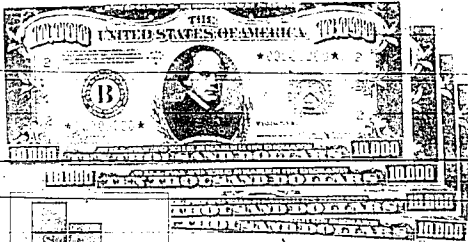
**I. RETIREMENT BENEFITS**

**II. MEDICAL BENEFITS**

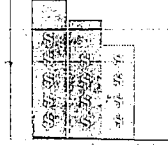
**III. DEATH BENEFIT PROTECTION**



**PROFESSIONAL ECONOMIC SERVICES, INC.**



# RETIREMENT BENEFIT \$40,000 CASH Paid Direct To You!



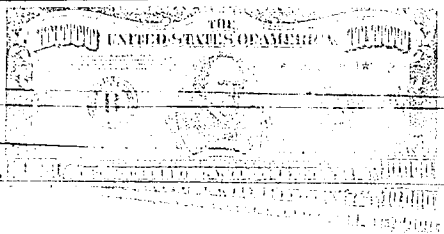
Age 30 40 50

(\$40,000, example) Payable in cash direct to you at your retirement at age 65. The retirement cash of \$40,000 (example) is for a person who started his plan at age 40. the retirement cash will be greater than \$40,000 for a person who starts his plan under age 40 and the retirement cash will be a lesser amount for those who begin their plan over age 40. *However, this benefit as well as the rest of the benefits can be increased with larger deposits. Payment of the Medical Benefit will affect the amount of retirement cash available.* The retirement cash of (\$40,000, example) can be taken in one lump sum at age 65 or paid out over your entire lifetime at the rate of \$400 per month. by age 90 that's \$120,000 total. **MORE GOOD NEWS!** Don't wait until 65. Start by age 60 and take \$275 per month. By age 90, that's a total of \$99,000.\*



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\*Based on life annuity income factors as of 8/88.



# MEDICAL BENEFITS \$25,000 CASH PAID TO YOU

A medical Benefit which makes an immediate cash payment equal to 25% of the plan's face amount (\$25,000, example) payable in cash direct to you if (or when) you suffer from life-threatening, catastrophic illnesses, such as:

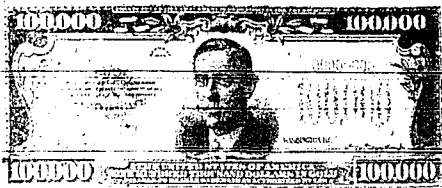


Lifeline Ultimate is a guarantee of living benefits when they're needed most. (\$25,000, example) after plan has been in force for two months - cash paid directly to you. The Medical Benefit pays cash direct to you regardless of any other hospital or medical benefits you have (or don't have). There are no restrictions on the use of the money. Cash may be used to pay medical costs, debts, home mortgage, income while out of work, children's education, etc.



ING





# TRADITIONAL DEATH BENEFIT PROTECTION \$100,000 CASH Paid To Your Widow Or Other Beneficiary!



(\$100,000, example) Payable in cash to your widow or other beneficiary upon your death from any cause to any age. (\$100,000, example) Death Benefit payable from any cause - accident or illness (death is death) to any beneficiary - widow, trust, business partner, or to your estate. The Death Benefit (\$100,000, example) is cash to be used so others depending on you can go on living as if you were here to support them, paying for food, mortgages, education, clothes, Christmas presents, braces on their teeth, bicycles, etc. Would a banker or a mortician deliver \$100,000 to you widow?



## COST OF THIS 3-WAY PLAN?

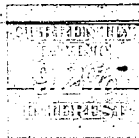
This illustration was based on a Male, Age 40 (non-smoker). The premiums are \$137 per month payable for only 7 years. Benefits continue for LIFE.

The projected values are neither guarantees nor estimates, but are based on the company's current interest rate of 9.2% which it has been crediting on its Ultimate Life plans since June 17, 1986.

The total premiums to age 65 have been \$137 per month X 12 months X 7 years = \$11,508. His retirement account at age 65 is \$40,045 in cash or \$400 per month for life. **Would \$137 per month paid into an Individual Retirement Account (IRA) provide similar benefits - Not Even Close!**

- Everyone can benefit from Lifeline Ultimate because only Lifeline Ultimate offers this unique 3-way protection:
  - lump sum immediate cash benefit for covered catastrophic health conditions which advances 25% of policy's death benefit protection
  - traditional death benefit protection (\$25,000 minimum to \$1,000,000 maximum)
  - tax-deferred savings - depending upon age and amount of deposit.
- No life insurance plan offers all of the benefits of Lifeline Ultimate and Lifeline Ultimate is available only from Jackson National.

Plan Code 61702 Policy form L1000



- Jackson National Life is a Wholly-owned subsidiary of the Prudential Corporation, plc of London, England. Founded in 1848, Prudential is one of the world's largest financial services companies.
- Jackson National issued over \$17.1 billion of new individual life insurance in 1987 to rank in the top 1% of the more than 2,000 life insurance companies licensed in the U.S.
- Jackson-National has over \$50 billion of life insurance in force and ranks among the top 2% of all U.S. life insurance companies in this category.
- Rated "A+" (Superior) by A. M. Best Company, the independent insurance company rating service. This rating, the highest given, reflects Jackson National's financial strength and operating performance relative to other life insurance companies.

### They Credit More Because They Earn More

Insurance companies must support the interest rates they credit through investment earnings; otherwise, they risk their stability. At Jackson National Life, they have consistently outdistanced, by far, the insurance industry's average rate of return on invested assets - that's why they can credit such high interest to their policyholder, and do it responsibly.



