

THE HALLS GAZETTE

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Tragic Crash Near Home



LINNIE LAWSON HARRELL, 75, known to friends as "Frog", was fatally injured about 2:45 p.m. Thursday of last week when a Chevrolet Caprice which he turned east, onto Gates Road, was struck by a 1985 Mack truck, loaded with logs, northbound on New U.S. Hwy. 51.

He was taking the car to a Halls service station. His wife was following, in another vehicle, to pick him up.

The accident occurred at the intersection near his home at 8255 New U.S. Hwy 51 North, west of the highway and near the Church of God Holiness.

The truck, owned by David Rudd Trucking, of Troy, was driven north by James McKinzie, 27, of Obion. He went to Baptist Hospital Lauderdale with injuries reported minor.

Mr. Harrell, a Navy veteran, survived Japan's attack on Pearl Harbor in 1941.

He was a past elder of Gates Church of Christ.

He leaves his wife, Frances T. Throgmorton Harrell; a son, Barry, of Halls; a daughter, Freda Grant, of Dyersburg; four brothers, Ed, of Ripley, Byrd, of Gates, Maynard, of Halls, and Bob, of Memphis; a sister, Katherine Mansfield, of Ripley; and two grandchildren.

Halls Man Wins \$3,193 In Casino

Casino Aztar, in Caruthersville, Mo., reports that Richard McDonald, of Halls, won \$3,193 Dec. 10th, with a straight flush, in the Caribbean Stud Poker Progressive Jack-Pot.

Six From County Face U.S. Court

The U. S. District Court in Memphis has set dates for six countians to appear for disposal of charges of fraud in obtaining aid from the Agricultural Stabilization and Conservation Service.

Set to appear Jan. 22nd are Johnny Carroll, Jimmy and Tracy Hensley, and Johnny Little.

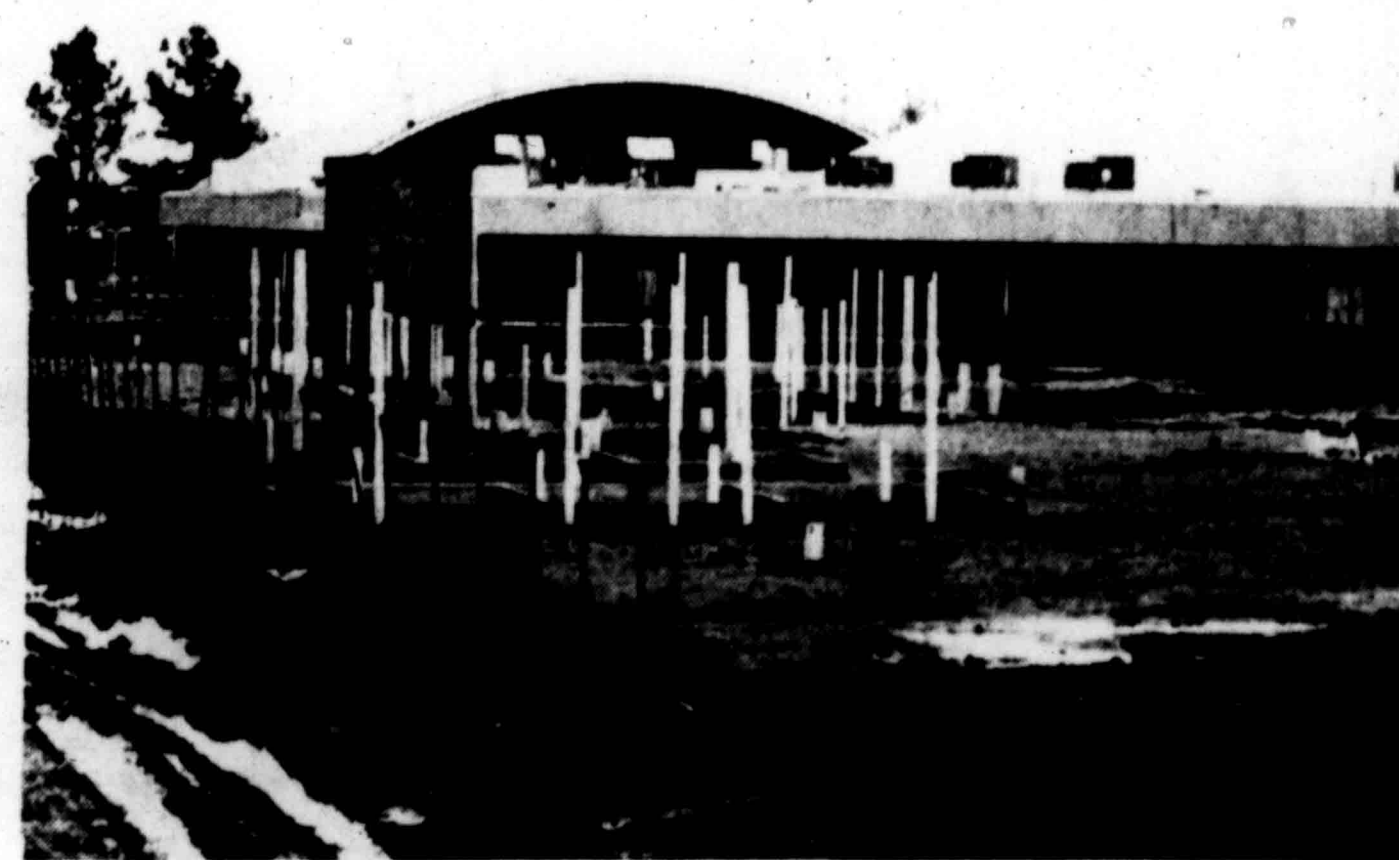
Set to appear March 4th are Ray Bizzell and Thomas Pipkin.

