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Edward Jones
 MAKING SENSE OF INVESTING

Farm Bureau seminar —



(Courtesy Photo)

On Monday, Nov. 23, Nikki Penn with Cherokee County Farm Bureau and Jodie Goff a field representative for Texas Farm Bureau visited New Summerfield Elementary and showed second- and third-grade students a video on "10 Things Kids Want to Know about Agriculture." Students learned about farming and were educated on the different types of crops and farm operations that are housed in Cherokee County as well as throughout the United States.

BHS to present play Dec. 19-20

The Bullard High School Theater Department will be presenting a modern classic, Disney's "Beauty and the Beast" as this year's fall musical production. This year's fall musical will be performed at 7:30 p.m. Saturday, Dec. 19 at the Audry Owens Auditorium. There will be a special matinee performance at 2 p.m. Sunday, Dec. 20. All seats are general admission. Tickets cost \$5 in advance and \$7 at the door. The stage production of "Beauty and the Beast" is based on the Academy-Award winning animated feature (the first "cartoon" to be nominated for an Academy Award for Best Picture). Tickets are on sale. Tea party tickets cost \$5 per child at the door and \$1 per adult. For information, call (903) 894-3272, ext. 2163.

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**Checklist Charlie:
 Taking the dread
 out of Christmas**

By CATHY PRIMER KRAFVE

With so many people out of work or looking for ways to cut expenses, now is a good time to dread Christmas, oops, I meant to say think about Christmas.

It IS possible to redirect your family's expectations, give your friends some terrific presents, focus on the meaningful part of the season AND keep a few bucks in your bank account.

A pretty tall order, but here are some good places to start: -Begin with your friends. Let 'em know you are thankful for them. This does not have to be expensive, just heart-felt.

-Next, change the "rules" with your family. Explain graciously that you will be doing something thoughtful and SMALL this year due to the economy. It is a great excuse to start new "traditions" that focus on family instead of stuff.

Practically speaking, here are some gift ideas that will take the pressure off your budget.

-Pies. Pecan pies are simple and relatively inexpensive to make; my mom's recipe is the best in the world. Cheese balls are also welcome this time of year when everyone is having company.

- Put the emphasis on the intangible, like time spent together, instead of the tangible. Take a friend to lunch. Give tickets to an event for your grandkids and then enjoy the anticipation. Plan a weekend away with mom or dad. Give tickets to a movie.

-Christmas tree ornaments. One of my friends gave us a family picture framed in a Mason jar lid twenty years ago. It gets better every year.

-Give a donation in their honor. I know some people resent this kind of gift, but there is sure to be a sophisticated donor on your list who will "get it." Ministries will mail a card to your honoree informing them of the gift.

Donations are my favorite kind of gift mainly because they do not have to be studied.

Last Christmas, my sisters' kids gave everybody in our family "an animal" through a ministry that provides water wells and livestock to communities in Africa. Each box contained a picture of an animal; it was hilarious hearing why they decided to match each person with *their* animal. Mine was a cow. Enough said.

Giving to a non-profit gives hope and comfort to those who are less fortunate. Sharing reminds us of what we DO have, taking our mind off how tight our budget is gonna be.

Giving thoughtfully takes the dread out of the holidays and keeps money in the bank.

Now that's a good way to start the holidays. Cathy Primer Krafve, aka Checklist Charlie, lives and writes with a Texas twang. Comments are invited at <http://checklistcharlie.blogspot.com>.

City

(Continued From Page 1)

"I think that there's a lot of folks who use the drop-off point in Tyler and it will be a convenience for them," said Bullard City Manager Larry Morgan. The bin, which will be 25-feet long and 6 to 8 feet wide, will be taken to Shreveport, Louisiana, to be dumped when it is full. Morgan said he does not expect it to fill up more than twice each year at first. The city will budget the dump fee of \$126 for each time. Morgan said the recycle bin will be used only for recycle materials for Bullard citizens only. Materials, such as household trash, vehicle and other batteries, construction materials, diapers and more should not be dumped in the recycle bin. The plastic "bottles" allowed include only those used for food products, such as milk, juice, etc. Plastic jugs used for chemicals, such as cleaning products and auto fluid products, will not be allowed in the recycle bin. Morgan said he expects the bin to be delivered within two months. It will be placed near the city yard next to the city hall building in Bullard. For more information, call the city at (903) 894-7223.

--Bullard City Manager Larry Morgan

Quilters' Guild of East Texas to meet Thursday, Dec. 7 in Tyler

The Quilters' Guild of East Texas will meet at the Rose Garden in Tyler at 10 a.m. Thursday, Dec. 10, and at 7 p.m. at the home of a member. At both meetings, members will bring quilts, quilted garments, toys, and other holiday items to Show and Share before they are given away. For more information, call Sue Hogan at (903) 849-4193 or Eileen Kosnik at (903) 535-7864.

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