PROFESSIONAL ECONOMIC SERVICES, INC.

# JUST LOOK:

## Return on Invested Assets#

Company	1987	1986	1985	3-Year Average	5-Year Average
Jackson National	10.85%	12.09%	12.78%	11.90%	12.50%
Industry Average+ est	9.33%	9.61%	9.87%	9.61%	9.51%
Connecticut Mutual	8.25%	8.84%	8.85%	8.65%	8.63%
Lincoln National	8.57%	8.59%	8.490%	8.55%	8.43%
Metropolitan Life	9.04%	9.42%	9.79%	9.42%	9.35%
New York Life	8.71%	9.03%	9.03%	8.92%	8.78%
Federal Kemper	10.43%	11.28%	10.79%	10.83%	10.64%
Northwestern Mutual	8.17%	8.44%	8.66%	8.42%	8.32%
Security-Connecticut	10.47%	10.98%	11.80%	11.08%	11.17%
Prudential of America	8.56%	8.90%	9.07%	8.84%	8.71%
MONY	8.06%	8.41%	8.32%	8.26%	8.27%
Transamerica Occidental	9.04%	9.51%	9.35%	9.30%	8.95%
John Hancock Mutual Life	8.97%	8.30%	8.42%	8.56%	8.44%
Massachusetts Indem & Life (A.L. Williams)	7.52%	9.04%	8.98%	8.51%	8.71%
Mutual of Omaha	7.79%	6.57%	6.72%	7.03%	7.08%

#Taken from information derived from companies' Annual Statements  
 +Source: American Council of Life Insurance.

## Jackson National Life Interest Rate History

Jackson National is still crediting these interest rates

Policy Years Beginning:	Ultimate Life Plans
04/01/81 - 08/31/81	9.00%
09/01/81 - 06/16/86	11.20%
06/17/86 - present	9.20%

### What Lifeline Ultimate's Accelerated Benefit can mean to you.

- Help offset the crushing costs of medical treatment, convalescence, and loss of income not sufficiently covered by health insurance or Medicare
- Provide cash to ease the policy owner's readjustment to a new lifestyle
- Provide dollars to help offset business financial strains when partners are unable to contribute at previous levels
- Be used by the policy owner for any purpose - there are no restrictions on use of the money
- Give you the financial peace of mind that can actually help speed recovery

And

- Let's not overlook the retirement values which we feel are much superior to an IRA!

This informational brochure was prepared by Professional Economic Services, Inc.,

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 Phone (Day) \_\_\_\_\_  
 (Eve) \_\_\_\_\_  
 Date of Birth \_\_\_\_\_  
 Cigarette Smoker  Yes  No  
 Probable Amount Of Insurance Desired  
 (Death Benefit) \_\_\_\_\_

this plan can accept cash value rollovers from outdated life insurance plans. If you wish this feature, please indicate approximate amount of cash value available \$ \_\_\_\_ This can serve to reduce your premiums.

# Tax form's few changes are beneficial

WASHINGTON (AP) — If you are still reeling from having to deal with a thoroughly rewritten federal income tax last year, take heart. This year there are only a few changes — and most of them are beneficial.

There's another bit of good news. Because April 15 falls on a Saturday, you have two extra days to file your 1988 return.

Most of the changes enacted by Congress in 1986 were in effect when returns were filed last year. Deductions for sales taxes and for two-earner couples were repeated; the preference for capital gains was wiped out; Individual Retirement Accounts were limited, and new restrictions were placed on deductions for consumer interest and medical and dental expenses.

Those changes paid for lower tax rates and for higher exemptions and standard deductions. For 1988 returns, exemptions and standard deductions are higher still, and most people will find their rates have dropped again. The most significant change that could bring higher taxes for some people is a further tightening of the deduction for consumer interest.

The major changes: **PERSONAL EXEMPTION:** You may exempt from taxation \$1,950 for yourself, your spouse and each dependent, up from \$1,900 last year. A student or other person who can be claimed

as an exemption by another — such as a parent — may not take an exemption on his or her own return.

**STANDARD DEDUCTIONS:** A couple that does not itemize deductions may reduce income subject to taxation by \$5,000; for a

single person, the deduction is \$3,000; for a head of household, \$4,400; for a married person filing a separate return, \$2,500. In each case, a person over 65 or blind gets a higher deduction; for example, a married couple over 65 with one spouse blind and filing jointly is allowed \$8,800. A person who can be claimed as a dependent is allowed as little as \$500, depending on type and size of income.

**TAX RATES:** Last year, there were five rate brackets, from 11 percent to 38½ percent. Now there are four: 15 percent, 28 percent, 33 percent, and 28 percent again. For most taxpayers, it makes no difference how many rates there are, since they still determine how much they owe by looking at a tax table. The net result is that under the new law, most people will pay a smaller part of their taxable income to the government — although more of their income may be taxable.

**MORTGAGE INTEREST:** A homeowner now may deduct interest on up to \$1 million of debt used to acquire one or two homes plus up to \$100,000 of home-equity loans. There are no restrictions on how the equity loan can be spent.

**CONSUMER INTEREST:** Only 40 percent of interest paid on loans for education, automobiles, credit cards and other personal debt is deductible on 1988 returns, down from 65 percent the previous year.

## A history of income taxes

Rudimentary forms of an income tax date back to Biblical times and the Roman Empire. Here is a brief history of income taxes:

**1) ANCIENT TIMES**  
In the bible it states that all in the Roman Empire had to report with their families to the city their birth to pay a tax. The first documented income tax was imposed in Florence during the mid-fifteenth century.

