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Long-range
COUNTY PROGRAM

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~~San Antonio, Texas 78206~~



Program Building Committee

COMAL COUNTY

Recommended Program
for
Comal County
prepared by the
Comal County Program Building
Committee
September 1967

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San Antonio, Texas 78206

Recommended Program

for

County Council

prepared by the

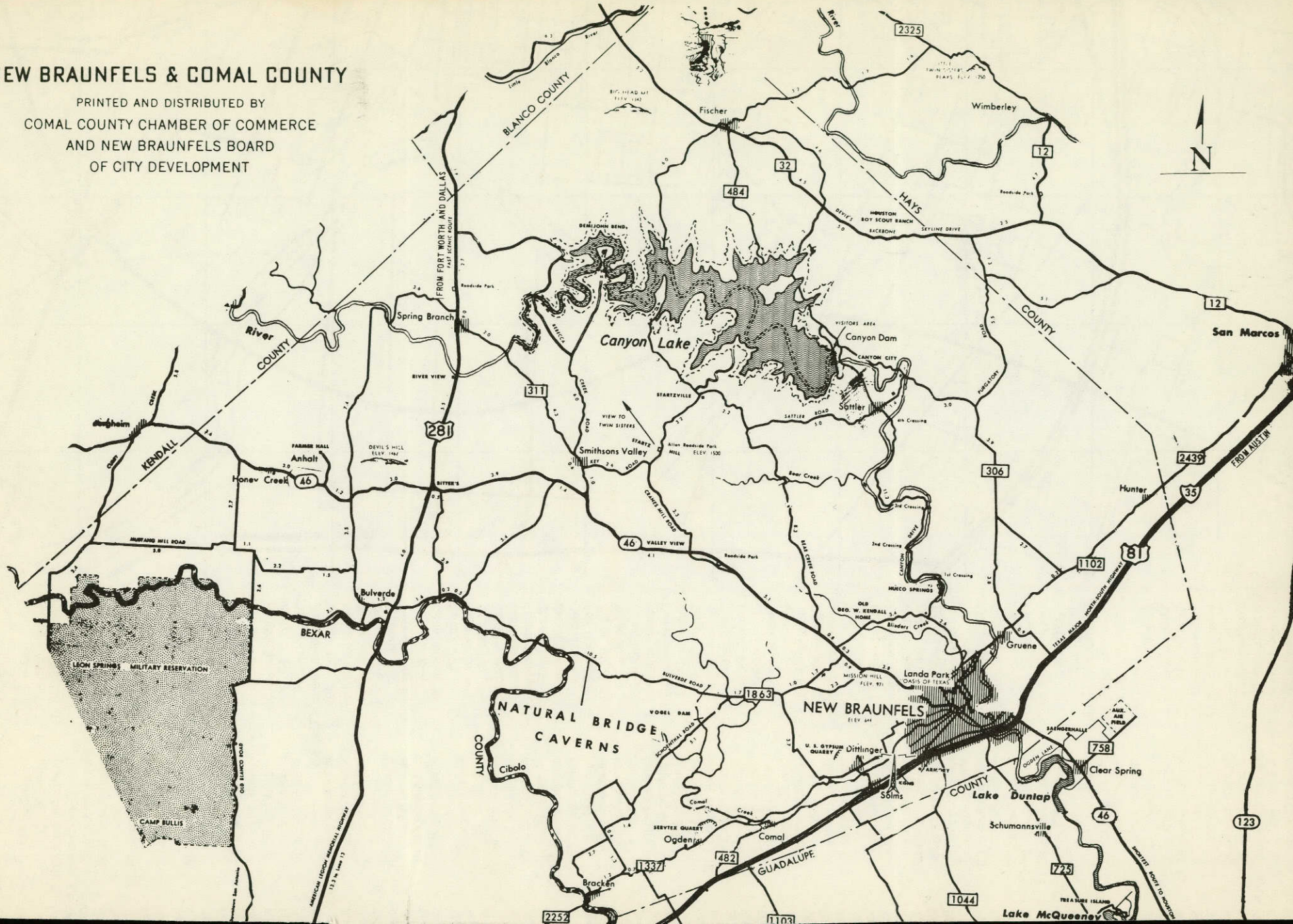
County Council Program Committee

Committee

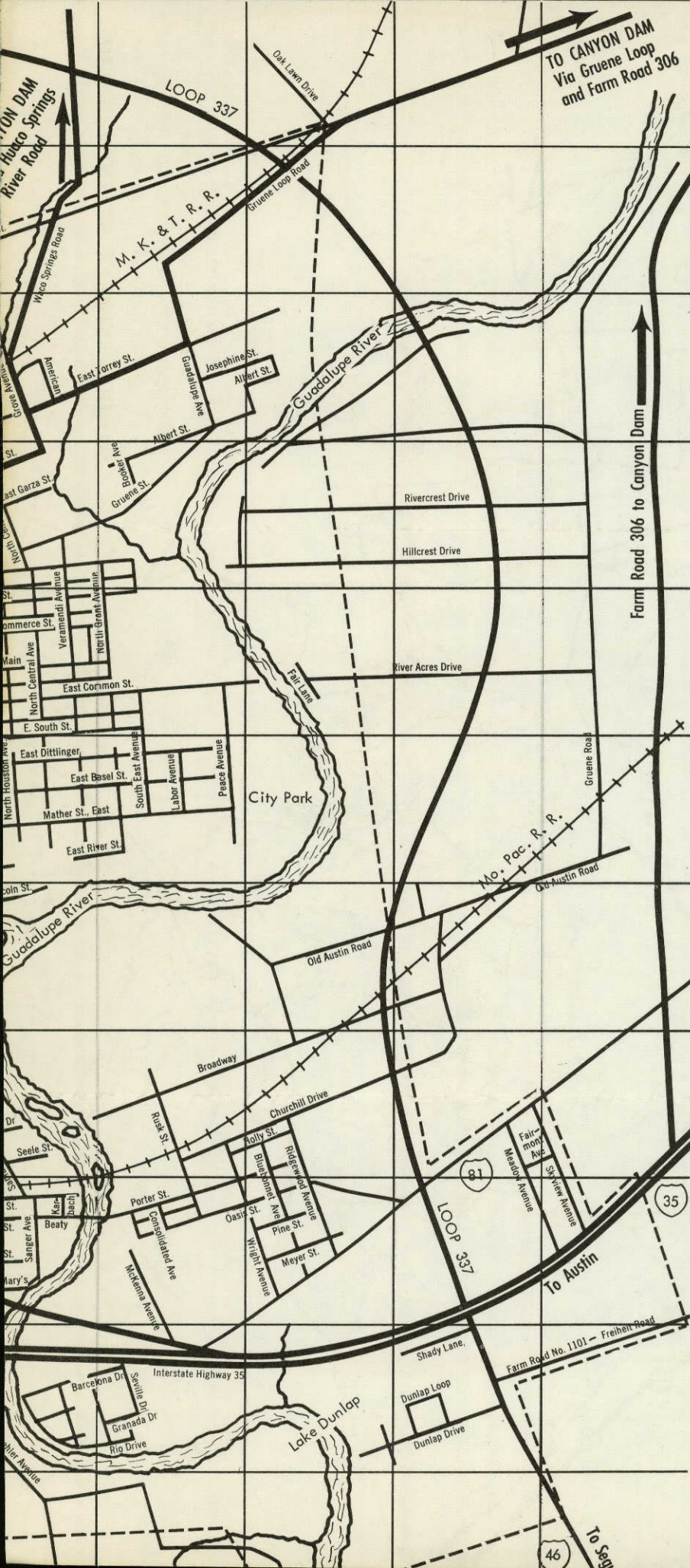
September 1987

NEW BRAUNFELS & COMAL COUNTY

PRINTED AND DISTRIBUTED BY
COMAL COUNTY CHAMBER OF COMMERCE
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OF CITY DEVELOPMENT



New Braunfels Street



- A**
 - Academy Avenue, C7, E7, F6
 - Albert St., H10, J10, J11
 - Allen Avenue, J7
 - American, J9
 - Armory Drive, C3
 - Ashmore Drive, D8
 - Austin St., H9
- B**
 - Baden St., H8
 - Balcones Avenue, J3
 - Barcelona Drive, B10
 - Basel St., F9
 - Beaty, C9
 - Becker St., C2
 - Bell St., H5
 - Bergfeld Avenue, D2
 - Bettye St., F3
 - Beverly Lane, H4
 - Bluebonnet, Avenue, C11
 - Bobolink Drive, B9
 - Booker Avenue, H10
 - Boonville Avenue, J7
 - Bridge St., E4, F6, F7
 - Broadway, D10
 - Butcher St., D6, D7
- C**
 - California Blvd., K6
 - Camp St., G9
 - Canyon Drive, K4
 - Cardinal, B9
 - Castell Avenue, C8, E7, F7
 - Central Avenue, G10, H9
 - Chestnut Avenue, D4, E4
 - Chicago Avenue, J8
 - Churchill Drive, D10, D11
 - Clemens Avenue, E6
 - Cole Avenue, J7
 - Coll St., D5, E7, E8
 - Colvin St., D7
 - Comal Avenue, D8
 - Comal Circle, E8
 - Comanche Drive, D9
 - Commerce St., G9
 - Common St., G9
 - Conception Avenue, D2
 - Consolidated Avenue, C10
 - Cross St., D4, E6
- D**
 - Dallas St., H7
 - Deer Trot, K4
 - Dittlinger, F8, F10
 - Dunlap Drive, B12
 - Dunlap Loop, B12
- E**
 - East Avenue, F10
 - Eastman Avenue, C3, C4
 - Edgewater Terrace, J7
 - Elizabeth Avenue, H7
 - Elm St., D7
 - Encino Drive, J3
 - End Avenue, D1, D2
- F**
 - Fair Lane, G11
 - Fairmont Avenue, D12
 - Faust St., C8, C9
 - Ferguson, E6
 - Fern Avenue, C7
 - First St., D2
 - Floral Avenue, G4
 - Fredericksburg Avenue, H6
 - Fredericksburg Road, J5, K5
 - Freiheit Road, B13
- G**
 - Garden St., E7, E8
 - Gardenia Drive, B4
 - Garza St., H9
 - Giesecke Drive, E8
 - Gilbert Avenue, F7, F8
 - Gloria, F3
 - Gode Lane, C3
 - Granada Drive, B10
 - Grandview Avenue, J4, K4
 - Grant Avenue, G10
 - Granville Avenue, D2, D3
- H**
 - Hackberry Avenue, D4, E4
 - Hampe St., D8
 - Hickory Avenue, D5, E4
 - Hidalgo Avenue, D2
 - Hayselton Avenue, J8
 - Herry Court, F5
 - Hill Avenue, D7, E7
 - Hillcrest Drive, H12
 - Holly St., D11
 - Houston Ave., F9, J8
 - Howard St., H5
 - Huisache Avenue, C6
- I**
 - Inspiration Drive, G5
 - Iris Lane, B4
 - Ivy St., C7
- J**
 - Jackson St., C5
 - Jahn St., D7, D8
 - Joan Avenue, F4
 - Josephine St., J10
- K**
 - Karbach Avenue, C9
 - Katy St., D1, F5
 - Kentucky Blvd., K4
 - Kerlick Lane, K3
 - Kessler St., C9
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- L**
 - Labor Avenue, F10
 - Lake Dunlap, B11
 - Lakeview Blvd., K7
 - Lakeview Terrace, J6
 - Landa St., G6
 - Laurel Lane, H4, J3
 - Lee St., D5, E6
 - Liberty Avenue, G8, H8
 - Lincoln St., E8, E9
 - Lindheimer Avenue, D8
 - Live Oak, D4, E3, F3
 - Lockener Avenue, G5, H5
 - Lone Star Avenue, D2
 - Louisiana Avenue, K6
- M**
 - Magazine Avenue, D7
 - Magnolia Avenue, D3
 - Main St., G9
 - Marguerite St., D6
 - Marigold Drive, B4
 - Marion Rd., B4
 - Market, F7, G7
 - Mather St., East, F9
 - McGar St., F3
 - McGaugh Avenue, D1
 - McKenna Avenue, C10
 - McKinley St., D6
 - Meadow Avenue, D12
 - Merrriweather St., C6
 - Mesquite Avenue, D4, E4
 - Meusebach St., G7
 - Meyer St., C11
 - Michigan St., E2
 - Mill St., D3, E4, F6, F7
 - Mission Drive, K3
 - Mistletoe Avenue, C6
 - Moonglow Avenue, H5
 - Morningside Drive, B2
 - Mulberry Avenue, H8, J7
- N**
 - Napoleon St., F8
 - New Marion Road, A3
 - New York Avenue, J5
 - Nacogdoches St., C6, C8, C9
 - North St., H9
 - Nowotny Lane, H8

TO CANYON DAM
Via Hiway 46 and
Bear Creek Road

LOOP 337

CITY LIMITS

46

CITY LIMITS

Mo. Pac. R.R.

Landa Park
Entrance

CITY LIMITS

San Antonio

New Marion Road
Farm Road 1044

Farm Road No. 725
New Farm Road 725

Bobolink Dr
Cardinal
Swan

Natural Caverns

Largest . . . The Nation's Most Beautiful
 Natural Bridge Caverns is nearly 100 per cent alive . . . that is,
 and still forming. Because of this active growth, dazzling
 and weird formations (the likes of which you couldn't even
 imagine) await your inspection.
 Everyone loves it. Parents love it. Even Grandparents love it. And when
 you can all enjoy it together on a family outing, Natural Bridge
 Caverns is just has to be an unforgettable experience.

Churches

ANGELIC	
Angelic Assembly of God	Hackberry at Lee St.
BAPTIST	
First Baptist	751 Cross at Guenther
Second Baptist	McQueeney Road & Merriweather
Third Baptist	W. San Antonio & Grape
Side Baptist	Corner of Ridgewood & Holly
Oak Baptist	345 N. Washington
CHRISTIAN SCIENCE	
Christian Science	East Mill St.
CHURCH OF CHRIST	
Church of Christ	1665 Hwy. 81 West
NON-DENOMINATIONAL	
Non-denominational Church	Old San Antonio Highway
ROMAN CATHOLIC	
Peter and Paul	386 N. Castell Ave.
Lady of Perpetual Help (Mexican American)	138 W. Austin
St. Joseph Family	201 S. Hidalgo
EPISCOPAL	
St. John's Episcopal	312 S. Guenther Ave.
LATTER DAY SAINTS	
Church of Jesus Christ of Latter Day Saints	State Hwy. No. 2
LUTHERAN	
St. Paul's Lutheran	175 S. Hickory Ave.
St. Paul's Lutheran	181 S. Santa Clara
METHODIST	
St. Paul's Methodist	175 S. Hickory Ave.
St. Paul's Methodist (colored)	181 S. Santa Clara
PENTECOSTAL	
St. Paul's Pentecostal	175 S. Hickory Ave.
St. Paul's Pentecostal (colored)	181 S. Santa Clara
PRESBYTERIAN	
St. Paul's Presbyterian	175 S. Hickory Ave.
St. Paul's Presbyterian (Mexican American)	181 S. Santa Clara
WITNESSES	
St. Paul's Witnesses	175 S. Hickory Ave.
WORLDWIDE	
St. Paul's Worldwide	175 S. Hickory Ave.
WOMAN'S CHRISTIAN TEMPERANCE UNION	
St. Paul's W.C.T.U.	175 S. Hickory Ave.

Things to See and Do

in New Braunfels and Comal County

- **NATURAL BRIDGE CAVERNS**, State Highway 1863.
- **EMMIE SEELE FAUST LIBRARY**, West Coll Street at Magazine Ave.
- **SOPHIENBURG MUSEUM**, West Coll at Academy Avenue.
- **LANDA PARK**
- **CANYON DAM AND LAKE**
- **SCENIC TOURS**
- **DEVIL'S BACKBONE DRIVE**
- **CANYON-RIVER ROAD DRIVE**
- **VISITS AND GUIDED TOURS** for groups through local industries can be arranged. New Braunfels has one of the country's finest gingham mills, a modern hosiery mill, flour and feed mills, a smoked meats processing plant and other interesting industries. For tour appointments at the plants, phone:
 MISSION VALLEY MILLS
 555 Porter St. MA 5-3411
 COMETTE HOSIERY MILLS
 380 E. Austin St. MA 5-2358
 DITTLINGER FLOUR & FEED MILLS
 398 E. San Antonio St. MA 5-2301
 NEW BRAUNFELS SMOKEHOUSE
 441 N. Guenther Ave. MA 5-2423

New Braunfels Public Buildings

American Legion Home	410 W. Coll Street
City Hall	202 N. Seguin Avenue
Police Station	169 S. Hill Street
Comal County Courthouse	Main Plaza
National Guard Armory	Interstate 35
U.S. Naval Reserve	705 Comal
U.S. Post Office	195 N. Castell Avenue

New Braunfels Hospitals

New Braunfels Hospital, Inc.	Union Plaza
Eden Home (Home for the Aged)	631 Lakeview Boulevard
Shaw Nursing Home	821 Hwy. 81W

Schools

Public School Administrative Offices	431 W. Mill
Canyon High	260 Horton Ave.
Carl Schurz Elementary	633 W. Coll St.
Goodwin Elementary	1297 Churchill Drive
Lamar Elementary	240 N. Central Ave.
Lone Star Elementary	2335 W. San Antonio St.
New Braunfels Junior High	659 S. Guenther
New Braunfels Senior High	Loop 46
Seele Elementary	540 Howard St.
Comal Elementary	Route 1, Box 595, N.B.
Sherwood Elementary	Star Route No. 1, Box 80, N.B.

Welcome to New Braunfels

Home of
Natural Bridge Caverns
Landa Park
Canyon Lake

Historic charm of German heritage and bustling modern industries added to nature's kindness in an abundance of beauty and generous water supply have made New Braunfels famous as the "Beauty Spot of Texas" for tourists and/or the "Little Giant of Texas" to industrialists.