Carroll is also scheduled for sentencing at 11:30 a.m. Jan. 29th for his part in a scheme to bribe County Commissioners to vote for a new land-fill near Halls.

New School Additions



THE NEW ADDITION at Halls Elementary School includes a new gymnasium, band room and 15 primary grade classrooms.



CONSTRUCTION at Halls High School includes new educational office, equipment storage and more classrooms. band/music room, boys physical education office, equipment storage and more classrooms.

Cattle And Swine Producers Feast

The Lauderdale County Livestock Assn. invites cattle and swine producers, and others interested in their production, to its annual winter meeting at 6 p.m. Jan. 8th in the Fraternal Order of Police Building in Ripley.

Annual dues (\$25), payable at the door, include membership in the state Cattlemen's Assn. or the state Pork Producers Assn.

If under 18, you may join Tenn. CattleYouth for \$10.

Cargill and the Maury City Stockyards are sponsoring the beef meal. You must pre-register by calling 635-9551.

Singing For The Stage Workshop

The Lauderdale Council of Arts will sponsor a "Singing For The Stage," from 7:30 to 9:30 p.m. Jan. 23, 25 and 29th at Ripley First United Methodist Church.

Michael Detroit, known as the *Voice of Youth and Experience*, in Memphis will lead the workshop, teaching participants to approach a musical number not only as a song, but as an acting piece. Attention will be given to intrinsic and essential acting elements and technical musical aspects of a song. Audition techniques will be discussed.

Mr. Detroit was awarded a Branson Entertainment Award for "Best Back-Up Vocals" as a Jordanaire in *Patsy! A World*