**2) COLONIAL TAXES**  
The earliest form of "income tax" in America was in 1643 in New England by the New Plymouth Colony.

**3) MODERN INCOME TAX**  
The first modern income tax, with graduated rates and deductions, became law in England in 1799 under the leadership of William Pitt.

**4) U.S. INCOME TAX**  
A U.S. federal income tax first appeared in 1861 as a way to help finance the Civil War. The tax rate was 3 percent for income \$600 to \$10,000 and 5 percent for income above \$10,000. In 1872, it was repealed, as unnecessary.

**5) DEBATE OVER INCOME TAX**  
By the 1890s, the idea of an income tax had become a hotly debated social issue. Some saw it as a way to make the wealthy pay their fair share, while opponents saw it as a "soak-the-rich" scheme. In 1894, income tax became law, but the Supreme Court soon ruled it unconstitutional.

**6) XVI CONSTITUTIONAL AMENDMENT**  
In 1913, the Sixteenth Amendment to the Constitution removed all sorrows, obstacles from income taxes becoming law.

SOURCE: InfoGraphics Research InfoGraphics Inc. © 1989 North America Syndicate, Inc.

# Prepare proper estate plan

By KIRK CARPENTIER  
Special to The Times-News

**TWIN FALLS** — People make thousands of plans for life, but sometimes none for death.

Unfortunately, family and friends may pay the price for those who die without an estate plan. People who die without a will, for example, risk having their assets tied up for years in probate. And when it's all over, their intended beneficiaries might end up with far less than intended.

And a poorly planned estate means added frustration and anguish for already-distraught family members and friends.

A good estate plan will transfer assets efficiently to beneficiaries.

A good place to start is a will; the cornerstone of estate planning. All other factors revolve around it.

To "drive home the importance of a will, check the state law to see how your estate would be divided if you die without one.

Additional expenses that sometimes result from not having a will stem more from extra steps that are needed to settle the estate in lieu of directions in a will.

Besides dividing the assets, it also names the person responsible for settling the affairs of the estate — the executor — which is another decision that sometimes leads to disputes.

In addition to drawing up a will, estate planning involves taking a

• See ESTATE on Page 13

# Partnerships offer diversity

By MIKE ROBERTSON  
Special to The Times-News

**TWIN FALLS** — The stock market going to do? That question is asked as if stocks and bonds were the only investments brokers deal with. In fact, in a conservative area such as the Magic Valley, trading single issues of stocks and bonds is what a broker may do least.

The market is fun to dabble in, but for the long-term, growth-oriented investor, there are many other investments available to complement a stock and bond portfolio. And many just as interesting to own.

Limited partnerships can offer the investor some diversification with opportunities of growth or income in different areas. Through a registered partnership, you can invest in cable television systems, equipment leasing, FHA mortgages, shopping centers, health-care properties, oil and gas and much more.

are extremely popular and viable today: cable television systems and equipment leasing.

**Cable TV**  
Cable television systems are, for all practical purposes, an unregulated monopoly.

You, the investor, make the customers pay in advance for the services after they pay an up-front access fee.

Then you charge someone else a fee to advertise to your customers. And to top it off, much of the service you offer is provided to you for free. And there is little or no product inventory.

Cable television is a major growth industry.

Cable subscribers will increase from 39 million in 1986 to 46.7 million in 1990, and 55.5 million in 1995, said Paul Kagen, publisher of the Cable TV Investor, an accepted independent authority on cable investments.

Kagen estimates revenues will go from \$10.5 billion, in 1986 to \$15 billion in 1990. See INVEST on Page 13

- Business and personal financial planning
- Investments
- Insurance



**Kirk Carpenter**  
Personal Financial Planner  
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# Many deductions are gone, but watch for these

WASHINGTON (AP) — Recent tax laws have cut deeply into deductions traditionally claimed by millions of taxpayers. Many writeoffs have been lost entirely because of higher thresholds on deductions for medical and miscellaneous expenses.

But there still are enough deductions left to make it worthwhile for one-third of taxpayers to itemize.

One of the most expensive changes for individuals in the 1986 tax overhaul was repeal of the deduction for state and local sales taxes. But state and local income and property taxes are still deductible.

Only unreimbursed medical expenses that exceed 7½ percent of adjusted gross income may be deducted. Certain uninsured non-business casualty losses, such as from fires, may be deducted subject to a 10 percent threshold.

There is a 2 percent limit on miscellaneous deductions that applies to such things as unreimbursed employee expenses, including union dues, tools, work clothes (but not if suitable for

protective safety shoes and glasses; investment expenses, such as advice, subscriptions and rental of safe deposit boxes in which investment-related papers are stored, and tax-preparation fees.

1988 is the last year to deduct, subject to the 2-percent rule, a portion of the basic monthly home-telephone service charge as an expense of producing income.

Very few miscellaneous expenses may be deducted without regard to the 2 percent threshold. These include certain work-related expenses of handicapped people and gambling losses up to the amount of gambling winnings.

Some other deductions: • If you use your own car for the benefit of a tax-exempt charity, including driving to and from the organization, you may deduct 12 cents a mile or the cost of gas and oil, plus (in either case) parking fees and tolls.

• On the other hand, driving your child to the hospital gets you a medical-expense deduction of only 9 cents a mile (or gas and oil) plus parking and tolls. These

transportation expenses are lumped in with other reimbursed medical expenses and subject to the 7½ percent threshold.

Over the years, the definition of medical expenses has been expanded. In addition to such traditional costs as physicians' and dentists' fees and prescription drugs, the term can include a hair transplant, drug-abuse treatment, a closed-caption television device for the deaf, a facelift, or even unusual lessons prescribed to correct an overbite.