Popular LANDA PARK "Recreational Paradise"

One of the reasons New Braunfels and Comal County is known throughout the United States as the "Beauty Spot of Texas" is Landa Park. This Oak, Cypress and Fern covered vacationers' paradise attracts over 500,000 visitors annually.

Within the Park's 150 acres is the Comal Springs (daily flow of approximately 250,000,000 gallons), Comal River and Lake, and the largest outdoor swimming pool in the Southwest. The Comal River has its head and mouth within the city limits of New Braunfels and has been called "The Shortest River in the World" by Robert Ripley in his well known "Believe It or Not!" newspaper feature.

CANYON LAKE

The Hill Country of Texas—with its hills, climate and rugged splendor—has always been the choice of Texans. Add to this one of the Southwest's most beautiful lakes and presto! . . . the new playground of Texas!

With reservoir lands open to all, there are many attractive areas for outdoor recreation, water sports, hunting, fishing, and boating or just relaxed living.

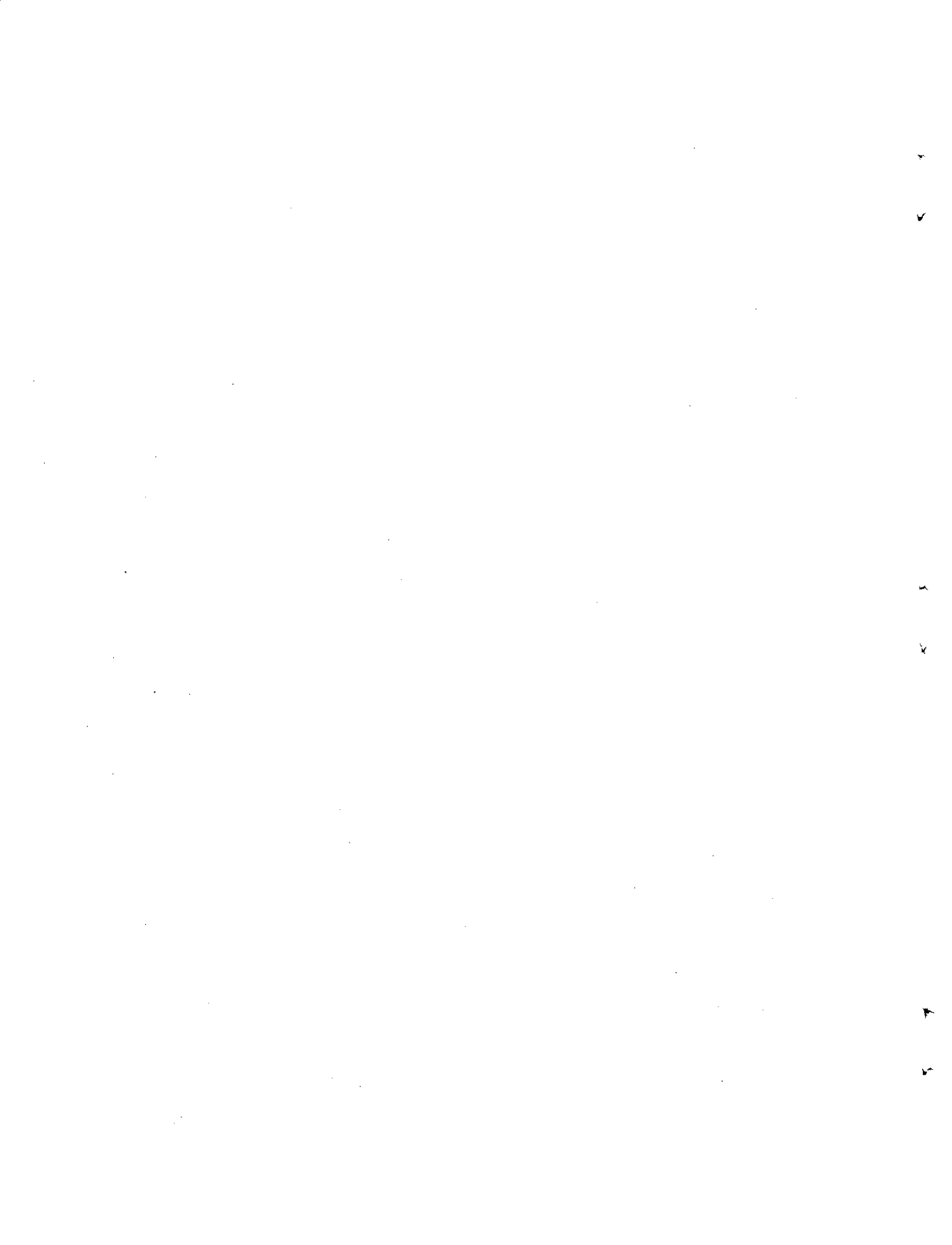
COMAL COUNTY PROGRAM BUILDING COMMITTEE

FORWARD

Since 1948, the Texas Agricultural Extension Service has encouraged County Extension Agents to develop county programs through local planning groups. The planning of the Extension Program for Comal County has been carried on by various committees since 1954. However, a number of years ago, a group of interested citizens of Comal County, the Extension Service Agents, members of the Soil Conservation Service, A.S.C. personnel and members of the USDA met to develop county programs through local planning groups, to plan a long range county program which would yield greater economic and social gain for all people in the county.

After much discussion, it was decided to organize a County Program Building Committee. A chairman, vice-chairman and secretary were elected. A committee was appointed to write the Standing Rules and By-Laws. The Comal County Program Building Committee was officially reorganized on March 28, 1963, with a membership of fifty-two. The Standing Rules were adopted on November 12, 1963. Committee chairmen were appointed for the four committees: Agriculture, Health, Safety and Public Welfare, Family Living and Youth. Each of the committees to appoint sub-committees if necessary. Hereby the local people were given a voice in the direction of their Extension Agents annual program of work.

We must all recognize that every individual has an interest in agriculture. For as long as you eat and drink and wear clothing, you have a life and death interest in agriculture. Therefore with the population explosion, the land area per capita is declining every day of each year. Then it behooves us to make



wise use of the remaining land devoted to agriculture in our time. The committee recognizes that the area of recreational development in the county is of great potential value to supplement the farmer and rancher's income.

Certainly with the rapid urbanization of Comal County, a rigid sanitary program is necessary. The family units of the low-income bracket may well raise their standard of living, if they are willing to help themselves, with the resources that are available and at their disposal. This may be accomplished with a minimum of monetary investment.

The Youth of today are the leaders of tomorrow. Youth should be encouraged to participate in community, civic, and governmental affairs. A program of recreation is essential for the proper development of our Youth.

Many organizations strive daily to make ours a better place to live. The Program Building Committee hopes this study of Comal County will unify and strengthen our efforts. We wish to thank all who have worked with this program. They have given of their time and interest to make agriculture more attractive to our youth. We want to make special mention of our County Extension Agents, assistants and secretaries who assembled this document. It would have been difficult to have assembled all this mass of information and publish it without their untiring interest and belief in a very worthwhile program. We wish we could mention the many who have helped. They were not seeking publicity but saw the need and gave their time to make this written program a milestone in progress. We invite your attention to all sections of this report. It points out many worthwhile contributions that have been made and optimistic conditions that exist; but also some problems to be solved and opportunities waiting to be exploited.

Ben F. Wolle

Ben Wolle
Chairman

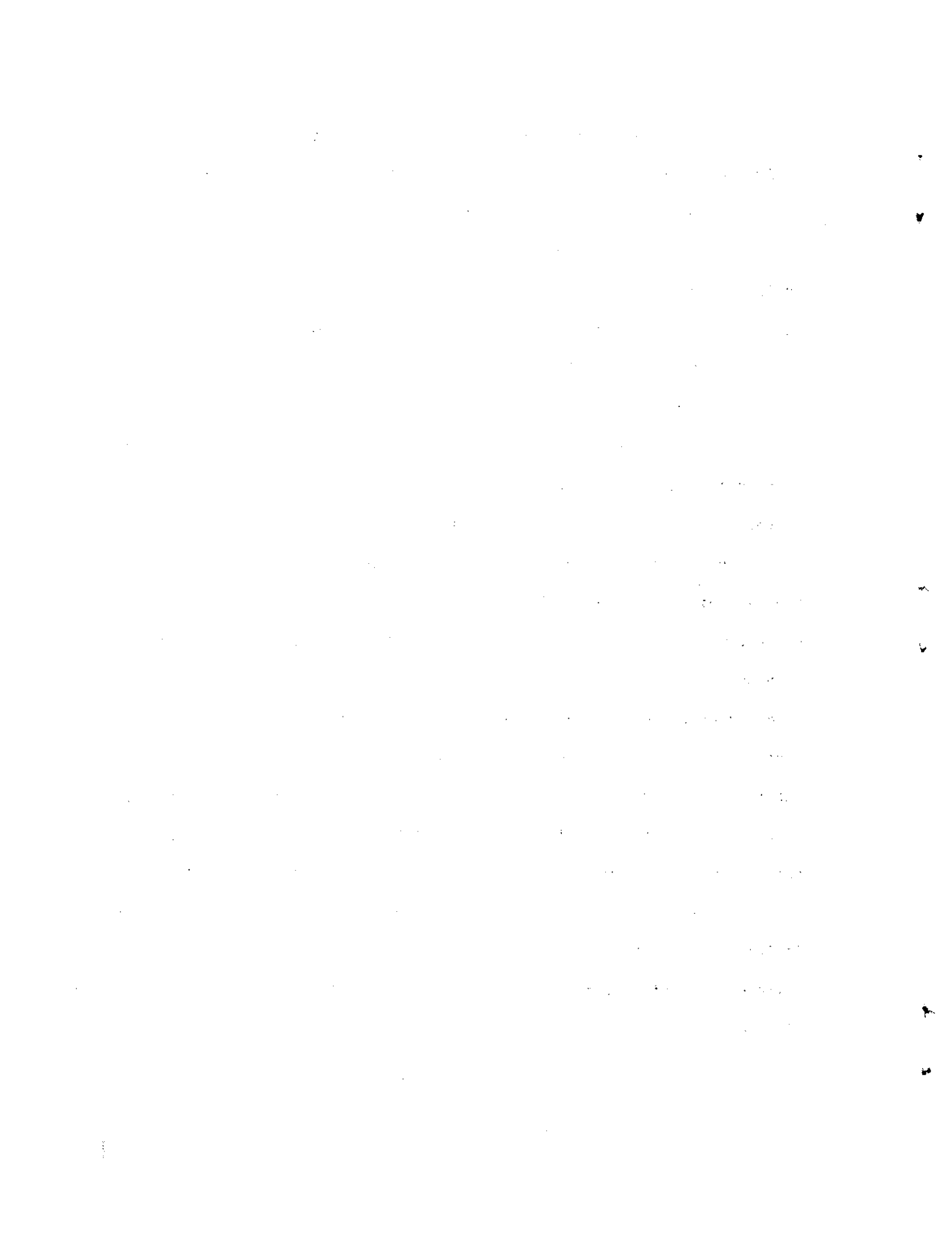
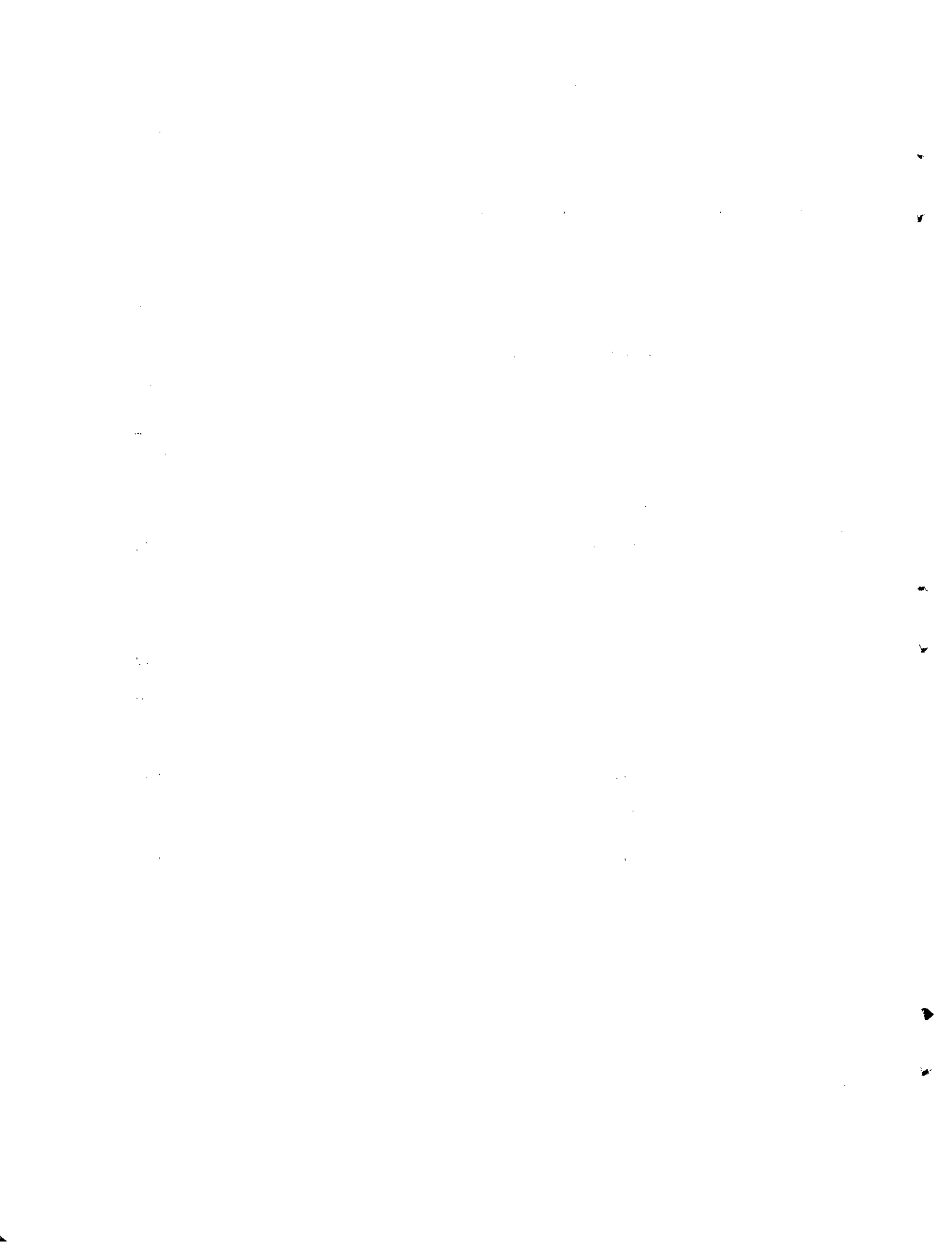


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INTRODUCTION

PURPOSE AND ACKNOWLEDGEMENTS

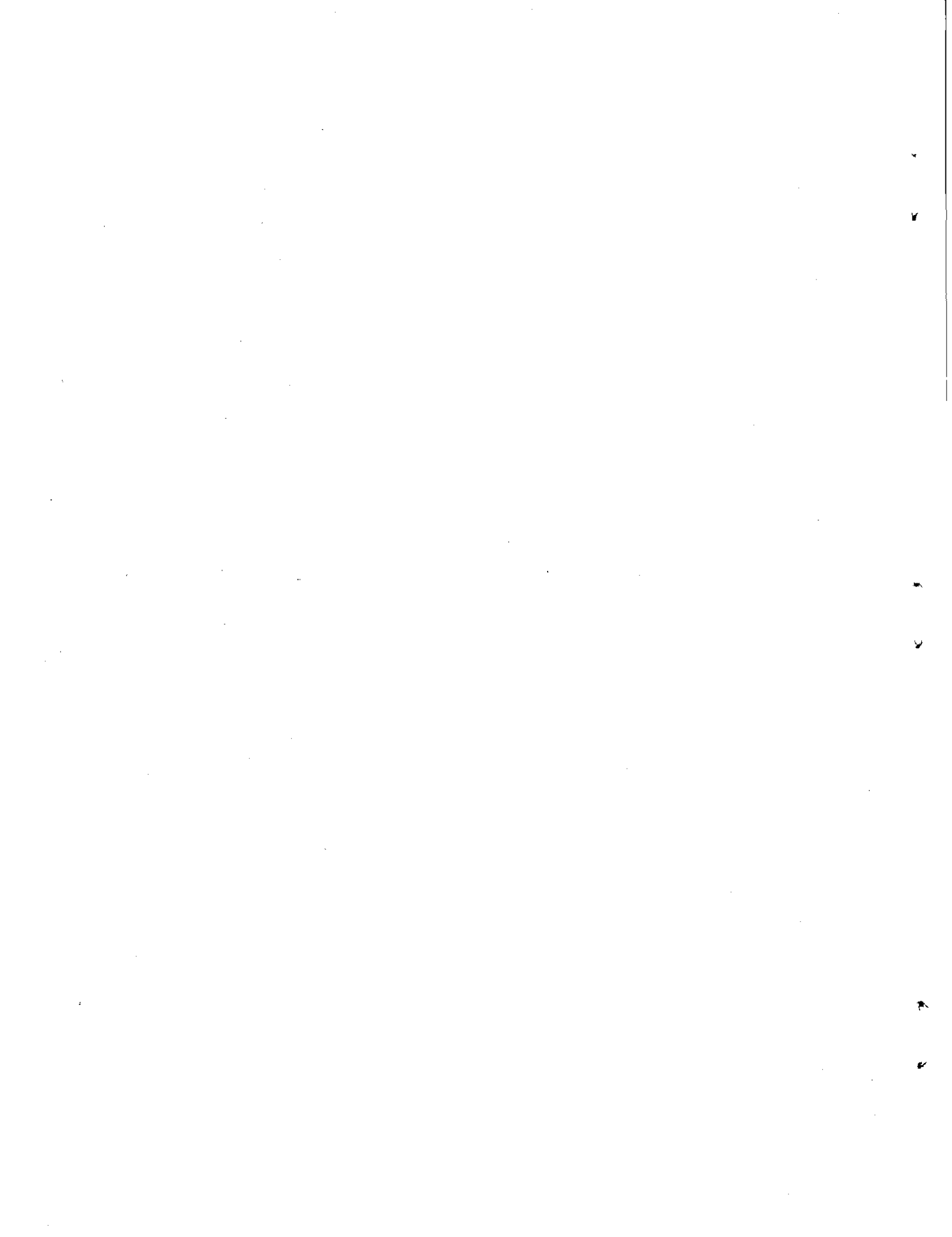
This report was prepared by the County Program Building Committee to deal primarily with Agriculture, Home Economics, Community Improvement, and subjects closely related to family living and development. The brief history and background information on social, economic, and industrial development are shown in order to relate the areas of concern and method of implementation of this program to the overall development of the economy and living conditions of the county.