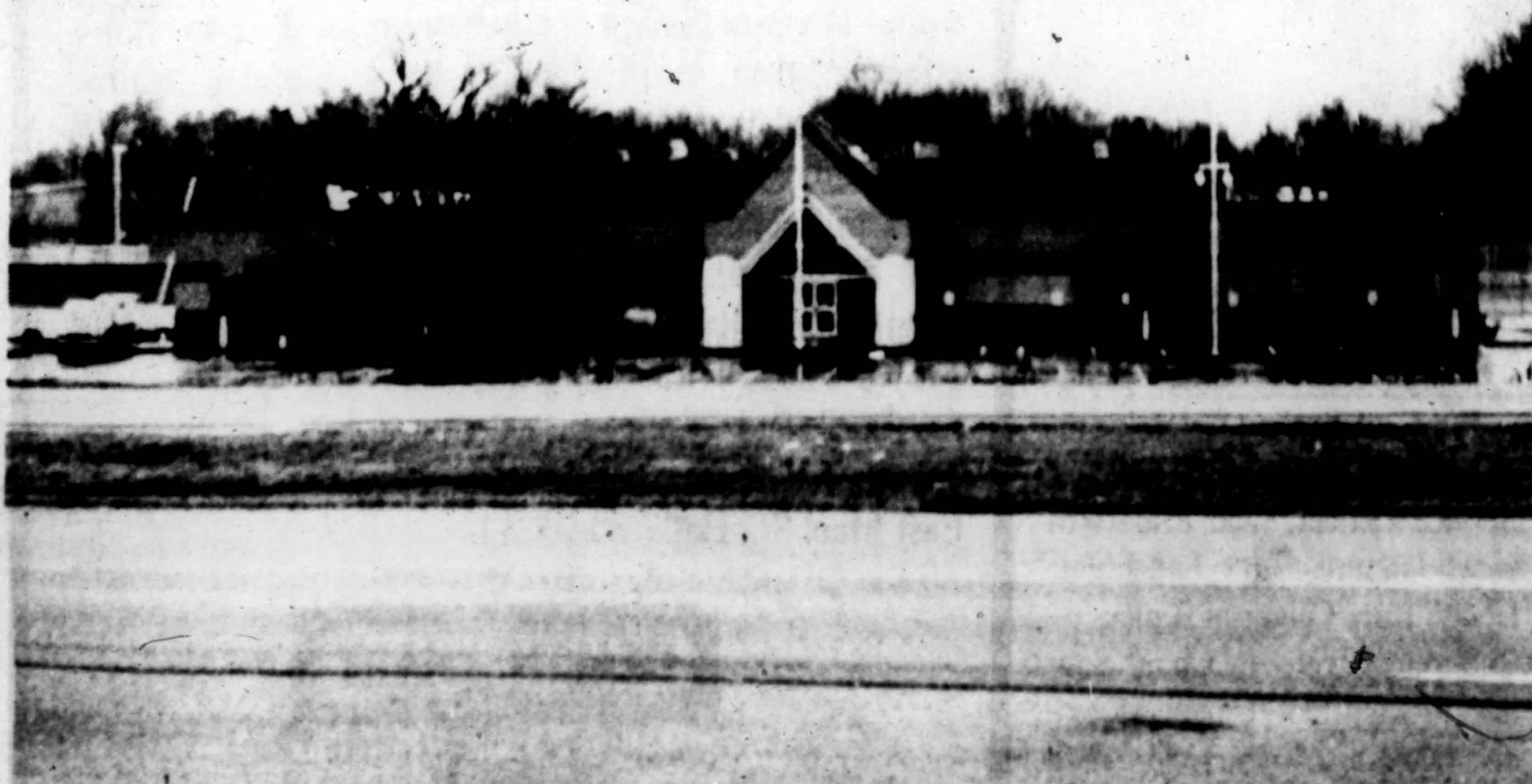
Premiere Tribute to Patsy Cline, Memphis Theatre Awards for Excellence as a "Leading Actor in a Musical" as Jesus in *Godspell*, and as Joe Hardy in *Damn Yankees*, and as a "Supporting Actor in a Drama" as Peter Patrone in *The Heidi Chronicles*.

William Perry Morgan, director of the Playhouse on the Square Summer Youth conservatory, will be the accompanist for the workshop. He has a vast knowledge of the musical theatre genre.

To enroll in the workshop call the Chamber of Commerce, 635-9541, and leave your name and phone number, or call, 635-4165, and leave your name and phone number on the machine, or you may send your name and phone number to LCAA, P.O. Box 551, Ripley, Tn. 38063.

There is a fee of \$10.

New Justice Center Will Open



NEW JUSTICE CENTER in Ripley prepares to open later this month.

Stamps Shown



JAMIE BROWN, left, rural letter carrier for Halls Post Office, met with each third grade class at Halls Elementary School Tuesday morning to speak about Philately, the study and collection of stamps and other postal materials. Pictured with Mr. Brown are Pat Carmack, Halls Elementary principal, center, and Mrs. Pam Green, right, third grade teacher, and students.

Stamps from the collections of Lisa Myrick, employee of The Lauderdale County Bank, and Pat Stanley, rural letter carrier for Halls Post Office, were displayed.