• Use Form 1040 line 28 to report penalties paid for early withdrawal of savings; you won't be taxed on that amount.

• If you itemize, you may be able to write off certain expenses incurred in connection with a job-related move if the new job is at least 35 miles farther from your old home than was the old job. (For example, if your old job was three miles from home, you new job must be at least 38 miles from the old home.) If you had no previous job, the new job must be 35 miles or more from your old home.

## Overlooked tax deductions

Here are some common allowable deductions. Even small claims can add up — for every \$100 you deduct, you can pay from \$11 to \$38 less in taxes.

### DEDUCTIONS THAT YOU SHOULD CONSIDER

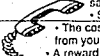
#### PERSONAL DEDUCTIONS

- Charitable contributions and medical expenses paid by credit card.
- Points paid to get a loan for the purchase or improvement of your home are generally deductible.
- Contributions to an IRA paid in cash or by credit card on or before April 15, 1989.
- The value of household goods, services or entertainment purchased to benefit a charitable organization.
- The cost of gas, parking, fares and mileage to obtain medical care or to perform volunteer work for a charitable organization.
- The cost of preparing your tax return.
- The cost of remedial reading instruction for a child who suffers from dyslexia.



#### BUSINESS DEDUCTIONS

- The cost of a passport obtained for a business trip.
- Transportation costs can be claimed if you travel to more than one place of work, or to work and school (for job-related education) or for job-seeking in the same line of work, or for work-related moves.
- Some work-related moves:
  - The cost of long-distance business phone calls made from your home.
  - A reward paid for the recovery of lost business property.



SOURCE: HARRIS Book, Inc./Graphic Arts © 1989 North America Syndicate, Inc.



# Retire — If you qualify, IRAs could reduce your taxes

Continued from Page 3

withdraw money from an IRA right away can save by deferring taxes. But, someone who is counting on that IRA for income and takes cash out on a regular basis can end up outliving the money, unless distributions are based on their recalculated life expectancy.

By retiring early, people increase this risk because their payments must stretch over a longer period. That's why some financial planners may suggest purchasing a non-qualified annuity.

Annuities can be tailored to provide income for as long as a retiree lives. There are a number of annuity products, but the typical one makes payments for life.

Annuity products can also be structured to continue making payments after death to a spouse or another survivor. In general, people who take an early retirement will likely receive payments for a longer period, so expect the amount of each disbursement to be smaller.

Whether a retiree chooses a non-qualified annuity, an IRA roll over or some other type of distribution, a financial planner can help determine which product addresses your financial objectives, needs and risk tolerance. The challenge here is realizing that there's no free lunch — understanding that playing it safe usually brings lower returns, for example, or that current income often comes at the expense of growth.

WASHINGTON (AP) — An Individual Retirement Account can be a valuable asset for your later years and, if you qualify, reduce your current taxes as well.

Even though your income may be too high to qualify you for a tax-deductible IRA, it still may be to your advantage to have a non-deductible IRA.

Interest that your IRA earns will not be taxed until you make a

withdrawal from the account, presumably after you pass the age of 69½.

There still is time to open an IRA for 1988; you have until midnight April 15; the deadline for filing your tax return.

If you are single and not covered by a company pension plan, your IRA contribution is fully deductible, no matter how high your income. If you are covered by

a company plan, you qualify for a full deduction so long as your adjusted gross income is \$25,000 or less; you get a partial deduction if income is between \$25,000 and \$35,000, and no deduction once income hits \$35,000.

Similarly, if neither spouse is under a company pension plan, a

couple may make a fully deductible contribution no matter how high their income. But if one or both spouses is in a company plan, a full contribution is deductible only if income on a joint return is \$40,000 or less.

A reduced deduction is allowed as income rises above \$40,000.

- Q. Will Uncle Sam Support you in the manner to which you are accustomed when you retire?
- A. Probably not.



## A Self-Directed IRA — with Tax-Deferred Compounding — Could Make the Difference!

You can tap the power of tax-deferred compounding today to plan for a more comfortable retirement tomorrow with a Self-Directed Individual Retirement Account (IRA).

Even under tax reform, everyone still benefits from tax-deferred compounding of the earnings in their IRAs! In addition, many investors are still able to invest pre-tax dollars into their IRA.

Our Self-Directed IRA offers you the greatest possible flexibility to take advantage of changing economic and investment trends between now and when you retire. With a Self-Directed IRA you can invest your funds in CDs, stocks, mutual funds, corporate bonds, limited partnerships, money markets and more... to take advantage of currently high returns.

To tap the power of tax-deferred compounding with a Self-Directed IRA, call today. It could make the difference between how you live and how you want to live when you retire!



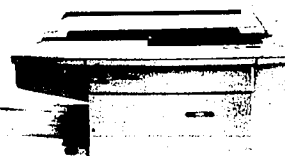
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Kirk Carpenter is a personal financial planner at IDS Financial Services Inc., Twin Falls.



# Invest

• Continued from Page 11  
\$25.5 billion in 1995 - a 140 percent increase.

Investors can take advantage of it for as little as \$1,000 for an IRA or \$2,500 for a non-pension plan investment.

The investment program works very simply.

Through the limited partnership, the investor buys a portion of five to six different cable television systems through a syndicator such as Jones Intercable/SpaceLink or American Cable Television Investors.

Most cable systems, once

developed, can be sold for a reasonable return on investment to a pension fund, insurance company or another cable system operator.

In growth programs, the investor can expect a 2-1 to 3-1 return on his money in five to six years.