Acknowledgement is given to the following for having contributed information and data used in this report: County and City Government Officials; New Braunfels Board of City Development and Comal County Chamber of Commerce; Comprehensive Master Plan for the City of New Braunfels; Community Council of Comal and Blanco Counties; Guadalupe-Blanco River Authority; Oscar Haas, County Historian; U.S. Bureau of Census reports; the Public School Systems; State and City-County Welfare Departments; The Texas Almanac published by the Dallas Morning News; Soil Conservation Service; Farmers Home Administration, Agricultural Stabilization and Conservation Service; Texas Agricultural Extension Service; Parks and Wildlife Department; many other individuals and numerous local organizations.

The aim of the County Program Building Committee is for this report to be made available to any and all groups that might desire its use. The committee will be responsible for the implementation of the program as it relates to Agriculture which involves production, marketing, and land use, and as it relates to Home Economics which involves family living and youth development.

All Federal and State agencies including Texas A & M University will provide technical and advisory services to the local committee members. A partial list of services provided by these agencies is shown in the Appendix.

Comal County Program Building started in 1954. In 1963 it was reorganized



as the Comal County Program Building Committee and increased in size to give more comprehensive representation. Committee appointments were made to begin collecting background information for the written county program. Committee meetings were held to discuss background information, determine major problems, establish long range objectives, and recommend priorities for program execution. The program was written based on the recommendations of these committees. The committee may change or amend the program as the need arises.

Membership on the County Program Building Committee is open to any organized group in the county that would like to name a representative to serve on the County Program Building Committee or any of its sub-committees.

TECHNICAL ACTION PANEL

The Technical Action Panel is composed of representatives of United States Department of Agriculture agencies serving the county and local areas. They serve as technical advisors and resource personnel to the Program Building Committee and sub-committees.

Ealy B. Dorbandt, Jr. - Farmers Home Administration
R.B. McDonald - Soil Conservation Service
Adolph Bode - Agricultural Stabilization Conservation Service

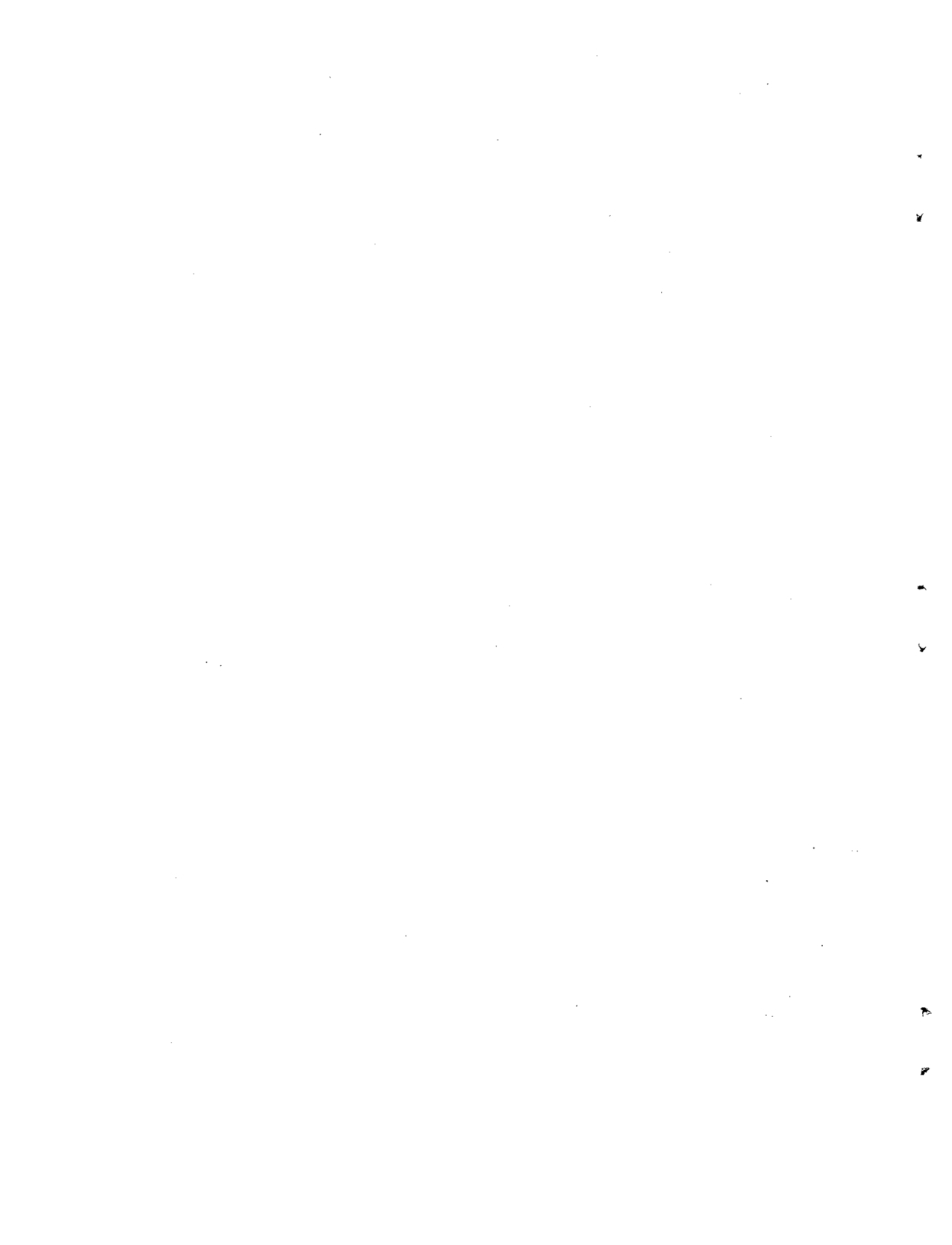
ADVISORS - COUNTY EXTENSION AGENTS

The County Extension Agents have the responsibility of educational programs in the field of Agriculture, Homemaking, and related subjects for both adults and youth. They are to keep abreast of plans, problems, and accomplishments; assist committees to identify needs; and assist in planning and implementing appropriate action programs; as well as, assist in evaluation and revision of the program.

Mrs. Nela G. Gyure - County Home Demonstration Agent
W.L. Schumann - County Agricultural Agent
J.W. Brumbelow - Former County Agricultural Agent

COMAL COUNTY COMMISSIONERS' COURT

Alvin Welsch - Comal County Judge
Adolph Schaefer - Commissioner Precinct 1
Hilmar Stratemann - Commissioner Precinct 2
W.J. Neugebauer - Commissioner Precinct 3
John Karbach - Commissioner Precinct 4



The Comal County Program Building Committee

Executive Committee

Chairman: Ben Wollé	Star Rt. 1 Box 130 New Braunfels 78130	Rancher Telephone Co-Op
Vice-Chairman: Curtis Bremer	Star Rt. 1 Box 89 New Braunfels 78130	Rancher, Wolf Club Real Estate
Sec.-Treas.: Mrs. Ben Wollé	Star Rt. 1 Box 130 New Braunfels 78130	4-H Leader
Mrs. Virginia Smith	Star Rt. 1 Box 124 New Braunfels 78130	Homemaker
Mr. Harry Heimer	Star Rt. 1 Box 110 New Braunfels 78130	Farmer Farm Bureau
Mrs. Henry Schmidt	Rt. 1 Box 92 Wetmore 78163	4-H Adult Leaders Assoc.
Mr. Herman Blank	Rt. 3 Box 505 San Antonio 78218	Rancher, SCD

Other Committee Members

Name	Address	Area of Interest
Mr. R.J. Kraft	Rt. 2 Box 483 New Braunfels 78130	Farmer
Dr. John Schaefer	138 N. Seguin New Braunfels 78130	County Health Officer
Mr. Charles Pfluger	Rt. 1 Box 169 New Braunfels 78130	Rancher ASCS
Mr. Raymond Jentsch	Rt. 1 Box 102 New Braunfels 78130	Blue Bonnet Grange
Mrs. M.P. Ollom	P.O. Box 606 New Braunfels 78130	Homemaker
Mr. Albert Blankenship	Fischer, Texas 78623	Rancher

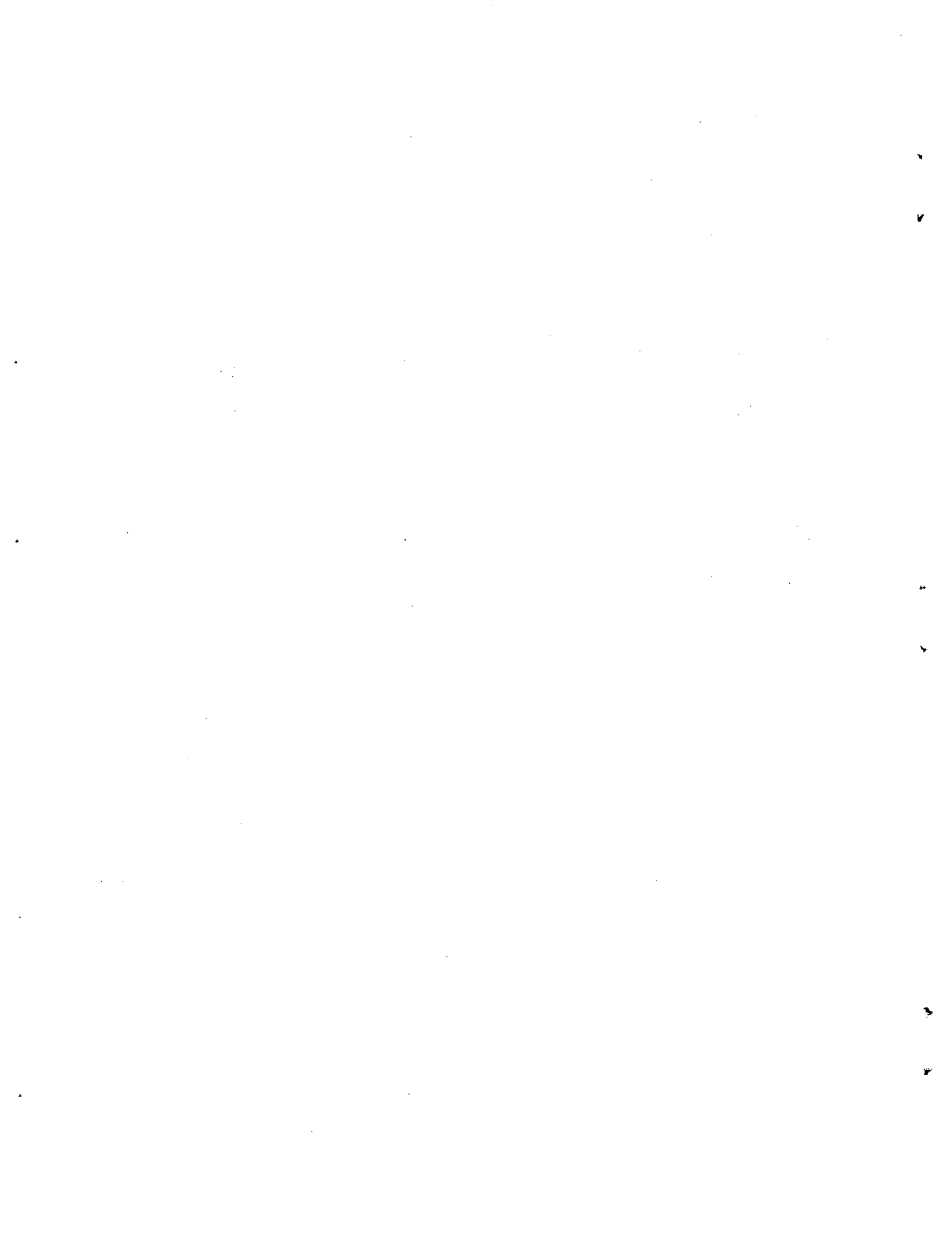
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Mr. Calvin Kraft	Rt. 2 Box 716 New Braunfels 78130	Rancher
Mr. Melvin Kreusler	Star Rt. 1 Box 32 New Braunfels 78130	Farmer
Mr. John Karbach	Star Rt. 2 New Braunfels 78130	Rancher
Mr. Leon Dietert	Rt. 2 Box 506 New Braunfels 78130	Farmer
Mrs. Alvin Weinaug	Rt. 1 Box 62 New Braunfels 78130	Home Demonstration Clubs
Mr. C.T. Lackey	Star Rt. 2 New Braunfels 78130	Rancher
Mr. George Soefje	Rt. 2 Box 511 New Braunfels 78130	Dairy Farmer
Mr. & Mrs. Harry Heidemann	Rt. 3 Box 515 San Antonio 78218	Commercial Recreation
Rev. E.H. Millett, Jr.	P.O. Box 495 New Braunfels 78130	4-H Leader

SUB-COMMITTEES

FAMILY LIVING

Mrs. M.P. Ollom, Chairman	P.O. Box 606 New Braunfels 78130	Chairman, Governor's Committee on Aging; Planned Parenthood
Mrs. Johnny Classen	961 Oak Lane New Braunfels 78130	County THDA Chairman
Mrs. Leonard Voges	Star Rt. 1 Box 187 New Braunfels 78130	Home Demonstration Council Yearbook
Mrs. Oliver Bartels	Star Rt. 1 Box 114 New Braunfels 78130	Home Demonstration Family Life Chairman
Mrs. Vera Hoffmann	726 Cross New Braunfels 78130	Blue Bonnet Grange



Mrs. Cliff Jackson	240 W. Torrey New Braunfels 78130	City-County Welfare Worker
Mrs. Betty Parks	240 W. Torrey New Braunfels 78130	City-County Health Nurse
Mrs. Sylvia Procter	Box 230 New Braunfels 78130	Counselor, Community Council of Blanco & Comal Counties
Mrs. Alice Bremer	Star Rt. 1 Box 89 New Braunfels 78130	Past Chairman: Family Living Committee
Mrs. Elmo Fischer	631 Lakeview Blvd. New Braunfels 78130	Adminstrator Eden Home For the Aged
Mrs. Theo Heise	Star Rt. 1 Box 54 New Braunfels 78130	4-H Leader
Miss Barbara Dischinger	P.O. Box 948 New Braunfels 78130	4-H Member
<u>HEALTH AND SAFETY</u>		
Dr. John Schaefer, Chairman	138 N. Seguin St. New Braunfels 78130	County Health Officer
Mrs. E.E. McGar	P.O. Box 743 New Braunfels 78130	Home Demonstration Club
Mrs. Alvin Welsch	589 Rock St. New Braunfels 78130	Council of Garden Clubs
Miss Linda Stempel	1150 Dunlap Dr. New Braunfels 78130	4-H Member
Mrs. Hilmar Staats	Star Rt. 1 Box 45 New Braunfels 78130	Mission Valley Community
Mrs. Annie Beck	Rt. 1 Wetmore 78163	Sheriff's Posse Auxiliary
Mr. Faltin Beierle	Spring Branch 78070	Spring Branch Fire Dept.
Mrs. Alvin Weinaug	Rt. 1 Box 62 New Braunfels 78130	Farm Bureau Women's Committee

Mrs. E.D. Embree	Star Rt. 2 New Braunfels 78130	Canyon City Area
Mr. Hilmar Staats	Star Rt. 1 Box 45 New Braunfels 78130	County Sanitarian
Mrs. Cliff Jackson	325 California New Braunfels 78130	City-County Welfare Worker

RANGE MANAGEMENT AND CONSERVATION

Mr. Herman Blank, Chairman	Rt. 3 Box 505 San Antonio 78218	Rancher, SCD
Mr. Bruno Gass	Rt. 1 Box 72 Wetmore 78163	Rancher
Mr. Raymond Abel	Rt. 2 Box 489 New Braunfels 78130	Farmer, SCD
Mr. Newton Mitchell Jr.	Star Rt. 1 Box 102 New Braunfels 78130	Rancher

BEEF CATTLE

Mr. Albert Blankenship, Chairman	Fischer, Texas 78623	Rancher
Mr. Roy Elbel	Spring Branch 78070	Rancher
Mr. Elmo Jonas	Fischer, Texas 78623	Rancher
Mr. C.T. Lackey	Star Rt. 2 New Braunfels 78130	Rancher
Mr. Frank Rahe	Rt. 2 Box 540 A New Braunfels 78130	Meat Packer

SHEEP & GOATS

Mr. Calvin Kraft, Chairman	Rt. 2 Box 716 New Braunfels 78130	Rancher
Mr. Henry Dietz	Star Rt. 1 Box 65 New Braunfels 78130	Rancher
Mrs. Henry Dietz	Star Rt. 1 Box 65 New Braunfels 78130	Homemaker

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. This is essential for ensuring the integrity of the financial data and for providing a clear audit trail.

2. The second part of the document outlines the various methods used to collect and analyze data. These methods include direct observation, interviews, and the use of specialized software tools.

3. The third part of the document describes the results of the data collection and analysis. The findings indicate that there are significant differences in the way that different groups of people interact with the system.

4. The fourth part of the document discusses the implications of the findings and the steps that need to be taken to address any issues that have been identified. This includes the need for further research and the development of new training materials.

5. The fifth part of the document provides a summary of the key findings and conclusions. It also includes a list of recommendations for future research and a discussion of the limitations of the study.

6. The sixth part of the document contains a list of references and a list of figures. The references include a list of books, articles, and other sources that have been consulted in the course of the research.