Lisa's collection features stamps collected in Sweden, Pakistan, New Zealand, Australia, Rhodesia, Mongolia, the Bahamas and other countries and stamps from many states in the United States. The collection includes many commemorative and special issue stamps.

Pat's collection features special issue stamps of Elvis, Marilyn Monroe, Country & Western stars and many first day issue of envelopes and post cards.

The students learned that stamp collecting can be enjoyable and inexpensive. The collector can learn about famous people, countries, states, science and history.

Concord Locals

Mrs. Louise Fennell

Mrs. Grady Hargrove, of Rutherford, visited her mother, Mrs. Beatrice Wood, Sunday afternoon. Mrs. Tina Carmack, of Dry Hill, visited Monday afternoon of last week.

Mrs. John Dickinson, of Den-

mark, visited the Winston Carmack's Sunday.

Mr. and Mrs. Gerald Fitzhugh, of Nankipoo, were dinner guests of Mr. and Mrs. R. H. Williams Tuesday of last week. Mrs. Mary Rice, of Dyersburg, visited Saturday afternoon.

Mr. and Mrs. J. D. McNeill visited Junior Beard in Methodist Hospital of Dyersburg Monday night of last week. They accompanied him to the clinic in Methodist Hospital in Memphis Tuesday for tests.

Mrs. Danny Simpson and daughter, Leah, shopped in Dyersburg Sunday afternoon.

Mr. and Mrs. Floyd Emerson and Mr. and Mrs. Pharis Escue visited the Jessie King family in Garner's Funeral Home Sunday night.

Sick & Ailing

Dr. Robert Spencer Maclin, Jr., of 220 Lake Drive, retired dentist, has been dismissed from Baptist Hospital Lauderdale in Ripley, after surgery.

Poplar Grove

By Mrs. Cleo Knox

Mrs. Florence McBride visited Mrs. Arline Hipp in the Wesley Convalescent Home in Dyersburg Monday of last week.

Mrs. Hazel Alston visited Mrs. Virginia Alston in Halls Tuesday of last week and her father, Ed Sumerlin, at Frog Jump Thursday of last week.

Mr. and Mrs. Lonnie Hicks,

of Fowlkes, and Mrs. Sharon Crews, of Halls, visited Mrs. Louella Knox last week.

Mrs. Lois Brandon attended the Lauderdale County Historical Society meeting in Ripley Sunday afternoon.

Bret Cook and children, Roth

Math Competition



and Eden, of near Halls, were

Mrs. Ben Nichols and daughter, Ashley, of Memphis, were weekend guests of Mrs. Dorsey Chipman. They visited Mrs. Chipman's sister in Paducah, Ky. Saturday.

Sunday luncheon guests of Mr. and Mrs. Holford Swanner.

ON DEAN'S LIST

Angela Flowers, of Ripley, a sophomore at Dyersburg State Community College, has made the dean's list with a 4.0 average for the fall semester.

Have no friends not equal to yourself

—Confucius

MATHCOUNTS, a nationwide series of competitions designed to stimulate interest and achievement in mathematics, will begin Feb. 3rd at the University of Tennessee at Martin. Participating are, from left, coach Julie Richardson, Katie Cook, Leslie Kennedy, Jacob Newman, John Allen Noblin and alternate, Kim Shands.



STATE OF TENNESSEE DEPARTMENT OF FINANCIAL INSTITUTIONS PUBLICATION COPY — COMMERCIAL BANK CONSOLIDATED REPORT OF CONDITION (Including Domestic and Foreign Subsidiaries)