Cable television is an exciting investment opportunity for the growth-oriented investor.

Prospective investors should carefully read the prospectus on any limited partnership before investing.

**Equipment leasing**  
Many limited partnerships

recently have been developed to take advantage of the increasing use of equipment leasing by major businesses since the Tax Reform Act of 1986.

This act created tax advantages for companies leasing equipment and tax sheltered cash flow to leasing companies.

How does a leasing partnership work?

A leasing company generally specializes in one particular area, (for example airplanes, construction equipment or computer equipment). They raise money through investors, usually in a limited

partnership.

Investors can buy limited partnership interests for as little as \$1,000 for a pension plan to \$2,500 for a non-pension plan investment.

Since leases are generally long-term, the investor can expect to be involved with the partnership anywhere from five to 12 years. Some partnerships specialize in short-term, full-payout leases on construction equipment, and end in a five- to seven-year period.

The investor can expect to get his original investment back, plus

an average annual after-tax, internal rate of return of 10 percent to 12 percent, based on current lease rates and projections. The advantage of an equipment leasing program is predictable, tax-sheltered cash flow with a hedge against inflation.

Consult an investment professional and have the program fully explained before you invest.

*Mike Robertson is president of Idaho Financial Consultants, a registered investment adviser and full-service financial planning firm in Twin Falls.*

# Estate

• Continued from Page 11  
look at investments and assets to make sure they are properly placed.

A common mistake is not having enough readily available money in an estate to pay the inheritance or estate taxes survivors often face.

For example, a person may have a large amount of his estate tied up in the family house. Faced with a sizable inheritance tax bill, survivors may be forced to sell the house to pay the bill.

A person can avoid this trap by

gradually converting stocks, bonds and property into cash investments or by buying a life insurance policy, which pays cash directly to a named beneficiary.

Another potentially costly mistake involves people with assets worth more than \$600,000. As long as money is passed from one spouse to the surviving spouse, the survivor pays no federal estate tax regardless of the size of the estate.

However, when the surviving spouse dies, other heirs face paying

a federal estate tax on the amount that exceeds \$600,000.

One way individuals can avoid large tax bills is by setting up a trust, which is an arrangement for a third party (often a bank) to control assets for another person's benefit until a specified time. One of the best things about trusts is that they can be used to transfer just about any asset to whomever you wish with whatever restrictions you want to impose.

In addition, some trusts can be used to reduce taxes, both

currently and upon death.

Among their advantages:   
• They allow the transfer of assets without subjecting them to probate expenses.

• They can reduce or eliminate federal estate tax and in many cases reduce current income-tax liability.

• They allow money to be passed on to heirs gradually or in installments instead of in one lump sum.

• They offer professional

management of money, which can keep a spendthrift from blowing all his or her money in short order.

With the help of your personal financial planner and the advice of your attorney, you can create an estate plan that will allow the greatest amount of wealth to pass to your designated beneficiaries with a minimum of difficulty.

*Kirk Carpenter is a personal financial planner with IDS Financial Services Inc. in Twin Falls.*

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Franklin makes investing in municipal bonds easy. This fund seeks:

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- Nationally Diversified Portfolio

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\*Yield based on the earnings of the Fund's portfolio during the 30 days ended 12/31/88

†Assumes the maximum 33% federal income tax rate for 1989.

‡Returns for the period ended 12/31/88 include the 4% sales charge and assume reinvestment of dividends at offering price and capital gain distributions at net asset value. Your return and share price will vary and shares may be worth more or less at redemption than at purchase price. Past performance does not guarantee future results. The Fund's dividends are subject to most state and local taxes. For some investors, federal or state alternative minimum tax considerations may also apply.

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Current Yield

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Yield Equivalent Yield\*\*

8.90%

One Year

10.73%

Five Year

10.13%

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# Up to half of Social Security benefits are taxable

WASHINGTON (AP) — You may have to pay income tax on up to half the Social Security benefits you received in 1988.

Part of your benefits is taxable if your total income — including half the benefits and all your tax-exempt interest — exceeds \$32,000 if you are married and filing a joint return. In the case of a single person, the threshold is \$25,000.

If any of your Social Security is taxable, you will have to file the long Form 1040.

Assuming you and your spouse file a joint

return, you received \$7,000 in Social Security benefits, your non-Social Security income totaled \$37,000, and you list income adjustments of \$2,000, here is how to determine what is taxable:

• Add half your Social Security (\$3,500) to your other income, including tax-exempt interest (\$37,000): \$40,500

• Subtract adjustments that you list on lines 24 through 29 on Form 1040, such as reimbursed employee business expenses and alimony paid: \$2,000. That leaves \$38,500.

• Subtract the threshold for a couple filing jointly: \$32,000. That leaves \$6,500. (If you get zero or less here, none of your Social Security is taxable).

• Take half of that \$6,500: \$3,250.  
 • Compare that \$3,250 with the \$3,500 representing half your Social Security benefits. You pay tax on the smaller — \$3,250. That figure is reported as taxable Social Security on line 21b of 1040.

If you are married, lived with your spouse at any time last year and are filing a

separate return, the threshold figure is zero. A single person, head of household or married person who did not live with a spouse in 1988 has a \$25,000 threshold.

The government should have sent you by Jan. 31 a Form SSA-1099, showing Social Security benefits you were paid last year. The important figure is in Box 5.

Use the same rules and computations if you received railroad retirement benefits. In that case, you should receive Form RRB-1099 in the mail.

## This Ginnie Mae isn't somebody's aunt, but a U.S.-backed security

The Times-News

TWIN FALLS — Ginnie Mae might sound like the name of someone's aunt, but actually it's one of the most popular government-backed securities offered today.