7. The seventh part of the document contains a list of appendices. These appendices include a list of the data that has been collected and analyzed, as well as a list of the questions that were asked during the interviews.

8. The eighth part of the document contains a list of tables. These tables provide a detailed breakdown of the data that has been collected and analyzed, and they are used to illustrate the key findings of the study.

9. The ninth part of the document contains a list of figures. These figures are used to illustrate the key findings of the study and to provide a visual representation of the data that has been collected and analyzed.

10. The tenth part of the document contains a list of footnotes. These footnotes provide additional information about the sources of the data and the methods used in the study.

Mr. H. Guenther	Rt. 2 Box 719 New Braunfels 78130	Rancher
Mrs. H. Guenther	Rt. 2 Box 719 New Braunfels 78130	Homemaker
Mr. Maurice Clark	Rt. 1 Box 78 Wetmore 78163	Rancher
Mr. Elvin Rittimann	Star Rt. Spring Branch 78070	Rancher

AGRI-BUSINESS

Mr. John Karbach, Chairman	Star Rt. 2 New Braunfels 78130	Rancher
Mr. Elton Erben	180 N. Seguin New Braunfels 78130	Businessman
Mr. Leslie Ehlers	210 S. Castell New Braunfels 78130	Producers Co-Op

CROPS

Mr. Leon Dietert, Chairman	Rt. 2 Box 506 New Braunfels 78130	Farmer
Mr. Marvin Westmeyer	Rt. 2 Box 491 New Braunfels 78130	Farmer
Mr. Rubin Timmermann	Rt. 2 Box 19 New Braunfels 78130	Farmer
Mr. Eugene Moeller	Star Rt. 1 Box 30 New Braunfels 78130	Farmer
Mr. Harry Heimer	Star Rt. 1 Box 110 New Braunfels 78130	Farmer

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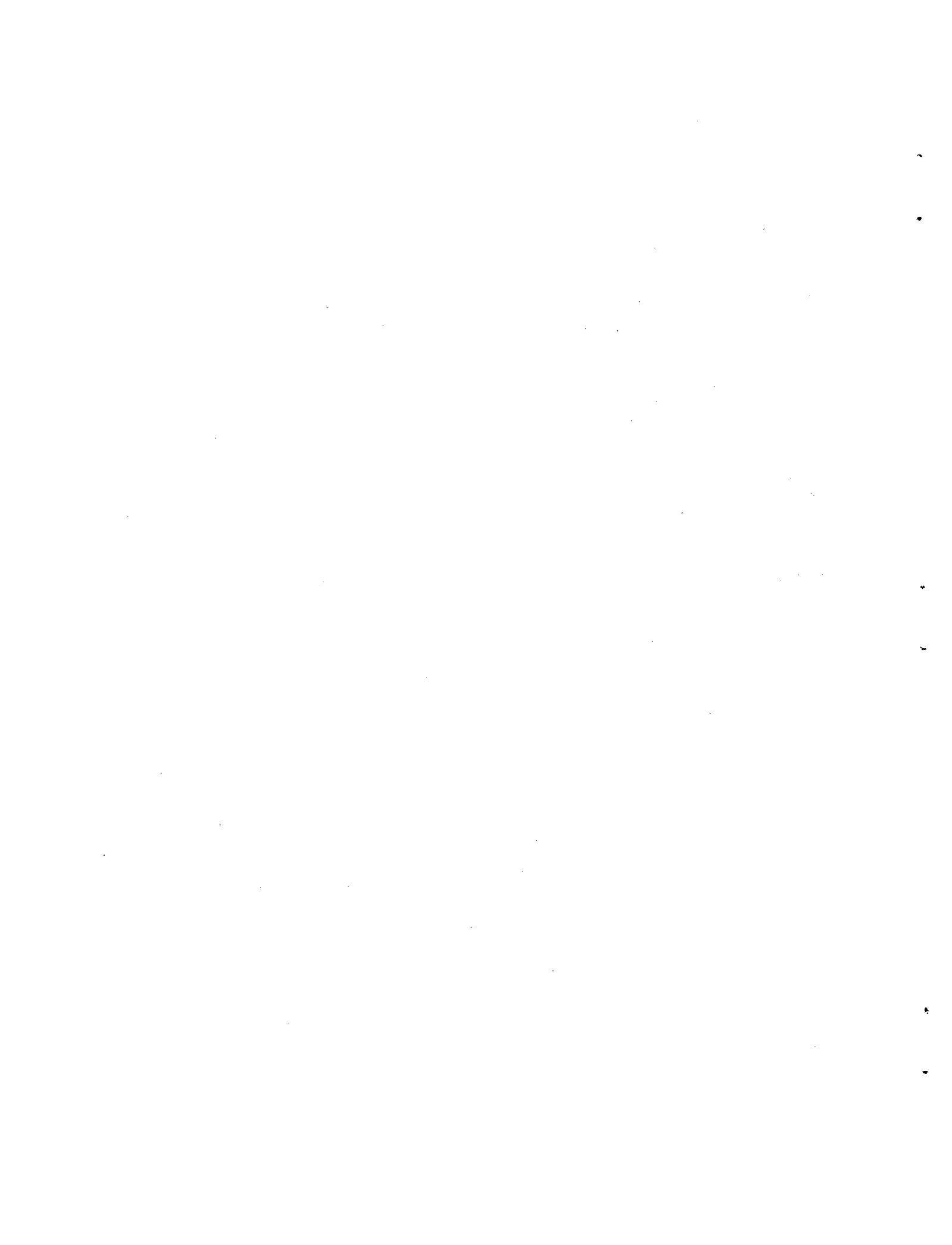
THE COUNTY SITUATION

HISTORICAL AND GEOGRAPHICAL

In 1844 Prince Carl de Solms-Braunfels, as representative of the German Emigration Company, came to Texas to inspect land which had been sold or granted to the company for the purpose of bringing German immigrants to Texas.

The land originally granted to the Company was found to have been forfeited because the colonization laws had been changed and the time limit had expired. Prince Solms found himself in the difficult position of having three shiploads of immigrants waiting in a camp near Indianola and no land on which they might settle. Several possible sites were considered, but were rejected because of the danger from hostile Indians. Finally the Emigration Company purchased for \$1100 a tract of 1100 acres at the junction of the Comal and Guadalupe Rivers and the town of New Braunfels was laid out. This land was originally owned and purchased from the estate of Juan Martin de Veramendi, Lieutenant-Governor of the State of Coahuila and Texas under the Mexican Government and father-in-law of James Bowie of Alamo fame. Due to lack of preparation for provisions and transportation, much hardship was suffered by the settlers, both in the long wait in camp and on the journey to the new settlement of New Braunfels.

Immediately upon their arrival, the settlers began work on building homes for themselves. The settlement was established in March 1845 and before the end of 1845 it was recorded that "there are at least one hundred and fifty dwelling houses in this place, and 900 Germans, of whom 100 came from other

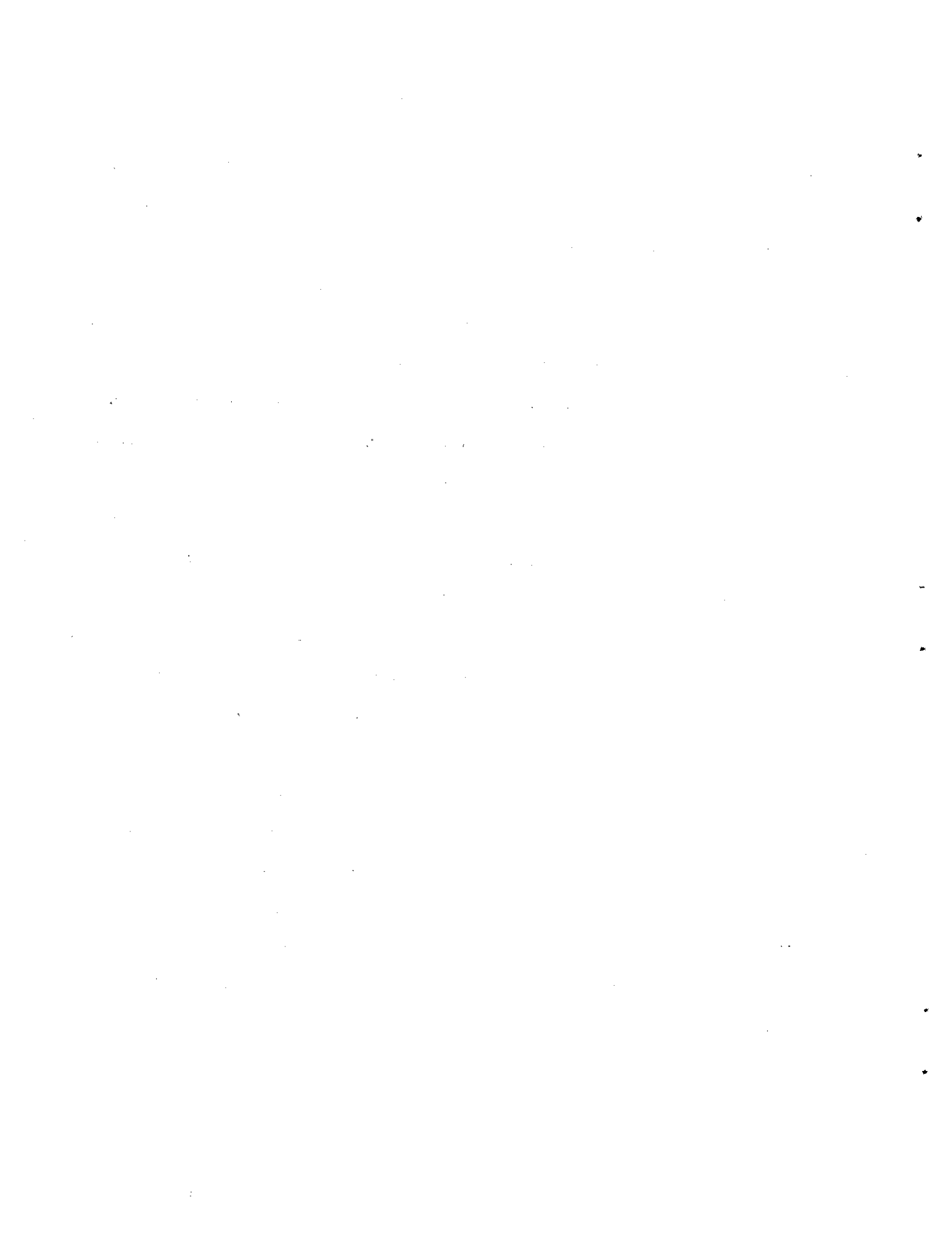


parts of Texas, 50 Americans, 12 Mexicans, besides a few non-German Immigrants."

The settlers were plagued with many difficulties during this first year, not the least of which must have been their inexperience with the type of life demanded of pioneer families. Baron von Meusbach replaced Prince Solms and found financial affairs in poor shape, credit exhausted, and a large number of immigrants waiting at Indianola to be brought to the new settlement. When the new settlers arrived they brought with them the illnesses that had already killed a large number of them. This situation created the necessity of building a hospital to care for the sick and an orphanage to care for the children whose parents had died during the epidemic.

Education was important to these new settlers from the very beginning. The first class was conducted by Hermann Seele on August 11, 1845 under the elm trees at the foot of Sophienburg Hill. From this humble beginning, the public school system has been expanded to include four elementary schools, one junior high school and one senior high school to serve the children of New Braunfels and four elementary schools, two junior high and one senior high school for children from the rural area of Comal County.

The First Protestant Church dates back to 1845. Prince Solms met the Rev. Cachan-Ervendberg in Colorado County and persuaded him to come to the new settlement along with the first settlers. In 1846 Bishop Odin came to New Braunfels and secured a site for the first Catholic Church. The Sisters of Divine Providence have been in charge of the parish school since 1871. The Lutheran Church at Churchill was built in 1851, and the First Methodist Church was organized in 1853.



Ferguson and Hessler were among the early business men to come to the new settlement, having transferred their business from the Island of St. Thomas. This business evolved into the firm of Eiband and Fischer which was destroyed by fire in 1947.

William H. Merriwether from Tennessee and John F. Torrey from Galveston built mills on the comal in 1846. These are now a part of Dittlinger Roller Mills which is a division of Flour Mills of America.

J.J. Jahn was among the first settlers who arrived in 1845. He began his business by making handmade furniture, and developed from this small beginning a thriving furniture business. The J.J. Jahn Furniture House later became the Paul W. Jahn Floor Covering Shop and is now Heitkamp's Fashion Floors.

The Louis Henne Co., a modern hardware store, is a continuation of the first shop set up to manufacture handmade tinware.

New Braunfels was established as and remained for about two years a part of Bexar County. In 1847 Comal County was created and the City Charter was ratified in the same year. Growth in population was slow for the first 5 years due in some degree to the number of deaths among the settlers and to the fact that many moved on to help establish other settlements such as Fredricksburg further north and west of New Braunfels. Census records show population growth as follows:

<u>1850</u>	<u>1860</u>	<u>1870</u>	<u>1880</u>	<u>1890</u>	<u>1900</u>	<u>1910</u>	<u>1920</u>
1,723	4,030	5,203	5,546	6,398	7,000	8,434	8,824
<u>1930</u>	<u>1940</u>	<u>1950</u>	<u>1960</u>				
11,984	12,321	16,637	19,844				

100

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data. The second part of the document provides a detailed breakdown of the financial data, including a list of all accounts and their respective balances. It also includes a summary of the total assets and liabilities, which shows that the organization is in a strong financial position. The final part of the document discusses the future outlook and the steps that will be taken to ensure continued growth and success. It mentions that the organization is planning to invest in new technology and hire additional staff to support its expanding operations. Overall, the document provides a comprehensive overview of the organization's financial health and future plans.

101

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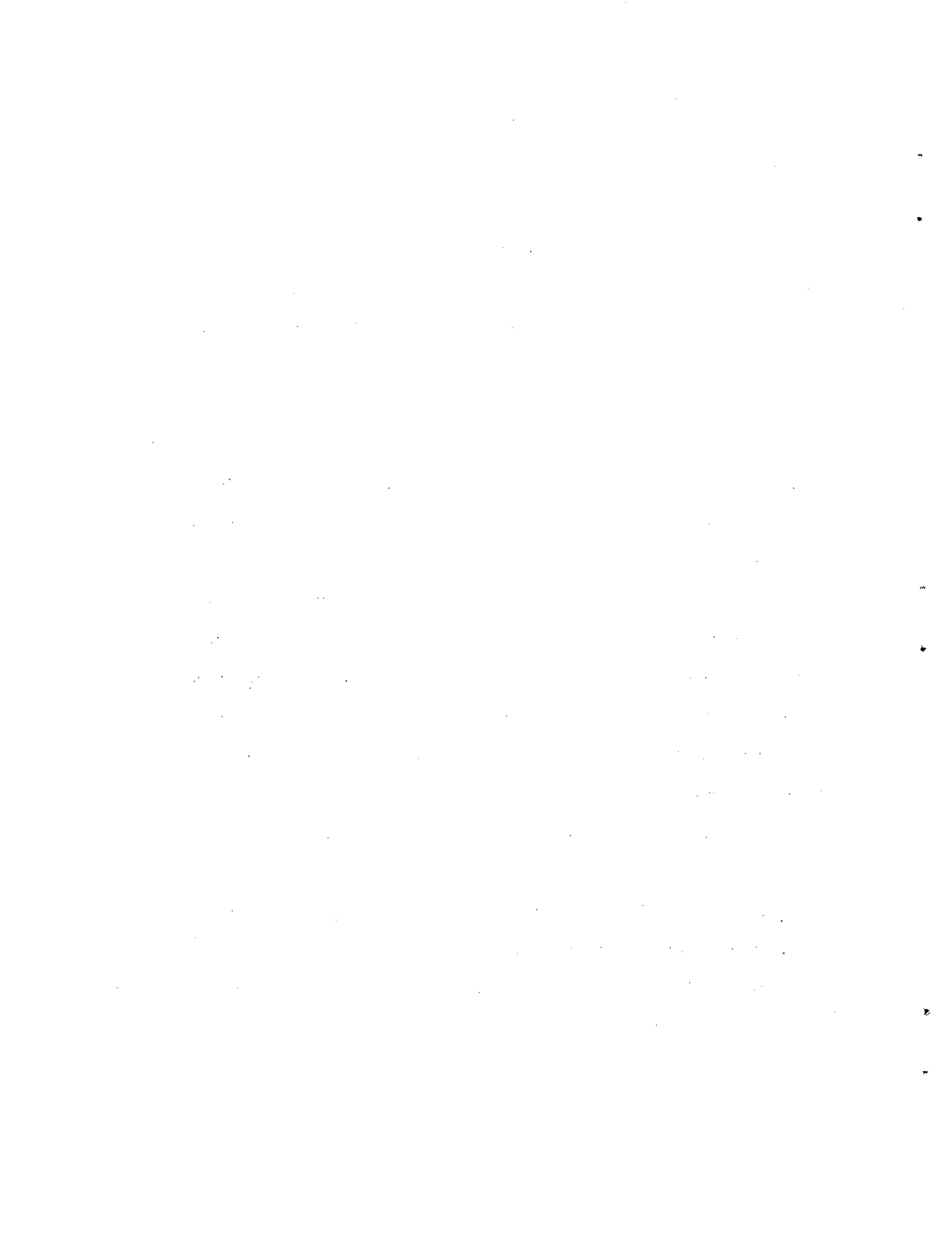
The decade 1940-1950 shows the greatest increase in population.

In 1861 the Buffalo Bayou and Brazos Railroad reached New Braunfels extending on to San Antonio. Another railroad was extended through New Braunfels in the 1880's. The advent of the railroads was a boom to the economy of the town in that it facilitated transportation of both raw materials and manufactured goods.

During the years intervening between the first settlers and our modern world, there have been periods of prosperity and depression, drought and flood, growth and stagnation, brought about by the same influences which have caused like situations in the remainder of the State. The overall picture, however, is one of expansion.