LEGAL TITLE OF BANK		CLOSE OF BUSINESS DATE	
GATES BANKING & TRUST CO.		12-31-95	
CITY	COUNTY	STATE	ZIP CODE
GATES	LAUDERDALE	TENNESSEE	38037
Dollar Amounts in Thousands			
ASSETS			
1 Cash and balances due from depository institutions:			
a Noninterest-bearing balances and currency and coin			
		1,128	1 a.
b Interest-bearing balances			
		98	1 b.
2 Securities:			
a Held-to-maturity securities			
		NONE	2 a.
b Available-for-sale securities			
		1,118	2 b.
3 Federal funds sold and securities purchased under agreements to resell:			
a Federal funds sold			
		1,475	3 a.
b Securities purchased under agreements to resell			
		NONE	3 b.
4 Loans and lease financing receivables:			
a Loans and leases, net of unearned income			
	11,893		4 a.
b LESS Allowance for loan and lease losses			
		211	4 b.
c LESS Allocated transfer risk reserve			
		NONE	4 c.
d Loans and leases, net of unearned income, allowance, and reserve (item 4 a minus 4 b and 4 c)			
		11,682	4 d.
5 Assets held in trading accounts			
		NONE	5
6 Premises and fixed assets (including capitalized leases)			
		289	6
7 Other real estate owned			
		NONE	7
8 Investments in unconsolidated subsidiaries and associated companies			
		NONE	8
9 Customers' liability to this bank on acceptances outstanding			
		NONE	9
10 Intangible assets			
		NONE	10
11 Other assets			
		548	11
12 a Total assets (sum of items 1 through 11)			
		26,338	12 a.
b Losses deferred pursuant to 12 U.S.C. 1823(j)			
		NONE	12 b.
c Total assets and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 12 a and 12 b)			
		26,338	12 c.
LIABILITIES			
13 Deposits:			
a In domestic offices			
		23,739	13 a.
(1) Noninterest-bearing			
	3,330		13 a.(1)
(2) Interest-bearing			
	20,409		13 a.(2)
b In foreign offices, Edge and Agreement subsidiaries, and IBFs			
		NONE	13 b.
(1) Noninterest-bearing			
		NONE	13 b.(1)
(2) Interest-bearing			
		NONE	13 b.(2)
14 Federal funds purchased and securities sold under agreements to repurchase:			
a Federal funds purchased			
		NONE	14 a.
b Securities sold under agreements to repurchase			
		NONE	14 b.
15 a Demand notes issued to the U.S. Treasury			
		NONE	15 a.
b Trading liabilities			
		NONE	15 b.
16 Other borrowed money:			
a With original maturity of one year or less			
		NONE	16 a.
b With original maturity of more than one year			
		NONE	16 b.
17 Mortgage indebtedness and obligations under capitalized leases			
		13	17
18 Bank's liability on acceptances executed and outstanding			
		NONE	18
19 Subordinated notes and debentures			
		301	19
20 Other liabilities			
		24,054	20
21 Total liabilities (sum of items 13 through 20)			
		26,338	21
22 Limited-life preferred stock and related surplus			
		NONE	22
EQUITY CAPITAL			
23 Perpetual preferred stock and related surplus			
		NONE	23
24 Common stock			
		200	24
25 Surplus (exclude all surplus related to preferred stock)			
		200	25
26 a Undivided profits and capital reserves			
		1,898	26 a.
b Net unrealized holding gains (losses) on available-for-sale securities			
		(13)	26 b.
27 Cumulative foreign currency translation adjustments			
		NONE	27
28 a Total equity capital (sum of items 23 through 27)			
		2,285	28 a.
b Losses deferred pursuant to 12 U.S.C. 1823(j)			
		NONE	28 b.
c Total equity capital and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 28 a and 28 b)			
		2,285	28 c.
29 Total liabilities, limited-life preferred stock, equity capital, and losses deferred pursuant to 12 U.S.C. 1823(j) (sum of items 21, 22, and 28 c)			
		26,338	29
MEMORANDA Amounts outstanding as of Report Date			
1 a Standby letter of credit, total			
		NONE	1 a.
1 b Amount of Standby letters of credit in memo 1 a. conveyed to others through participations			
		NONE	1 b.

NOTE: This report must be signed by an authorized officer(s) and attested by not less than three directors other than the officer(s) signing the report.

I We, the undersigned officer(s), do hereby declare that this Report of Condition has been prepared in conformance with official instructions and is true to the best of my(our) knowledge and belief.

SIGNATURE OF OFFICER(S) AUTHORIZED TO SIGN REPORT
 DATE SIGNED
 NAME AND TITLE OF OFFICER(S) AUTHORIZED TO SIGN REPORT
 AREA CODE/PHONE NO.

SIGNATURE OF DIRECTOR
 STATE OF
 COUNTY OF

Sworn to and subscribed before me this 23 day of Jan 19 96
 and I hereby certify that I am not an officer or director of this bank
 My commission expires 7-15 19 97

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