By combining the attractive features of mortgages and bonds, Ginnie Maes not only offer one of the highest government yields, they also provide the safety, cash flow and marketability many investors require.

When you buy a Ginnie Mae you receive an individual certificate that represents a share in a pool of guaranteed mortgages you're a lender of mortgage money. These mortgage pools, generally between \$1 million and \$5 million, are placed in the custody of a bank, and a Ginnie Mae pass through certificate is issued to you.

The recipient of these mortgage pools is guaranteed by the Government National Mortgage Association. Hence the name — Ginnie Mae. Monthly payments of principal and interest are collected on the mortgages and passed through to the holders of the certificates.

The association was created by Congress in 1968 to bring investment money into the mortgage market and to encourage home ownership. The U.S. Department of Justice has

rendered an opinion that the association guarantee is a general obligation backed by the full faith and credit of the U.S. government, making it one of the strongest guarantees of any investment today.

The operation of a Ginnie Mae is similar to having a mortgage on your home. Each month when you make your mortgage payment, you pay a part of your principal and interest to the institution holding your mortgage. When you first buy your home that monthly payment consists of more interest than principal. But, as the years pass and you pay down your mortgage, the interest decreases and the principal increases until eventually the mortgage is paid in full.

Ginnie Maes pay the same way. Your monthly check is part interest and part return of principal paid on the mortgages that are passed through to you. If one or more of the mortgages in the pool is paid in full, as often happens when an owner sells a home or decides to voluntarily pay off the mortgage early, a proportionate share of that return of principal comes back to you and is identified as such on your monthly check.

Unlike a regular bond, which may mature in 30 years and at that time return your original investment or face value, a Ginnie Mae returns part of your investment each month. This

allows for a quicker return of principal for reinvestment.

Since a Ginnie Mae pool consists of many individual mortgages, each returning part of your principal regularly, an average-life was developed from a data base of experience with Farmers Home Administration mortgages. This covered a period from 1935 to 1970 and established the average life of a Ginnie Mae pool to be 12 years.

Should the need arise to liquidate your Ginnie Mae before the pool matures, there's a ready market for your investment. Certificates are bought and sold continuously in the secondary market from amounts less than \$25,000 to multi-million dollar transactions.

There are many investment benefits of Ginnie Maes. They're the highest-yielding security fully backed by the U.S. government, and their safety is of the highest quality since they have the U.S. government's full faith and credit.

Ginnie Maes are easily bought and sold. As with any interest-sensitive investment, the market value of your Ginnie Mae will depend on current interest rates at the time of valuation. Quick return of principal allows more investment versatility in the face of inflation, and, finally, you'll receive a regular monthly check allowing a generous cash flow from principal and interest.

corporate information, such as dividends, earnings per share, book value, capitalization, price-earnings ratio, payout ratio and much more.

To ensure club members enhance their overall knowledge of investments, some investment clubs ask members to give weekly reports on assigned topics taken from The Investors Manual, a textbook furnished by the investors group.

Of course, investing is not all work. The clubs generally sponsor an annual social for members, spouses and guests.

The methods these successful investment clubs use to accomplish

their goals are all unique to their particular circumstances. They all act, however, in the best interest of and in conjunction with the wishes of the members. What matters is each has a clearly defined goal, a specific plan to reach that goal and a positive way to execute decisions. What they do is done as a group, but the same basic technique is used by professional investors, institutions and individuals dedicated to making their money work for them.

Bob Seibel is an investment representative with Edward D. Jones & Co., member of the New York Stock Exchange.

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Guaranteed as to timely payment of principal and interest.
- Federal Income Tax-Free Municipal Bonds** **7.5%**  
Interest may be subject to state and local taxes.
- Investment Grade Corporate Bonds** **10.15%**  
6 year
- FDIC or FSLIC - Insured Certificates of Deposit.** **9.10%**  
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- Insured Federal Income Tax-Free Municipal Bonds** **7.15%**  
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 708 Shoshone St. E.  
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\*Rate expressed on yield to maturity as of 2-10-89

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## Market

• Continued from Page 6  
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Every club dedicates a major portion of its meetings to research reports being considered for purchase as well as products currently in the portfolio. This is accomplished through one or more research committees. The information is gathered through a system recommended by the investors group for use by member investment clubs. It contains vital

# Management

Continued from Page 4

It can be a very expensive mistake.

Business owners and managers often become so entrenched in set operating routines that they fail to see how those methods may be hindering their operations. Before reaching for a quick-fix solution, they need to look at the fundamentals of how they manage.

Following are four problems a new computer system cannot solve:

- **Fighting too many fires.** If management is spending too much time on day-to-day activities, it is severely restricting available time for planning and problem solving.

Problems with inventory records, communications between departments and ineffective procedures can be traced to a lack of management time to identify and implement appropriate solutions. A computer system will not automatically correct bad practices. That takes the time and attention of management.

Who's on First?

Some company organizational structures are rivaled only by Abbott and Costello's classic slapstick Who's on First routine. With no clear lines of authority and only vague understandings of position responsibilities, employees will go off in all directions.

The result is often duplication of

work, work left undone, costly inefficiency, low staff morale and employee burnout.

There is a test. Have an employee and his manager each prepare a job description of the employee's position. You may find out that the employee thinks he should be doing one thing, while the manager sees the position very differently. Managers also must know what is expected of them and to whom they should report.

Internal staff training and cross training is necessary to reduce problems when absences and turnover occur.

No Game Plan for Computer Use.