At present time, the major portion of the land area in Comal County is devoted to the raising of livestock. Cattle, sheep and goats are the principal livestock raised with some dairying, poultry, horses and swine production. The major crops are small grains (oats, wheat, and barley) grain sorghum, corn, and hay crops of Johnson grass, sudan and sudan-sorghum hybrids. Pecan production is important in the eastern part of the County and along the Comal and Guadalupe Rivers. The pecan is the principal tree used for shade in the city of New Braunfels.

New Braunfels has been known for many years as the "Little Industrial Giant" because of its diversified manufacturing industries. Some of these industries include textile mills, a regional power plant, crushed stone plant, lime plant, hosiery mills, dress factory, flour and feed mills, meat packing



plants, leather works and various other industries. In 1960 retail and wholesale trade totaled \$32,329,000. \$12,942,183 in wages were paid to 3,735 employees.

The scenic location of Comal County and the unique attractions of the City of New Braunfels have long made this area a popular tourist center. Canyon Dam, located in the northern part of the county, has a reservoir capacity of 741,000 acre feet and 60 miles of shoreline. This lake serves as a year-round tourist attraction for fishing and water sports. Canyon City, not yet a city except by name, is growing rapidly. Beautiful public parks have been built around Canyon Lake and the reservoir has been stocked with fish. The Guadalupe River has been stocked with Rainbow Trout. The proximity of the lake to the cities of Austin, San Marcos, San Antonio, Seguin, Blanco, Boerne and New Braunfels indicates that it will serve a population of over one million persons.

Located within New Braunfels are many places of interest. Comal Springs, the largest in Texas, is here. The Comal River, the shortest river in the United States begins and ends (2.5 miles) in the city limits. Landa Park, known throughout the State, is a major tourist attraction and is located at the head of the Comal River. Many places of historical interest are being restored and developed as tourist attractions.

New Braunfels is indeed a city of contrasts. It is a modern American city as is reflected in its busy factories, new homes, schools and churches and yet, much of its old world charm is retained in the German architecture of the buildings that remain from its early period, the cleanliness, the beauty of the dooryard flower gardens seen everywhere. The same contrast is

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for ensuring transparency and accountability in financial reporting.

2. The second part of the document outlines the various methods and techniques used to collect and analyze data. It highlights the need for consistent and reliable data collection processes to ensure the validity of the results.

3. The third part of the document focuses on the analysis and interpretation of the collected data. It discusses the various statistical and analytical tools used to identify trends, patterns, and correlations in the data.

4. The fourth part of the document discusses the implications and conclusions drawn from the analysis. It highlights the key findings and their potential impact on the organization's operations and decision-making processes.

5. The fifth part of the document provides a summary of the overall findings and recommendations. It emphasizes the need for continuous monitoring and evaluation of the implemented measures to ensure their effectiveness and sustainability.

6. The sixth part of the document discusses the challenges and limitations encountered during the study. It highlights the need for further research and exploration to address these challenges and improve the overall quality of the study.

7. The seventh part of the document provides a conclusion and final thoughts on the study. It emphasizes the importance of ongoing communication and collaboration between all stakeholders involved in the process.

8. The eighth part of the document discusses the future directions and potential areas for further research. It highlights the need for continued innovation and development in the field to address emerging challenges and opportunities.

9. The ninth part of the document provides a list of references and sources used in the study. It includes books, articles, and other relevant materials that have informed the research and analysis.

10. The tenth part of the document provides a list of appendices and supplementary materials. These materials include additional data, charts, and tables that provide further detail and support for the findings and conclusions of the study.

heard in the language - the crisp English of business; the often heard sound of German lending the illusion of being in another world; and an occasional seasoning of Spanish giving zest to the whole and reminding us that we are still in Texas and all the possessors of a proud heritage.

The altitude of Comal County ranges from 650-1700 feet above mean sea level. The Guadalupe River flows eastward through the entire length of the county and the River Drive, some 12 miles in length, is one of the most beautiful scenic drives of it's kind in Texas. Natural Bridge Caverns, developed and opened in 1964, is one of the largest and most picturesque caves in the United States.

Comal County enjoys a rather mild climate with a low humidity. The temperature ranges from a January normal of 51.5 degrees to a July normal of 83.7 degrees. Normal monthly rainfall is well distributed throughout the year, and the annual average is 30.73 inches. The normal growing season is approximately 265 days, from March 1st to the end of November. The coldest weather generally occurs in January and the warmest in August.

New Braunfels and Comal County have the best network of roads of any county in the State. Almost every mile of public road is paved. New Braunfels is located on the old San Antonio Road (El Camino Real) which was the main road through Texas for many years. Today, Interstate Highway 35 starting at Laredo on the Mexican border Passes through New Braunfels on to the Canadian border. This is one of the major North-South national highways connecting Canada and Mexico through the U.S.A. - a tremendous advantage to any city located on this route for commerce and tourists. Highway 281, a major scenic road through the beautiful hill country, passes through the western part of the country. This is a

1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It is essential to ensure that all entries are supported by appropriate documentation.

3. Regular audits should be conducted to verify the accuracy of the records.

4. The second part of the document outlines the procedures for handling discrepancies.

5. Any errors identified during the audit process should be promptly investigated.

6. The findings of the audit should be reported to the appropriate authorities.

7. The third part of the document provides a detailed explanation of the accounting principles.

8. These principles are fundamental to the preparation of financial statements.

9. The fourth part of the document discusses the role of the auditor.

10. The auditor's primary responsibility is to provide an independent opinion on the financial statements.

11. The fifth part of the document outlines the scope of the audit.

12. The scope of the audit is determined by the terms of the engagement letter.

13. The sixth part of the document discusses the importance of communication.

14. Effective communication is essential for the success of the audit process.

15. The seventh part of the document provides a summary of the key points.

16. The eighth part of the document discusses the future of the profession.

17. The ninth part of the document outlines the ethical requirements for auditors.

18. The tenth part of the document discusses the importance of continuing education.

19. The eleventh part of the document provides a list of references.

20. The twelfth part of the document discusses the role of the accounting profession.

21. The thirteenth part of the document outlines the responsibilities of accountants.

22. The fourteenth part of the document discusses the importance of integrity.

23. The fifteenth part of the document outlines the requirements for the CPA exam.

24. The sixteenth part of the document discusses the importance of networking.

25. The seventeenth part of the document provides a list of resources.

26. The eighteenth part of the document discusses the importance of staying current.

27. The nineteenth part of the document outlines the benefits of the profession.

28. The twentieth part of the document discusses the importance of professionalism.

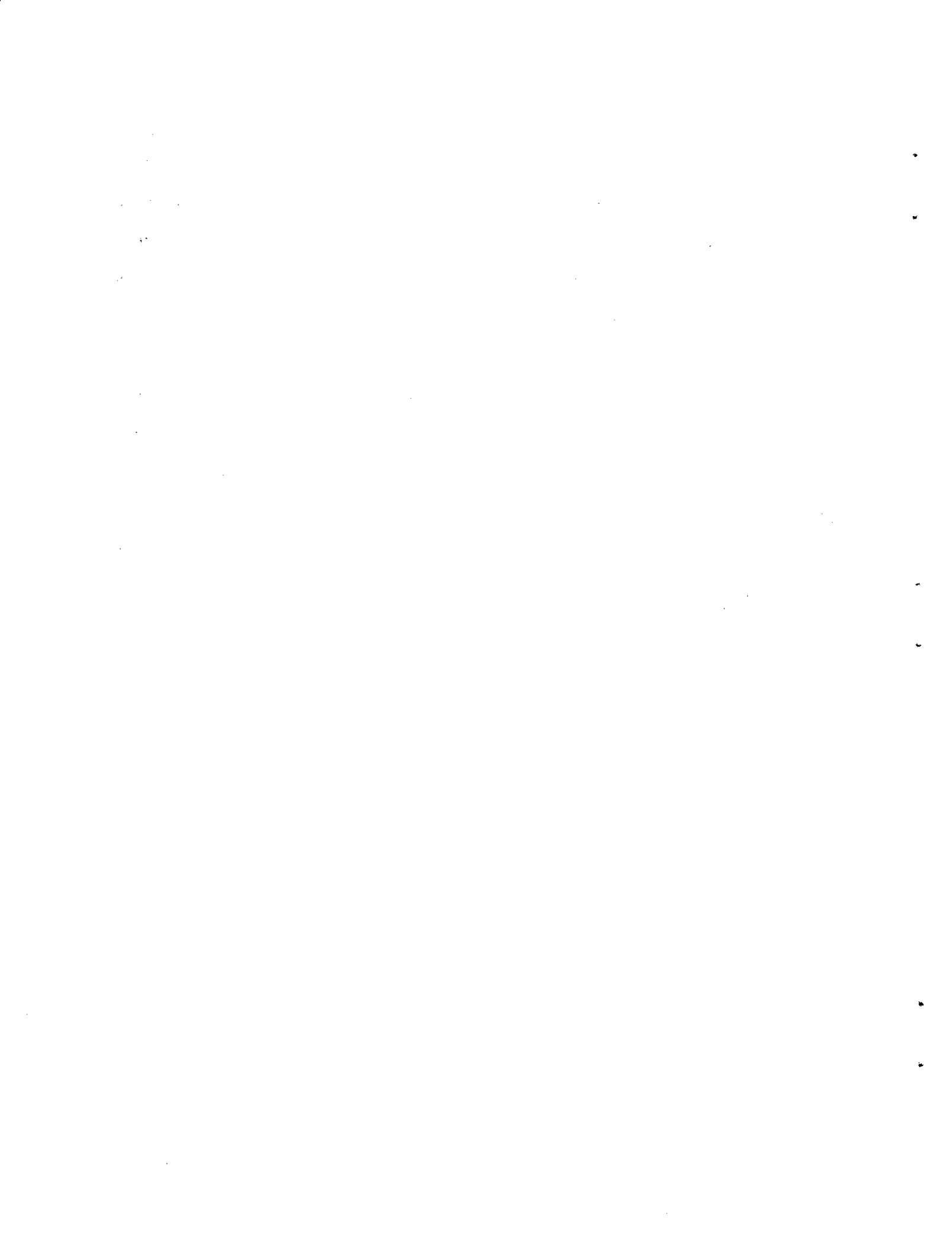
29. The twenty-first part of the document provides a list of contact information.

30. The twenty-second part of the document discusses the importance of the profession.

direct route from San Antonio through Johnson City to Fort Worth and Dallas.

The county is served by two railroads passing through New Braunfels, North to South. Many commercial truck lines serve the area. There is also adequate bus transportation. The county does not have an airport; however, both San Antonio and Austin have this service and Seguin, only a distance of 10 miles, has a small airport.

Communications are excellent in the county even though the western part is sparsely settled. This was made possible by the formation of the Guadalupe Valley Telephone Co-op organized in 1955. The Bell Telephone system serves New Braunfels and some of the areas in the eastern part of the county. Electrical service is excellent, REA serving the rural area, and New Braunfels Utilities serves the urban area.



Comal County has two recognized Land Resource Areas, Edwards Plateau and Blackland Prairie.

The Edwards Plateau is located in the northern and western part of the County and comprises about 80% of the county area. Approximately 85% of the soils of this area are Lithosols over limestone of Tarrant and Brackett series and stony Crawfords. The surface is undulating to hilly. The narrow valleys and gently sloping areas are composed mostly of the Krum, Denton, and San Saba soils. Wells in the Edwards Plateau provide plentiful source of water for livestock and other domestic uses.

The Blackland Prairie occupy the southern and eastern part of Comal County and the surface relief is gently sloping to undulating with parts being rolling. Most of the soils in this area are developed from calcareous clays, marls, and interbedded chalk and marl. These soils are Houston, Houston Black, and Austin clays. The Blackland Prairie has a wide, nearly level, old terrace, paralleling the Guadalupe River, in which the soils are mostly of Houston Black Clay, terrace phase, and Lewisville series. The shallow wells in the Blackland Prairie have proven to be undependable during dry seasons.

There are ten recognized range sites in Comal County. Seven of these are in the Edwards Plateau and three in the Blackland Prairie.

EDWARDS PLATEAU RANGE SITES:

Bottomland Site. Composed of Catalpa clay loam and Trinity clay. This site includes the flood plains and minor areas of terraces, and foot slopes. This site is nearly level to gently sloping. The forage produced is highly

1. The first part of the document discusses the importance of maintaining accurate records of all transactions.

2. It is essential to ensure that all entries are supported by appropriate documentation and receipts.

3. Regular audits should be conducted to verify the accuracy of the records and to identify any discrepancies.

4. The second part of the document outlines the procedures for handling disputes and resolving conflicts.

5. It is important to establish clear communication channels and to resolve issues promptly and fairly.

6. The third part of the document provides information on the various services and products offered by the organization.

7. These services are designed to meet the needs of our customers and to provide them with the highest quality of service.

8. The fourth part of the document discusses the financial performance of the organization over the past year.

9. We have achieved significant growth and success, and we are confident that we will continue to do so in the future.

10. The fifth part of the document outlines the goals and objectives for the upcoming year.

11. We are committed to achieving these goals and to providing our customers with the best possible service.

12. The sixth part of the document provides information on the various ways in which you can contact us.

13. We are always happy to hear from our customers and to provide them with the assistance they need.

14. The seventh part of the document discusses the various ways in which you can support our organization.

15. We are grateful for the support of our customers and we hope that you will continue to support us in the future.

16. The eighth part of the document provides information on the various ways in which you can help us improve our services.

17. We are always looking for ways to improve our services and we hope that you will help us do so.

18. The ninth part of the document discusses the various ways in which you can help us reach our goals.

19. We are grateful for the support of our customers and we hope that you will continue to support us in the future.

20. The tenth part of the document provides information on the various ways in which you can help us improve our services.

21. We are always looking for ways to improve our services and we hope that you will help us do so.

22. The eleventh part of the document discusses the various ways in which you can help us reach our goals.

23. We are grateful for the support of our customers and we hope that you will continue to support us in the future.

nutritious because of the high fertility holding capacity, and mineral content of the soil.

Deep Upland Site. Major soils are Denton clay, San Saba Clay, Krum clay, and Lewisville Clay. This site is smooth rolling prairie land with gentle slopes. Deep upland sites occurs commonly in wide valleys and on the lower side of long slopes. With the presence of climax grasses and adequate plant residues, combined with the high fertility and water holding capacity, makes the potential production very high.

Rocky Upland Site. Tarrant stony clay is the major soil. This site is generally rough and rocky with considerable variation, 1-12% slopes, along creeks and major drainages. This site occurs as large flats between creeks and drainages and also at a higher elevation when found on hilltops or plateaus. Usual depth of the soil material in most areas range from 8 to 10 inches in small pockets. Moisture holding capacity is limited due to the thickness of soil, but some storage is provided in the fractured bedrock and fine textured soil.

Steep Rocky Site. Major soil is Tarrant stony clay. This is a hilly site with slopes ranging from 12 to 20 plus percent. This site is found along large creeks and rivers. The dark clay soil ranges from 2 to 6 inches deep. The small amount of soil is high in fertility holding capacity but low in total amount of nutrients for plant growth.

Redland Site. This site is made up of Crawford soils which are reddish brown and vary in depth from shallow to deep. Slope gradients range from 1 to about 8%, with the dominant slope about 3%. The mineral content of the soil profile enables this site to produce highly nutritious forage. With

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial matters. This section also touches upon the legal implications of failing to maintain such records, which can lead to severe consequences for individuals and organizations alike.

2. The second part of the document delves into the specific requirements for record-keeping, including the types of documents that must be retained and the duration for which they should be kept. It provides a detailed overview of the various categories of records, such as financial statements, contracts, and correspondence, and outlines the best practices for organizing and storing these documents to ensure they are easily accessible when needed.

3. The third part of the document addresses the challenges associated with record-keeping, particularly in the context of digital data. It discusses the risks of data loss, corruption, and unauthorized access, and offers strategies to mitigate these risks. This includes the use of secure storage solutions, regular backups, and access controls to protect sensitive information.

4. The fourth part of the document focuses on the role of record-keeping in legal proceedings. It explains how well-maintained records can serve as crucial evidence in court cases, helping to establish the facts of a matter and support a party's position. It also discusses the importance of preserving records in their original form or as certified copies to ensure their admissibility in legal proceedings.

