

...More Classifieds

NOTICES

NOTICE OF CONSOLIDATED PRECINCTS

Notice is hereby given to the registered voters of Precinct 1 and 3 that there precincts have been consolidated. Voting in the Primary Runoff election will be conducted at Robert Lee Rec Hall, 150 County Road, Robert Lee.

Notice is hereby given to the registered voters of Precinct 2 and 4 that these precincts have been consolidated. Voting in the Primary Runoff election will be conducted at Bronte Senior Citizen Building, 613 E. Oliver, Bronte.

Roy Blair-County Judge
7-11-2012

AVISO DE PRECINTO CONSOLIDADO

Por lo presente se les da aviso a los votantes registrados del Precinto 1 y 3 que estos precintos se han consolidado. La votacion en la eleccion Premaria Carrera Decisiva se maneja en Robert Lee Rec Hall, 150 County Road, Robert Lee.

Por lo presente se les da aviso a los votantes registrados del Precinto 2 y 4 que estos precintos se han consolidado. La votacion en la eleccion Premaria Carrera Decisiva se maneja en Bronte Senior Citizen Building, 613 E. Oliver, Bronte.

Roy Blair-Juez del Condado
7-11-2012
02-1tc

**Check Out
Coke County
Library**

The simplest reason it's healthy to read is the same reason it's healthy to exercise. The more exercise, the stronger the body. The more reading, the stronger the brain. Taking a walk is free exercise.

Visiting the library is free exercise, too. Readers know that taking advantage of "free" pays dividends.

The library has received several donated book collections. Some are on the shelf, some are on their way to other libraries and some will be in the sale. Thanks to donors like these, there is always something different to explore at the library. Readers find their own personal interests at the library. Television and Internet decision makers don't tell readers what to think.

The Coke County Library is full of brain training. Library hours are Tuesdays, 8-12; Wednesdays, 8-4; Thursdays, 1-5; Fridays,

8-12. Call 453-2495 for information.

What Consumers Should Know About Credit Card Balances

Provided by the Independent Bankers Association of Texas "Pay it off every month!" That is what your parents always told you when you first started using credit cards. "Pay it off every month and you won't get bad credit." If your goal is to save money on paying interest then this might be the ideal approach. However, this won't keep you from getting bad credit. If your goal is to improve your credit score then you may actually be hurting your credit rating by paying it all off every month.

Many lenders use your FICO credit score to determine your eligibility for credit. Credit scoring involves a complicated algorithm that incorporates your usage of existing credit lines, and how you pay these existing credit lines back. Whereas credit utilization is a metric that divides your credit card balance by your credit card limit to determine what percentage of your limit you are carrying on the card. In other words, you may use your credit card every month, and pay it off every month, and think that you are creating a great credit rating. But if the credit raters look at your card balances on a day of the month that you have \$0 balance on it, they may view this as non-use of your credit. Credit scoring treats zero balances on a credit card as instances of non-use, which can have a negative effect on your score. Creditors like to see that you're still using credit, but doing so responsibly.

Most creditors will calculate your credit score right before your payment due date, when your debt to credit ratio is normally at its highest. This is done specifically so that the higher debt ratio can be used to raise your interest rate. Higher interest rates mean more profit for creditors. Managing the timing of your charges and payments carefully will enable you to increase your scores. Some experts suggest that you pay off your credit card bills as soon as you get them, to avoid interest payments. Then don't use the card for one whole billing cycle until right before your credit card statement is prepared for the month, and then put a small charge on the card, somewhere between 5-10% of your available credit. There are a lot of internet experts touting what the optimum credit balance ratio is, but all fall within the 5% to 10% range, with

7% being a very popular suggested amount.

Other experts suggest not trying to get by with one credit card that has 100% utilization, but that it is better to have multiple cards, with each having an optimum balance ratio on the billing date. Be careful though when applying for additional credit cards, as card applications and credit inquiries are a negative mark on your credit report. Most lenders will lower your score if they see more than four to six

credit inquiries in a six-month period.

Newer credit card the cards, there is no credit score penalty for keeping multiple cards open.

The bottom line is that by careful management of your credit card usage and payments you can still enjoy the convenience of using credit cards while also increasing your credit scores for significant purchases, like buying a house or car, where a slight increase in interest rates can then close your newest cost you thousands of dollars over the life of a large loan.



IVEY MOTOR CO., INC.

Billy Wayne Roe - Owner

Annual 4th of July

Golf Tournament

Mountain Creek Golf Course - Robert Lee, Texas

RESULTS

4th of July

Par 3 Shootout!

Place	Name	Score
1st Place	Bobby Joe Longoria	56
2nd Place	Ricky Ross	56
3rd Place	Tom Sawyer	57
(tie)	Alton Mitchell	57
5th Place	Pete Puentez	58
6th Place	Clay Allen	59
(tie)	J.D. McClelland	59
(tie)	Solomon Saucedo	59
(tie)	Jesse Carreon	59
10th Place	Wes Henson	61
(tie)	David Bautista	61
(tie)	Julio Carreon	61
(tie)	Jessie Flores	61
14th Place	Josh Tennison	62
15th Place	Tommy Antilley	63
16th Place	Kevin Honse	64
(tie)	Nicky Chapman	64
(tie)	Jim Aden	64

Closest to the Pin #10

Bobby Joe Longoria

Closest to the Pin #18

Bobby Joe Longoria

Thanks to everyone who took time to come and play!