With the advent of the desk top personal computer, managers have discovered the wonders of having an information tool at their fingertips. However, in medium to large companies, which often have technical data processing staff, duplication of effort and creation of two costly parallel data systems must be avoided.

A game plan to coordinate components of a business computer network is needed.

The data processing department, should serve the marketing and purchasing departments as well as the finance department.

Don't be intimidated. Tell data processing the functions you want

your computers to perform.

We've Always Done It This Way. Antiquated procedures that result in hopeless duplication of effort should be swept out the door, before they become part of the computer system. Remember garbage in, garbage out.

Often it takes an outside consultant to bring a fresh view to a systems problem. Something that internal management fails to see may be obvious to someone from the outside.

When choosing hardware and software configurations, look not only at how the system works, but how it works in your particular industry. Put the vendor on the defensive by telling him what a system must do for you, rather than listening to him or her highlight the system's good points.

Be sure to budget for ongoing system development and don't neglect ongoing training.

Ruth Stevens is a certified public accountant and partner with Cooper, Norman & Co., Twin Falls.

## More than half will hire tax experts

By The Associated Press

More than half of America's taxpayers — 60 percent of the 107 million — will be hiring professional tax preparers this year, according to an article in *Lear's* magazine.

The number compares to 40 or 45 percent who sought professional help on taxes last year, says *Lear's*, a year-old magazine for women over 40.

The article, written by Lisa Collier Coal, author of three business books and a regular magazine contributor on financial affairs, offers these alternatives for those seeking tax preparation help:

- For those with relatively simple tax returns, there is free tax-preparation assistance available from the Internal Revenue Service.

Of course, even when IRS employees provide correct information, they aren't likely to volunteer strategies to reduce a tax bill, writes Ms. Coal. But if an agent who helps with a taxpayer isn't charged interest fees or penalties.


- Least expensive tax help is available from uncertified public accountants and franchised storefront services.

They are also the least accurate, according to the IRS, says *Lear's*.

- Certified public accountants and enrolled agents — tax preparers certified by the IRS — can represent taxpayers at audits and in tax court.

- Tax attorneys generally deal with high-income earners whose financial affairs are more complicated than most.

### What IRA guarantees your retirement income?



Only an annuity guarantees you a retirement income for as long as you live. No bank, S&L, or credit union can make that guarantee. A Professional Economic Services' IRA annuity not only guarantees you a lifetime income, it also offers the benefits of:

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  - No service or administrative fees with minimum annual deposit
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  - Tax deductible deposits, if you qualify
  - Tax-deferred interest accumulation
  - Rated Number 1 by Consumer Reports
- For a no-obligation look at this superior-IRA plan, call today!

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## Inadequate Medical Coverage?

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## Eight Big Reasons to invest with Edward D. Jones & Co.

- U.S. Government Guaranteed Bonds** — Guaranteed as to timely payment of principal and interest. **9.3%**
- Federal Income Tax-Free Municipal Bonds** — Interest may be subject to state and local taxes. **7.5%**
- Investment Grade Corporate Bonds** — 5 year **10.15%**
- FDIC or FSIC - Insured Certificates of Deposit** — Bank insured, FDIC - insured from \$5,000 to \$100,000. 6 Month penalty for early withdrawal. **9.10%**
- Insured Federal Income Tax-Free Municipal Bonds** — Interest may be subject to state or local taxes. **7.15%**
- IRA and KEOGH Retirement Plans** — Based on AAA-rated Corporate Bonds. **9.75%**
- Single Premium Life** — Please Call For Current Rates



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834 Fairfield Ave., Suite 1010  
Phone 733-4925



Gene Sturgill  
706 Shoshone St. E.  
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Continued from Page 4

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Following are four problems a new computer system cannot solve:

- Fighting too many fires: If management is spending too much time on day-to-day activities, it is severely restricting available time for planning and problem solving.

- Problems with inventory records, communications between departments and ineffective procedures can be traced to a lack of management time to identify and implement appropriate solutions. A computer system will not automatically correct bad practices. That takes the time and attention of management.

- Who's on First?

Some company organizational structures are rivaled only by Abbott and Costello's classic slapstick Who's on First routine. With no clear lines of authority and only vague understandings of position responsibilities, employees will go off in all directions. The result is often duplication of

work, work left undone, costly inefficiency, low staff morale and employee burnout.

There is a test. Have an employee and his manager each prepare a job description of the employee's position. You may find out that the employee thinks he should be doing one thing, while the manager sees the position very differently. Managers also must also know what is expected of them and to whom they should report.

- Internal staff training and cross training is necessary to reduce problems when absences and turnover occur.

- No Game Plan for Computer Use.

With the advent of the desk top personal computer, managers have discovered the wonders of having an information tool at their fingertips. However, in medium to large companies, which often have technical data processing staff, duplication of effort and creation of two costly parallel data systems must be avoided.

- A game plan to coordinate components of a business computer network is needed.

The data processing department, should serve the marketing and purchasing departments as well as the finance department.

- Don't be intimidated. Tell data processing the functions you want

your computers to perform.

- We've Always Done It This Way: Antiquated procedures that result in hopeless duplication of effort should be swept out the door, before they become part of the computer system. Remember garbage in, garbage out.

Often it takes an outside consultant to bring a fresh view to a systems problem. Something that internal management fails to see may be obvious to someone from the outside.

- When choosing hardware and software configurations, look not only at how the system works, but how it works in your particular industry. Put the vendor on the defensive by telling him what a system must do for you, rather than listening to him or her highlight the system's good points.

- Be sure to budget for ongoing system development and don't neglect ongoing training.

Ruth Stevens is a certified public accountant and partner with Cooper, Norman & Co., Twin Falls.