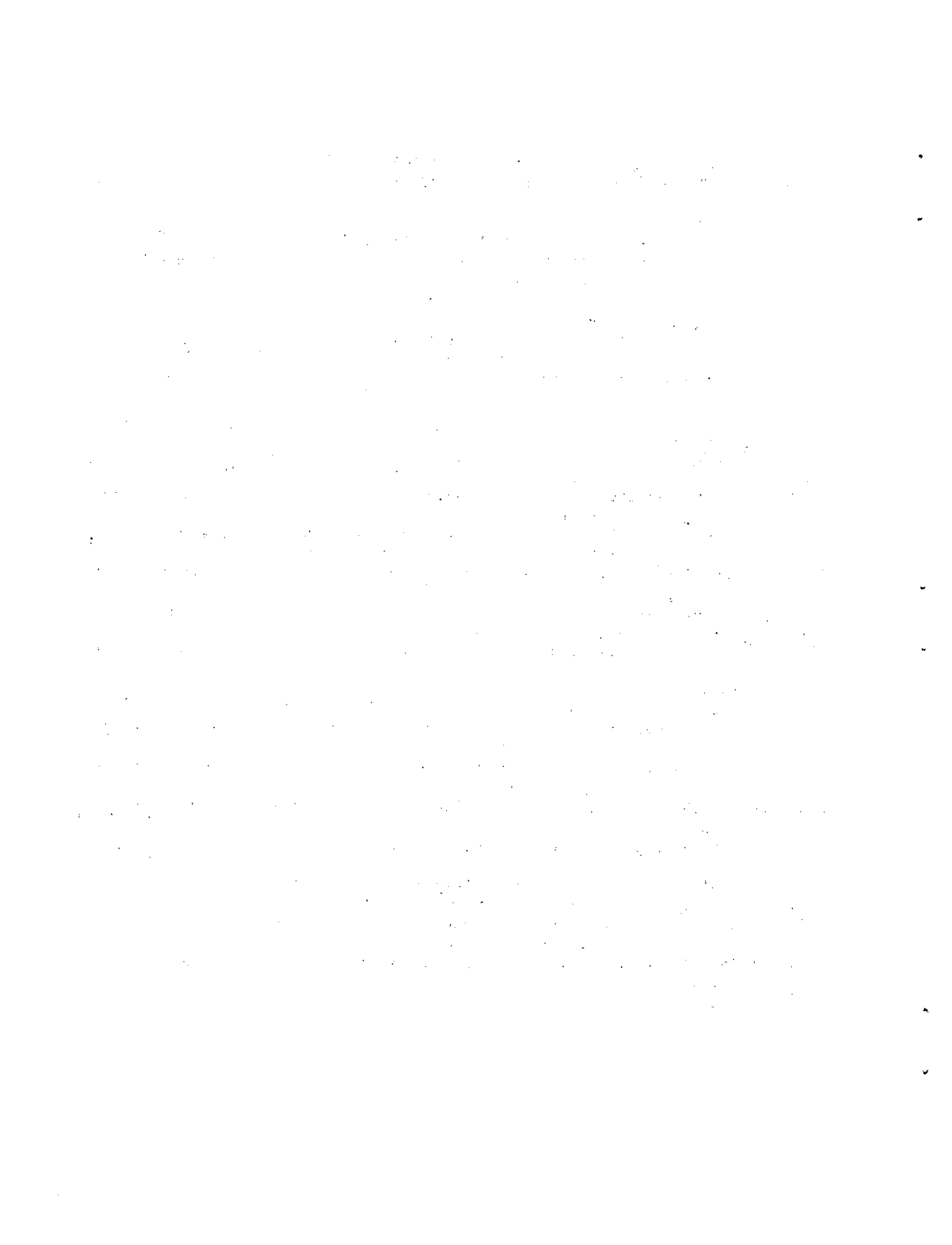
5. The fifth part of the document provides a summary of the key points discussed and offers final thoughts on the importance of record-keeping. It reiterates that maintaining accurate records is not just a legal obligation but also a best practice for any individual or organization seeking to operate with integrity and transparency. The document concludes by encouraging readers to take the necessary steps to ensure their records are up-to-date and secure.

adequate plant residues, high producing climax grasses, and adequate moisture, this site is a high producer.

Adobe Site. Major soil is Brackett gravelly clay. Generally found on slopes of 8-14%. This site, except for the foot slope phase, may have little or no top soil with organic matter development, and will not support a density of cover or the plants that require a high fertility level and high amounts of moisture.

Steep Adobe Sites. Brackett gravelly clay is the major soil. Except for minor areas on hilltops, the soil may have little or no top soil with an organic matter development. The soil is strongly calcareous and has a low water and fertility holding capacity. The vegetation is as a result, very low in palatability and nutritive value. With the usual lack of plant residues and extreme slope gradient, the soil crusts very easily and results in high amount of water and soil losses.

The original vegetation for the Edwards Plateau portion of Comal County was tall and mid grasses. Big Bluestem, Indiangrass, and Switchgrass comprise about 15% of the vegetation. Little Bluestem makes up about 55% of the vegetation. Increaser plants such as dropseed, Texas Wintergrass, sideoats grama, and silver bluestem make up approximately 25% of the vegetation. About 5% will be perennial legumes, bush sunflower, orange zexmenia, dahlias and sageswort. Principle invaders are threeawns, hairy tridens, buffalo grass and brush species.



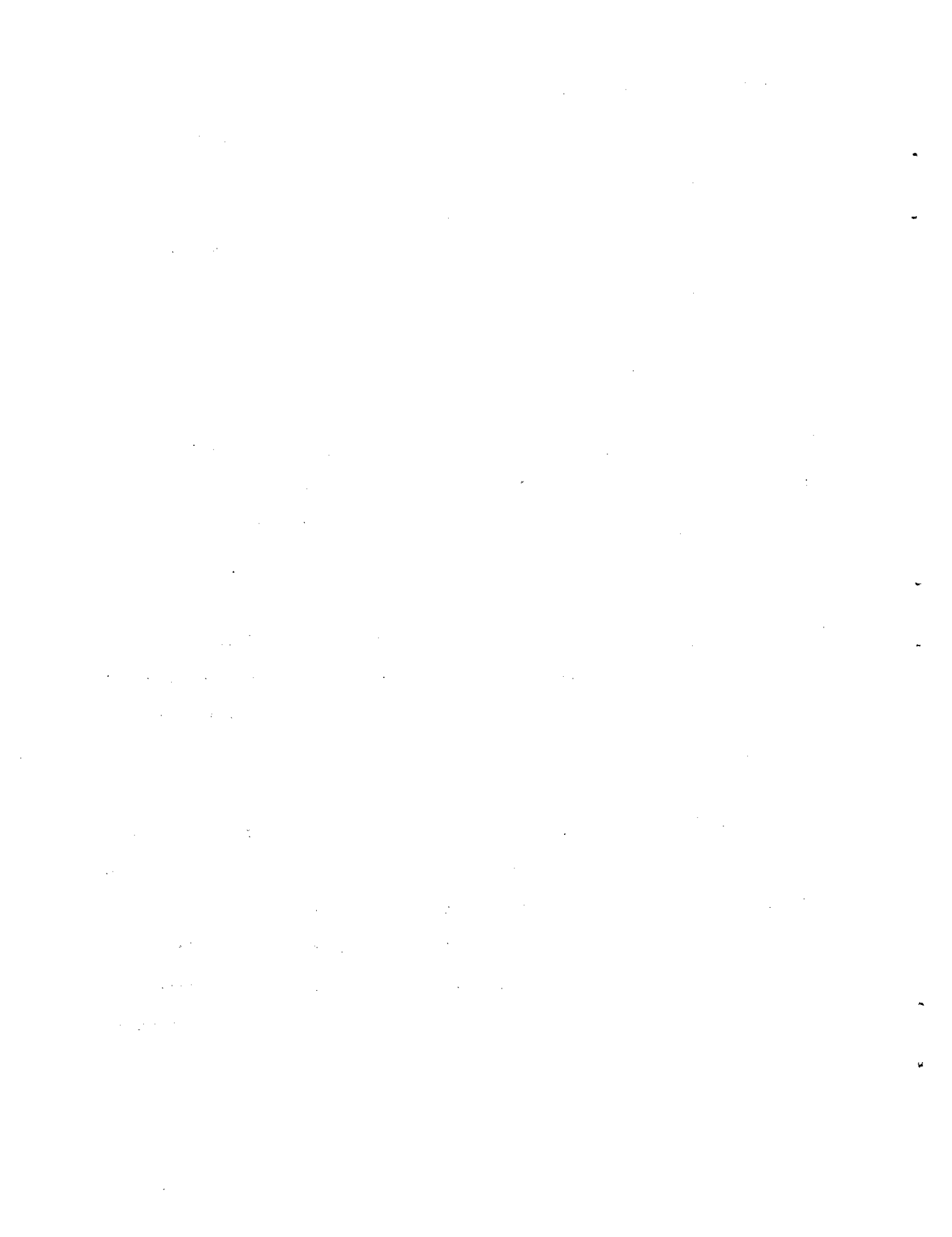
Blackland Prairie Range Sites

Bottomland Site. Major soil is Trinity clay. This site includes the flood plains and minor areas of the terraces and foot slopes. The site is nearly level to gently sloping, with usually not more than three percent slopes. The water relationships for growing plants are very favorable. Grasses produce well and the large proportion of available plant nutrients favors high forage yields.

Rolling Blackland Site. Comprised mostly of Houston and Houston Black clay soils with average slopes of 3-5 percent. This site has high water and fertility holding capacities and is high in natural fertility. The above characteristics resulted in a tall grass prairie vegetation with plants of high palatability.

Chalky Ridge Site. Major soil of this site is Austin silty clay, with average slope of about 4 percent. This site is generally low in organic matter and surface compaction is common. The very shallow solum severely limits moisture and fertility holding capacities.

The climax vegetation on the Blackland Prairie Range Sites is tall grass prairie with scattered motts of live oak of less than 5 percent tree canopy. Big bluestem, Indiangrass, little bluestem, switchgrass are decreasers that make up about 65% of the climax vegetation. Increasers such as sideoats grams, plains lovegrass, vine mesquite, pinhole and silver bluestem and Texas Wintergrass make up about 25% of the vegetation. Ten percent of the vegetation will



be desirable forbs and legumes like trailing ratany, Engelmann daisy, wild alfalfa and prairie clover. Under range deterioration, climax plants are replaced by invaders such as broomweeds, buffalo grass, halls panicum, cactus, and mesquite.

Misuse and overgrazing of the land resources have caused a number of conservation problems that are enumerated and discussed under the agricultural section.

POPULATION

In 1850 the first U.S. Census was taken. At that time 1,723 persons were recorded as living in Comal County with 1,298 of these living in New Braunfels. According to these census figures Comal County was 75.33% urban in 1850 as compared to 78.77% in 1960. However, the County has not always been predominately urban. From the mid-1850's to the mid-1920's the rural population outnumbered the urban.

The population of Comal County has shown continuous growth over the years although at a little slower rate than the State of Texas as a whole, 21.3% as compared to 24.2% over the past decade.

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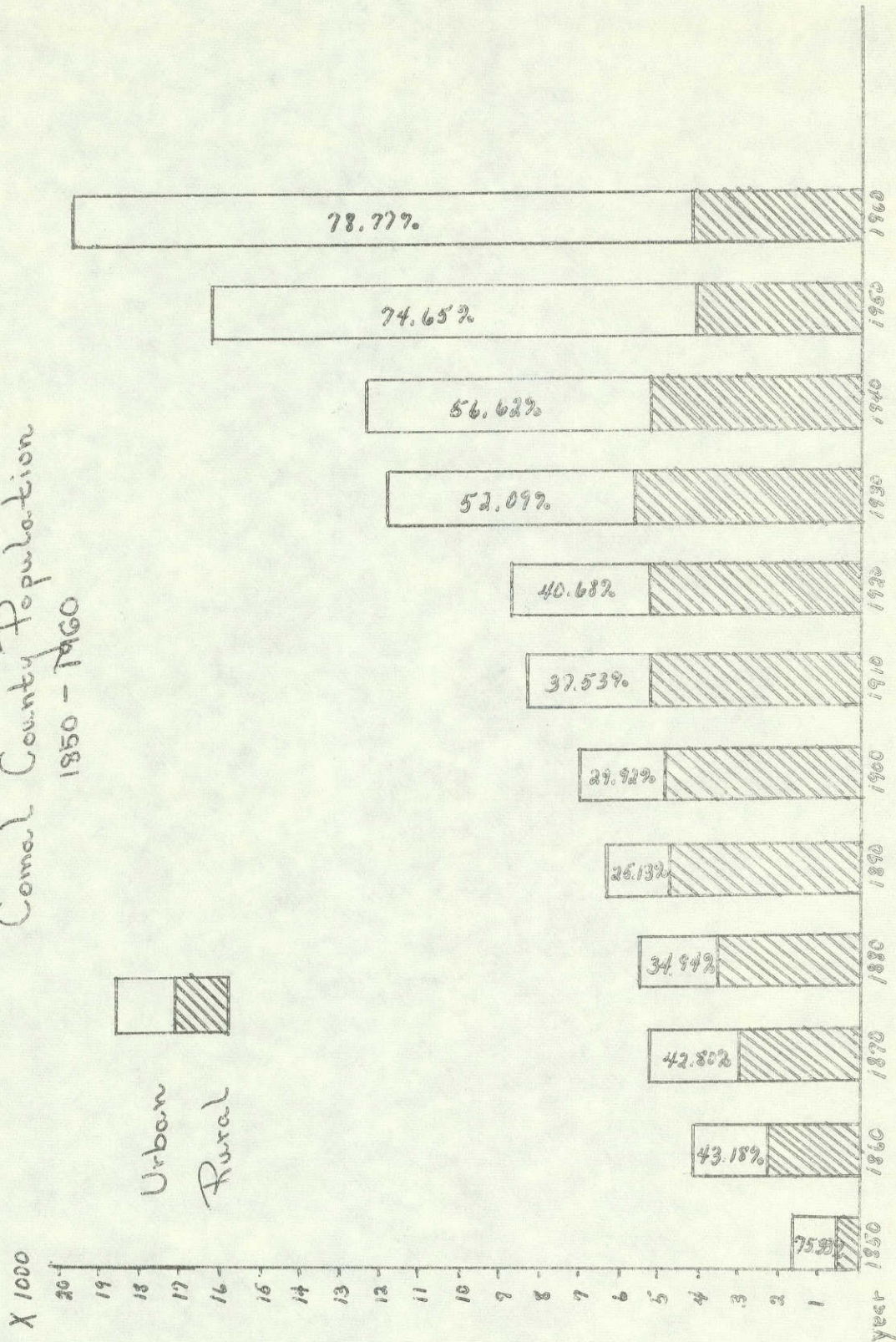
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Chart No. I

Comal County Population
1850 - 1960



Urban
Rural

In 1940 the Census reported that 30.1% of the people lived on farms or ranches; the other 13.3% who are shown as rural in the chart above were rural non-farm. In 1950 Comal County was 15.8% rural farm and 9.6% rural non-farm. By 1960 the Census figures showed the increase of persons living in rural areas but working in town or living on retirement income. In 1960 Comal County was 10.8% rural farm and 10.3% rural non-farm.

Both the County and the city population is fairly evenly divided between males and females, a ratio of approximately 1 to 1. In 1960, there were 7,537 males and 8,094 females in the city; in the county as a whole there were 9,672 males and 10,172 females.

The majority of both the County and the city is of the white race. According to Census figures the ratio of white to non-white has shown no appreciable change over the past 30 years. In 1930 the non-white population comprised 2.6% of the total county population, in 1940 2.4%, in 1950 1.7%, and in 1960 2.1%. According to the 1960 Census then there were 202 non-white males and 221 non-white females in the County for a total of 423. Of this number 365 lived within the city limits of New Braunfels.

Comal County is still primarily a community of German extraction but not to the same extent that it was 25 years ago. The years during and since World War II have brought an influx of non-Germans into the County. Many came to this area as a result of military or civilian service at one of the nearby military bases. Others visited New Braunfels as a tourist and decided to make it their permanent residence. Many moved here from larger cities because they liked living in a small city or in the rural area near but not in a city.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial reporting and compliance with regulatory requirements. The text notes that incomplete or inconsistent records can lead to significant legal and financial consequences for the organization.

2. The second section focuses on the role of internal controls in preventing fraud and errors. It outlines various control mechanisms, such as segregation of duties, authorization procedures, and regular audits, which are designed to minimize the risk of misstatements and ensure the integrity of the data. The document stresses that a robust internal control system is a key component of an organization's risk management strategy.

3. The third part of the document addresses the challenges of data security and privacy in the digital age. It highlights the need for strong cybersecurity measures, including encryption, access controls, and regular security updates, to protect sensitive information from unauthorized access and breaches. Additionally, it discusses the importance of adhering to data protection regulations, such as the GDPR, to ensure that personal data is handled lawfully and ethically.

4. The final section discusses the importance of communication and collaboration in achieving organizational goals. It encourages a culture of open communication, where team members are encouraged to share ideas, provide feedback, and work together to solve problems. The text also emphasizes the role of leadership in fostering a collaborative environment and ensuring that all stakeholders are aligned with the organization's mission and vision.

Others came here from foreign countries to be near their relatives or to be near people who understood their language.

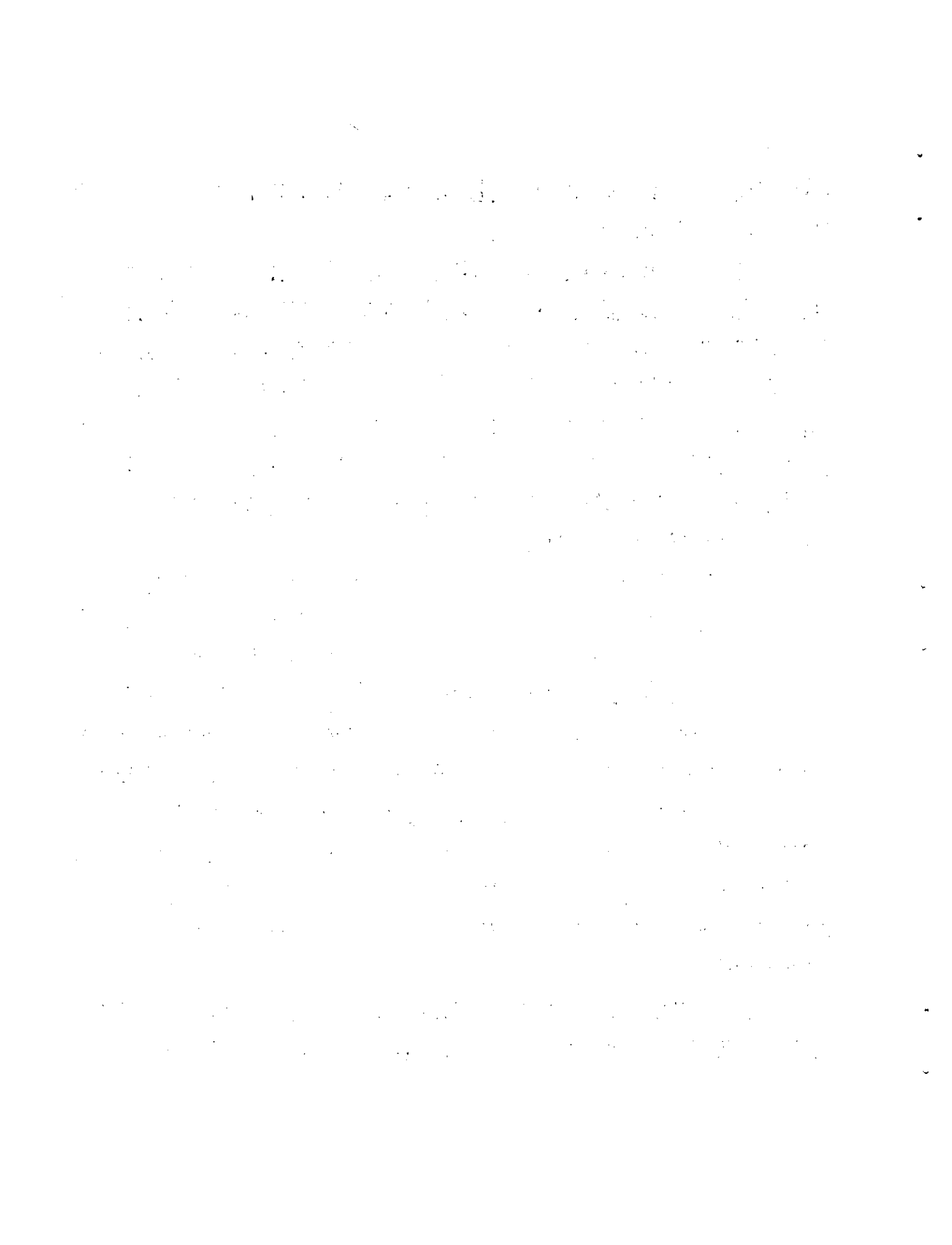
Comal County is a tri-lingual community with some residents who speak and write German and Spanish as well as English; however, more residents would fall in the bi-lingual category speaking German and English or Spanish and English.

According to the 1960 Census 4.7% of the local population was born in a foreign country. Most of these were born in Mexico; however, some were Germans who came here following World War I or II. An additional 17.2% of the local population was born in this country but had at least one parent who was a foreigner. These also are primarily of Mexican decent.

The Mexican-American population of Comal County in 1960 made up 27.4% of the total population; however, due to the larger families and the fact that most of the local Mexican-Americans are in the younger age group, this ethnic group makes up about 35% of the school enrollment in New Braunfels. There are few Mexican-American families in the rural area; therefore, there is a considerably smaller percentage in the school-age population in the rural school district.

Despite the number of people moving into the County, according to the 1960 Census 88.5% of the County population were native born Texans as compared to 75.8% for the state of Texas as a whole. Of the rest of the population 6.9% were born in other states of the United States and as mentioned earlier 4.7% in other counties.

Migration into the County is indicated by the fact that 18.5% of the persons over 5 years lived in another County at sometime between 1955 and 1960. Very



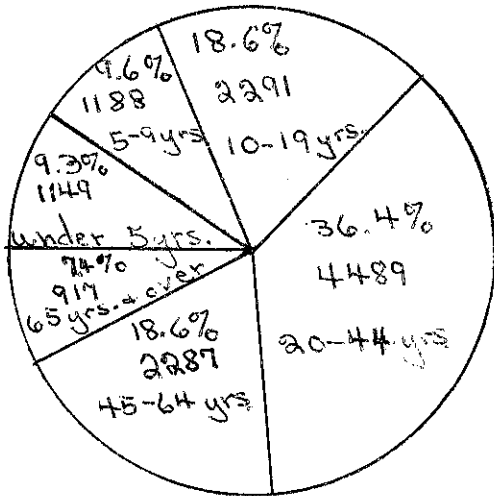
few of these would be classified as Migrant workers.

The Census figures show a general shift of the County's population from the middle-age group to the younger and older-age groups. Since 1940, the 0-19 age group has increased from 35.2% of the total to 41.2%. A large part of this increase can be attributed to the post-war "baby boom" of World War II. The 65 and over age group has increased from 7.8% to 10.1% during the same period. This increase is due in part to the extended life period as a result of improved medical practices and in part to the selection of this County as a retirement home by an increasing number of people from other areas of the State and Nation. Please refer to chart on page 24.

In the rural area of Comal County 33.9% of the people are 45 years old and over as compared to 29.4% in the County's urban population and 27% in the State as a whole. This indicates that the rural population of the County is slightly older than that of the population as a whole. This is due to the fact that most farms and ranches in the county are owned and operated by persons 45 years old or older. The average age of the farm operator in Comal County as reported in the 1964 Agricultural Census was 54.7 years. Most of the young families living in the rural area are rural non-farm; however, many of the 65 and over group in the rural population also are rural non-farm since they live in the numerous sub-divisions in the rural area of the County. This information is illustrated in the chart on page 25.

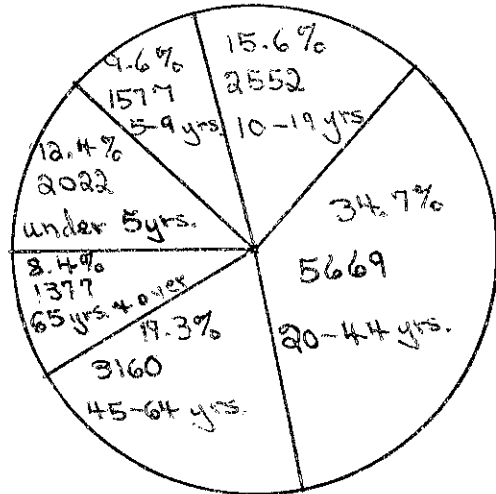
Chart No. II POPULATION BY AGE GROUPS

Comal County
1940



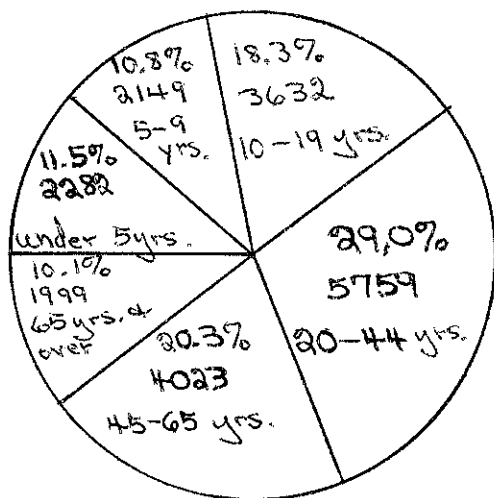
Median Age Not Reported

Comal County
1950



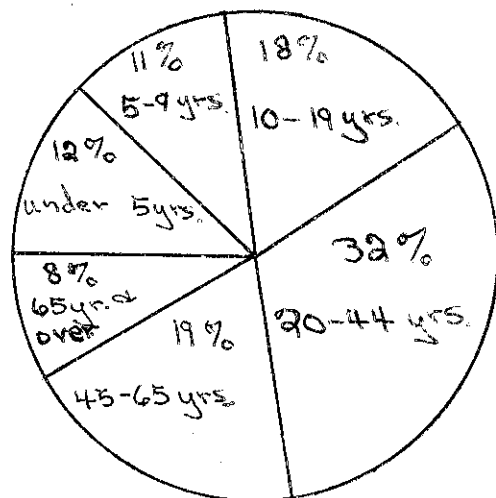
Median Age 28.4

Comal County
1960



Median Age 29.2

Texas
1960





Median Age 27.0

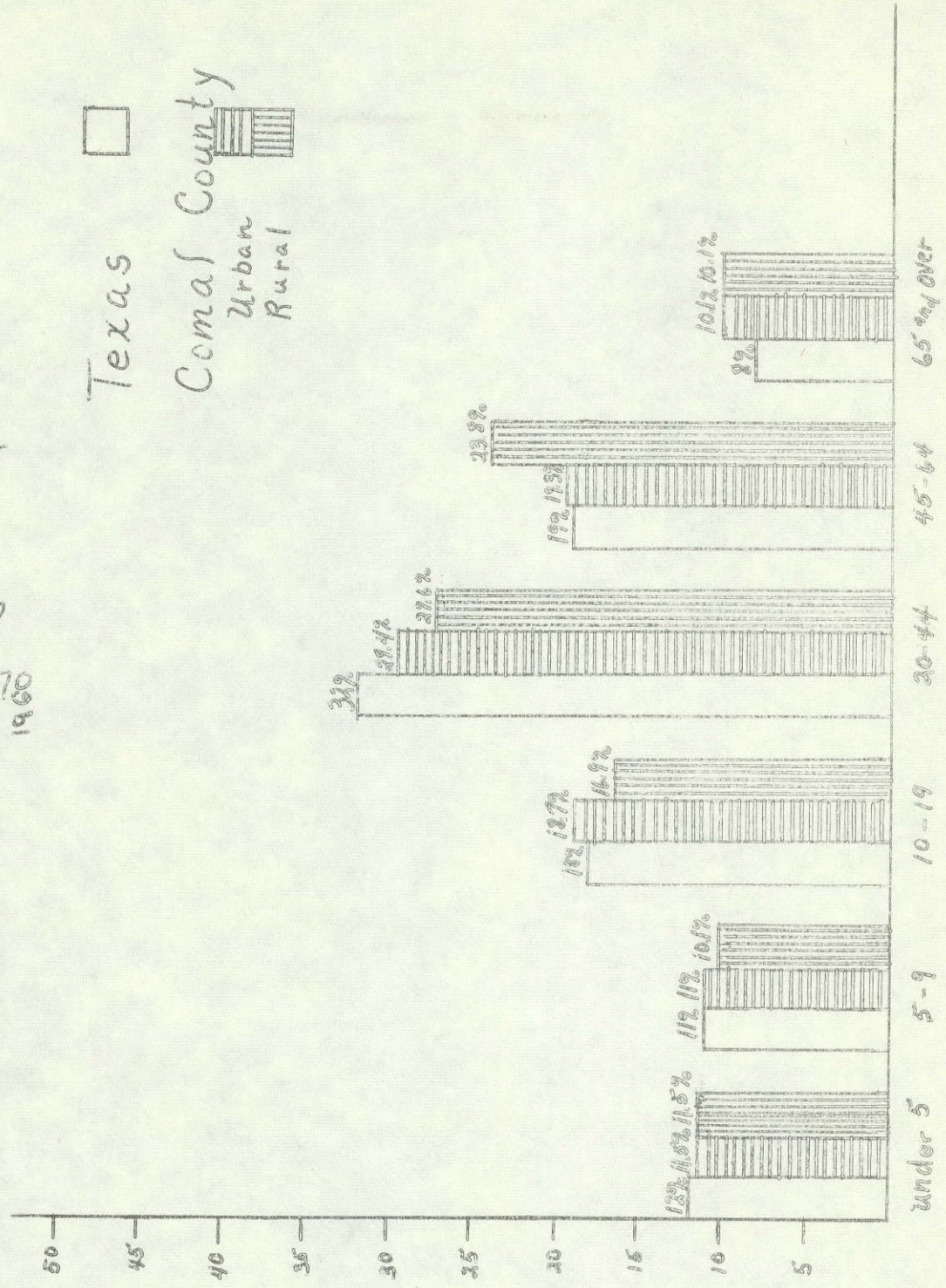


Chart No. III

Population by Age Groups
1960

% of Total

Texas 
Comal County 
Urban
Rural



There has been a steady increase in births annually. In 1910, there were 53 births, 98 in 1920, and 166 in 1930. The number of births decreased to 136 in 1940, but the post war years saw a dramatic increase to 319 in 1950, and 390 in 1960. The increase has averaged approximately 6.7% births per year.

The fertility ratio, which is defined as the children under 5 years of age per 1,000 women 15 to 49 years of age, differs from the birth rate figures in that birth rates are measured for one-year periods and fertility ratios are determined for five-year periods. The fertility ratio for urban areas of Texas has increased from 251 in 1940 to 519 in 1960. The State ratio for rural areas of Texas has increased from 394 to 520. Comal County's urban fertility ratio increased from 307 in 1940 to 517 in 1960. The ratio of the rural areas increased from 454 to 555. The average ratio of the County increased from 365 to 525.

The population of Comal County is expected to be 30,315 by 1990 with 24,291 of these persons residing in New Braunfels. The County pre-school and school age children are projected to increase 5,172 persons to total 13,235. The retirement age population will total 2,143. The remaining 14,837 persons will comprise the labor force.

EDUCATIONAL LEVEL

In Comal County the median number of years of schooling completed by persons 25 years old and over is 8.2 years as compared to 10.4 years for the State as a whole. In the County 21.2% of the population 25 years and over completed less than 5 years of schooling. Twenty-seven percent of this group

The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for ensuring transparency and accountability in financial operations. This section also outlines the various methods and tools used to collect and analyze data, highlighting the need for consistency and reliability in the information gathered.

The second part of the document focuses on the implementation of internal controls and risk management strategies. It details how these measures can be effectively integrated into the organization's processes to prevent fraud, reduce errors, and mitigate potential risks. The text provides specific examples and best practices for designing and executing these controls, ensuring they are tailored to the organization's unique needs and objectives.

The third part of the document addresses the role of technology in modern financial management. It explores how advanced software solutions and digital tools can streamline operations, improve data accuracy, and facilitate real-time reporting. This section also discusses the challenges associated with technology adoption, such as data security and system integration, and offers strategies to overcome these obstacles.

The final part of the document provides a comprehensive overview of the financial reporting process. It explains the requirements for preparing financial statements, including the balance sheet, income statement, and cash flow statement, and discusses the importance of adhering to established accounting standards. This section also covers the role of auditors in verifying the accuracy and integrity of the financial information presented.

completed high school or more.

YEARS OF SCHOOL COMPLETED
CHART NO. IV

	<u>Males</u>	<u>Females</u>
No. 25 years old & over	5,098	5,556
<u>No school years completed</u>	343	403
<u>Elementary</u>		
1 to 4 years	720	790
5 to 8 years (inclusive)	1,975	2,189
<u>High School</u>		
1 to 3 years	641	712
4 years	750	924
<u>College</u>		
1 to 3 years	303	287
4 years or more	366	251
Median school years completed	8.3	8.1

FAMILY INCOME

In 1960 there were 5,053 families in Comal County. Of these families 26.6% had incomes below \$3000 with an additional 16.8% having incomes between \$3000 and \$4000. This 43.4% of the population shared 25.8% of the total income. Families with \$10,000 and over income made up 8.2% of the population and together shared 28.4% of the total income.

Lecture 10

Topic	Key Concepts	Notes
Introduction	Overview of the course and its objectives.	
Mathematical Foundations	Review of basic mathematical concepts and their applications.	
Calculus	Derivatives and integrals, and their use in optimization.	
Linear Algebra	Matrices and vector spaces, and their role in solving systems of equations.	
Probability	Basic probability distributions and their properties.	
Statistics	Statistical inference and hypothesis testing.	
Optimization	Linear and nonlinear optimization techniques.	
Applications	Real-world examples of optimization in various fields.	

This lecture covers the fundamental concepts of optimization, including the mathematical foundations, calculus, linear algebra, probability, and statistics. It also discusses the applications of optimization in various fields, such as engineering, economics, and operations research.

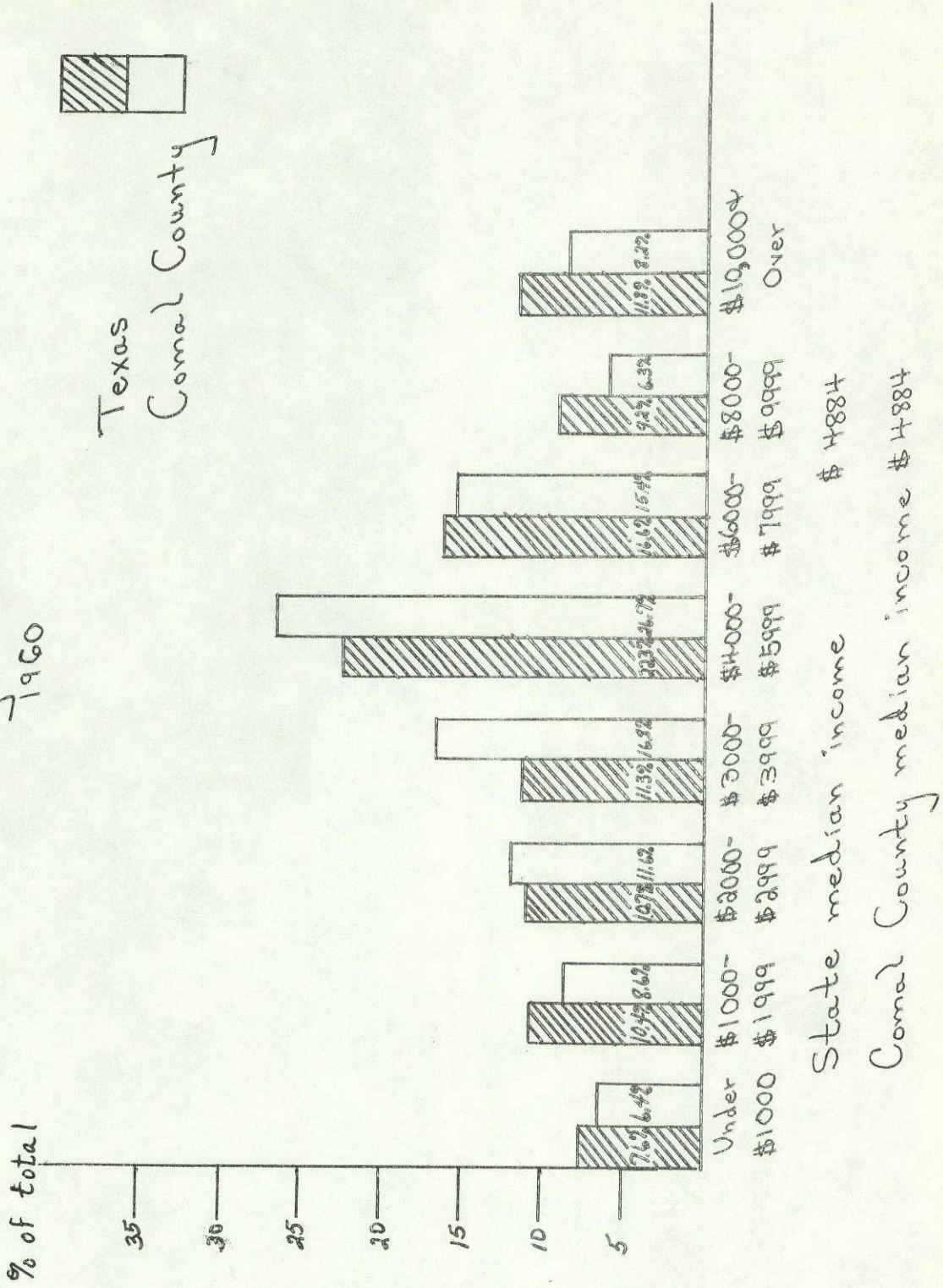
The median income for Comal County families at the time of the last Census was \$4448 as compared to State median income of \$4884. However, when compared to the State of Texas as a whole a smaller percentage of Comal County families fall in the below \$4000 group, 43.4% as compared to 50.0%, and in the over \$6000 group, 29.9% as compared to 37.6%. Only in the percentage in the middle income group does the County exceed the State.