## More than half will hire tax experts

By The Associated Press

More than half of America's taxpayers — 60 percent of the 107 million — will be hiring professional tax preparers this year, according to an article in *Leur's* magazine.

The number compares to 40 or 45 percent who sought professional help on taxes last year, says *Leur's*, a year-old magazine for women over 40.

The article, written by Lisa Collier Cool, author of three business books and a regular magazine contributor on financial affairs, offers these alternatives for those seeking tax preparation help:

- For those with relatively simple tax returns, there is free tax-preparation assistance available from the Internal Revenue Service.

Of course, even when IRS employees provide correct information, they aren't likely to volunteer strategies to reduce a tax bill," writes Ms. Cool. "But if an agent who helps with a return makes mistakes, the taxpayer isn't charged interest fees or penalties."

- Least-expensive tax help is available from uncertified public accountants and franchised storefront services.

They are also the least accurate, according to the IRS, says *Leur's*.

- Certified public accountants and enrolled agents — tax preparers certified by the IRS — can represent taxpayers at audits and in tax court.

- Tax attorneys generally deal with high-income earners whose financial affairs are more complicated than most.

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# New law gives taxpayers more rights against government

By THERESA MAY  
Special to The Times-News

TWIN FALLS — On November 11, 1988, the Taxpayers' Bill of Rights became federal law.

The law prescribes taxpayer rights and Internal Revenue Service obligations, levy and lien provisions, and it describes the authority of the tax court. It also describes a taxpayer's rights in proceedings against the Federal government.

One of these provisions titled

Reliance on Written Advice of IRS, says if a taxpayer relies on advice provided in writing by an IRS employee that was not correct, the IRS must abate the portion of any penalty attributable to that advice.

Another provision says the IRS cannot evaluate its employees based on how much tax money they collected from taxpayers. And the IRS cannot impose or suggest production quotas or goals for its employees involved in collection activities.

Another item requires tax due

notices to contain more detail regarding the reason for the tax assessment and must separately identify which amounts are additional tax, penalty and interest.

The law also grants the Secretary of the Treasury authority to accept tax payments in installments.

This could apply to a taxpayer who, after an IRS audit, suddenly finds himself owing a larger sum of money than he has on hand. Payment on the

installment basis is not automatic.

Under the levy and lien provisions, the IRS must wait 30 days after serving the taxpayer with written notice before it can collect tax by levy.

Previously, the IRS had to wait only 10 days. Another new provision is that a taxpayer's home is exempt from levy effective July 1.

A taxpayer who brings suit against the federal government over taxes and win, can be awarded a judgment for

reasonable administrative and litigation costs incurred.

On the other hand, if a court determines that a taxpayer's action against the IRS is frivolous or groundless, it must award damages to the IRS not to exceed \$10,000.

The taxpayer's bill of rights is designed to give taxpayers more leverage in disputes with the IRS.

*Theresa May is a certified public accountant with Leforge, Rogers and Evans, Twin Falls.*

## Interest

Continued from Page 2

year phaseout. In 1988, 40 percent of personal interest is deductible; 20 percent in 1989; and 10 percent in 1990. In 1991, it's gone.

**Trade or Business Interest:** Interest paid on debts incurred in a business or trade remain fully deductible.

If an owner borrows money to purchase equipment or takes a loan to purchase a building, the interest paid on the loan is deductible.

Interest charges on a credit card, if used exclusively for business, are also deductible. But, to maintain the deduction, be careful to keep business credit cards separate from personal use credit cards.

Commingling of business and personal interest is also a danger for borrowers who use a large loan or a line of credit for a variety of purchases, both business and personal. Use of the funds must be tracked very carefully if you want to safeguard your business interest deductions.

**Passive Activity Interest:** Two groups of people are primarily affected by this limitation: investors in limited partnership tax shelters and people who directly own and manage rental property. There are now limitations on deducting losses incurred from those activities.

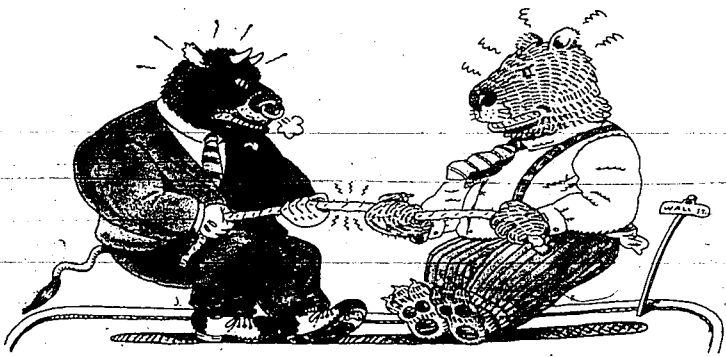
Investors can no longer use this type of investment to claim paper losses against salary and other ordinary income on a yearly basis.

**Investment Interest:** For people who borrow to purchase stocks, bonds and other investments, the law is phasing out the ability to deduct the interest paid on this borrowed money. By 1991, an investor will only be able to deduct the interest up to the amount of any investment income received.

In general, due to lower tax rates, the value of your interest deduction is less than in the past. For 1988, each dollar of deduction was worth 33 cents in saved taxes if you are in the top tax bracket. In 1989 and beyond, that deduction is worth only 28 cents.

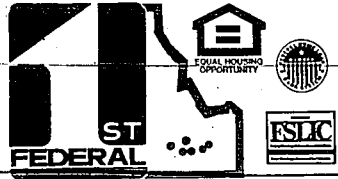
Ronald Belliston is a certified public accountant and the tax manager at Cooper, Norman & Co., CPAs, in Twin Falls.

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