In the Census 645 families were reported as having 2 children under 18 years of age as well as a mother and father with the head of the family a wage earner. The median income for these families was \$4813 as compared to \$5912 for this group on a state-wide basis. This indicates that the typical local family with small children is operating on a much tighter budget than are those in this group in many other areas of the State.

The median income for rural farm families is estimated to be \$3008. Although this is a great deal lower than the median income for the entire population, part of this difference in income is made up by food produced on the farm for the family to use. The chart on page 29 graphically illustrates the local situation in relation to that of the state of Texas.

Chart No. VI

Family Income
1960



LABOR FORCE

Raw materials, natural resources, transportation, the population and wealth of an area determines the number of persons that are employed in the basic industries in a community.

From 1940 to 1960, the County's labor force grew from 4,520 to 7,232, an increase of 62.2%. Meanwhile, the population increased from 12,321 to 19,844 for a 61.0% increase. The labor force in New Braunfels comprised 38.4% of the population in 1940, 37.7% in 1950, and 36.6% in 1960. For Comal County, including New Braunfels, the labor force comprised 36.7% of the population in 1940, 36.9% in 1950, and 36.4% in 1960. These percentages are somewhat lower than those for either the United States or Texas. The labor force comprised 39.6% of the total population in 1960 for the United States and 38.6% for Texas. These figures indicate that since Comal County has a larger percentage of the population in the pre-school, school age, and retirement age groups each worker in our labor force must support more non-workers than in the State as a whole. Comal County's non-worker to worker ratio is 1.74 to 1 as compared to 1.64 to 1 for Texas.

The 1960 Census enumerated 6,596 males and 7,065 females fourteen years old and over residing in Comal County. Of these, 5,091 males and 2,141 females were considered to be in the labor force. Excluding those persons on active duty with the Armed Forces living in Comal County, the total civilian labor force contains 7,042 persons. A total of 6,848 of the civilian labor force was considered to be gainfully employed.

1944

The first part of the report deals with the general situation in the country and the progress of the war. It is followed by a detailed account of the operations in the field, including the movements of the troops and the results of the various engagements. The report concludes with a summary of the achievements of the forces and a list of the personnel who have been mentioned in the report.

The report is a valuable document for the study of the military operations of the forces during the period covered by it. It provides a clear and concise account of the events and the results of the various operations.

Many people commute to jobs at military bases in and around San Antonio, or to jobs in the civilian economy in San Antonio, Seguin, San Marcos, Blanco, Boerne or Austin. In 1960 a total of 1,120 people, 16.3% of the total number employed, were working in jobs outside Comal County.

The unemployment in Comal County was 2.9% of the civilian labor force. Comparing these figures to the National averages indicates that unemployment is not a serious problem. Operative and private household occupation produce the bulk of the unemployment.

It is of interest to note that 32.6% of the females fourteen years old and over in New Braunfels are in the labor force; where as, in the rural area of the County only 20.9% of the females in this age group are in the labor force. For the County as a whole 30.3% of the females fourteen and over are considered to be in the labor force.

Composition of Labor Force
Comal County
1960
CHART NO. VI

	New Braunfels	Rural Area	Total
<u>Males</u> , 14 years old & over	5,027	1,569	6,596
Labor Force	3,873	1,218	5,091
Civilian Labor Force	3,722	1,179	4,901
Employed	3,630	1,160	4,790
Unemployed	92	19	111
Not in Labor Force	1,154	351	1,505
Armed Forces on Active Duty	151	39	190

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<u>Females, 14 years old & over</u>	5,659	1,406	7,065
Labor Force	1,844	297	2,141
Civilian Labor Force	1,844	297	2,141
Employed	1,775	283	2,058
Unemployed	69	14	83
Not in Labor Force	3,815	1,109	4,924
Armed Forces on Active Duty	None	None	None
<u>Total Population, 14 years old & over</u>	10,686	2,975	13,661
Labor Force	5,717	1,515	7,232
Civilian Labor Force	5,566	1,476	7,042
Employed	5,405	1,443	6,848
Unemployed	161	33	194
Not in Labor Force	4,969	1,460	6,429
Armed Forces on Active Duty	151	39	190

The composition of the labor force by age groups points out that 55.2% of the labor force is between 35-64 years of age and an additional 4.9% is 65 or over. The males in the labor force in the rural area are older than any other group with 49.6% being 45 years and older. The tendency of women to go to work after their family matures is well illustrated by these charts.

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Composition of Labor Force
by Age Groups
1960
CHART NO. VII
New Braunfels

Age Group	Males	Females	Total
14-1	135	112	247
18-24	521	318	839
25-34	886	364	1,250
35-44	819	434	1,253
45-64	1,337	530	1,867
65+	175	86	261

Rural Area

Age Group	Males	Females	Total
14-17	39	16	55
18-24	127	56	183
25-34	255	59	314
35-44	206	56	262
45-64	507	102	609
65+	84	8	92

Comal County

Age Group	Males	Females	Total
14-17	174	128	302
18-24	648	374	1,022
25-34	1,141	423	1,564
35-44	1,025	490	1,515
45-64	1,844	632	2,476
64+	259	94	353

TABLE 1. (continued)

continued from previous page

TABLE 1. (continued)

TABLE 1. (continued)

TABLE 1. (continued)

Year	Country	Population (millions)	Urban population (millions)	Urban population (%)
1980	China	959	191	19.8
1985	China	1032	211	20.4
1990	China	1134	231	20.4
1995	China	1211	251	20.7
2000	China	1267	271	21.4
2005	China	1329	291	21.9
2010	China	1392	311	22.3
2015	China	1454	331	22.8
2020	China	1516	351	23.2

TABLE 2. (continued)

Year	Country	Population (millions)	Urban population (millions)	Urban population (%)
1980	India	686	137	19.8
1985	India	751	157	20.9
1990	India	816	177	21.7
1995	India	881	197	22.4
2000	India	946	217	22.9
2005	India	1011	237	23.5
2010	India	1076	257	23.9
2015	India	1141	277	24.3
2020	India	1206	297	24.6

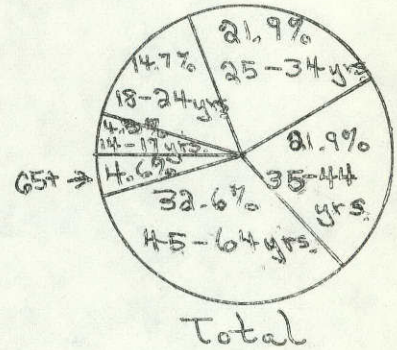
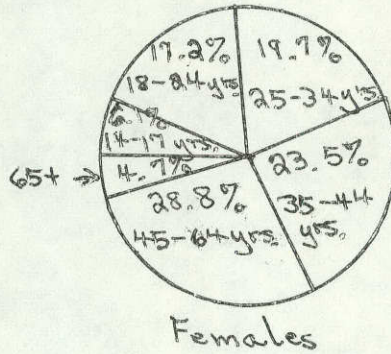
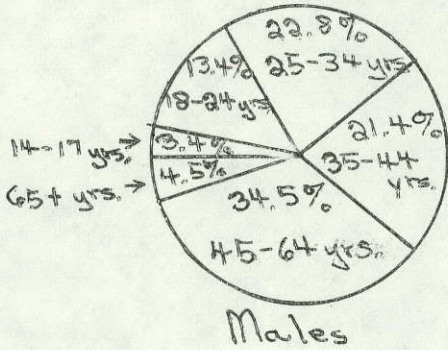
TABLE 3. (continued)

Year	Country	Population (millions)	Urban population (millions)	Urban population (%)
1980	USA	226	113	49.9
1985	USA	236	123	52.1
1990	USA	246	133	54.1
1995	USA	256	143	55.9
2000	USA	266	153	57.5
2005	USA	276	163	59.1
2010	USA	286	173	60.5
2015	USA	296	183	61.8
2020	USA	306	193	63.1

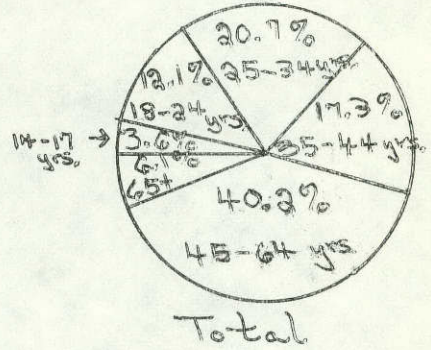
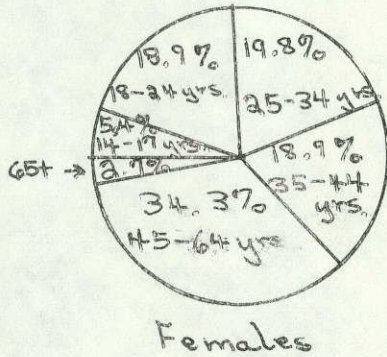
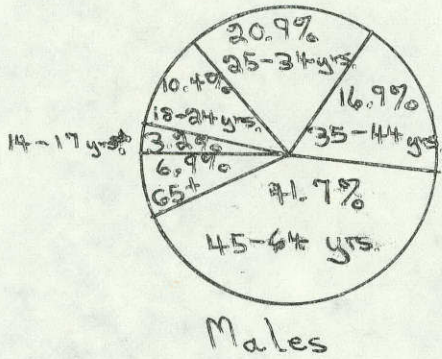
Chart No. VIII

1960 Comparison of Age Groups in Labor Force

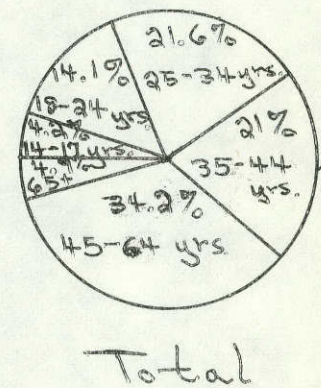
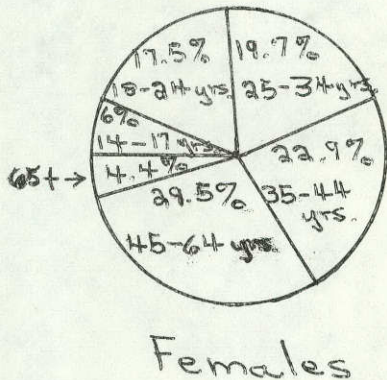
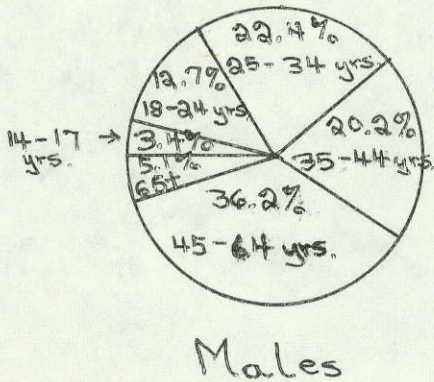
New Braunfels



Rural Area



Comal County

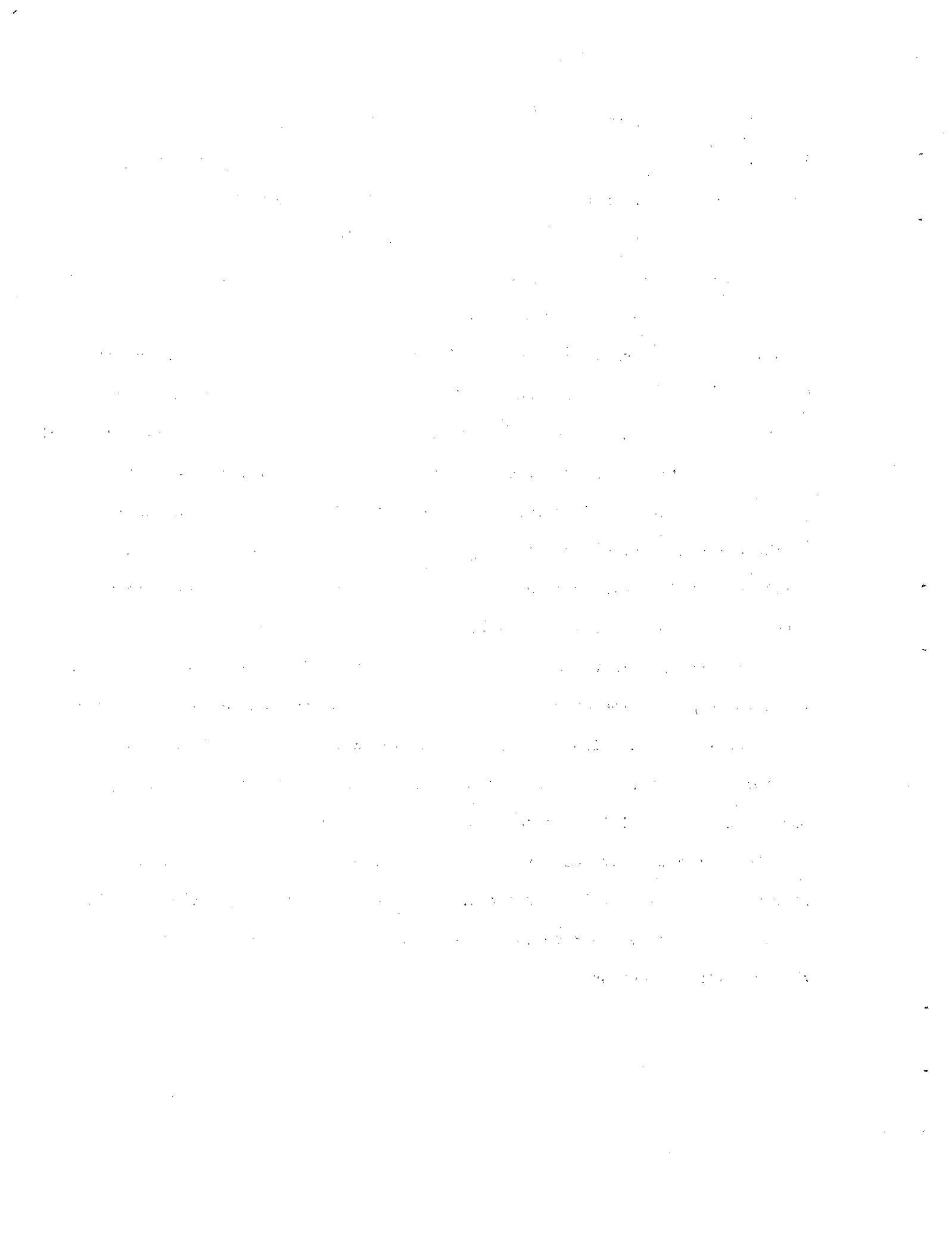


Of those women who are living with their husbands only 27.2% are in the labor force compared to 30% for the State of Texas. However, more Comal County women with children under 16 years of age work than in the State as a whole, 21.7% in Comal County as compared to 20.0% in Texas.

Of those males in the 18-24 year age group at the time of the 1960 census 85.8% were in the labor market as compared to 81.1% in the rest of the State. This is due to the small percentage of local boys who continue their schooling beyond high school, and also due to the fact that many who do go on to school, commute to one of the near-by colleges and work full or part-time while in school.

An indication of a stable economy in any community is a well diversified employment structure. Between 1950 and 1960 the census figures show an increase in the percentage of workers finding employment in professional and related services, public administration, mining, wholesale and retail trade, finance, insurance and real estate, manufacturing, and personal services. Construction showed an increase in the county, but a decrease in the city which was due largely to the construction workers employed to build Canyon Dam in the rural area. The percentage of the labor force employed in business and repair services, agriculture, entertainment and recreational services, and transportation, communication and utilities decreased between 1950-1960.

Following the national trend, agriculture employment has decreased 46.8% within the city and 27.3% in the county as a whole between 1950-1960. Agricultural employment now represents 1.9% of New Braunfels' employment and 7.9% of the County's employment.



Manufacturing and wholesale and retail trade compose nearly half of the total employment in Comal County. Of the 1,712 persons employed in the County by the manufacturing industries, the textile industry employs 1,273 persons or 74.4% of the total. Of this number 165 persons are employed by apparel manufacturing industries and other fabricated textile products and the rest are engaged in the manufacture of textile mill products. Food and kindred products industries employ 222 persons in the County. The wholesale trade industry employs 148 workers and 1,330 persons are employed by the retail trade industry in the County.

The chart on page 37 shows the percent of the labor force employed in each category within the city of New Braunfels, in the rural area of the County and in the entire County.

New Braunfels' claim to "Little Industrial Giant" of Texas is shown by the fact that 25% of all employed persons in the county are employed by industry compared to 16.3% for Texas. White collar occupation employ 34% as compared to 41.1% in the State. As would be expected the largest occupational group in Comal County is operatives and kindred workers. This category followed in order of rank by craftsmen, officials and proprietors, service workers, laborers and sales workers.

Dear Sir,

I am writing to you regarding the matter of the...

As per the information received from the...

The details of the same are as follows...

It is requested that you may kindly...

Thank you for your attention to this matter.

Yours faithfully,

[Signature]

[Name]

[Address]

[City]

[State]

[Country]

[Phone Number]

[Email Address]

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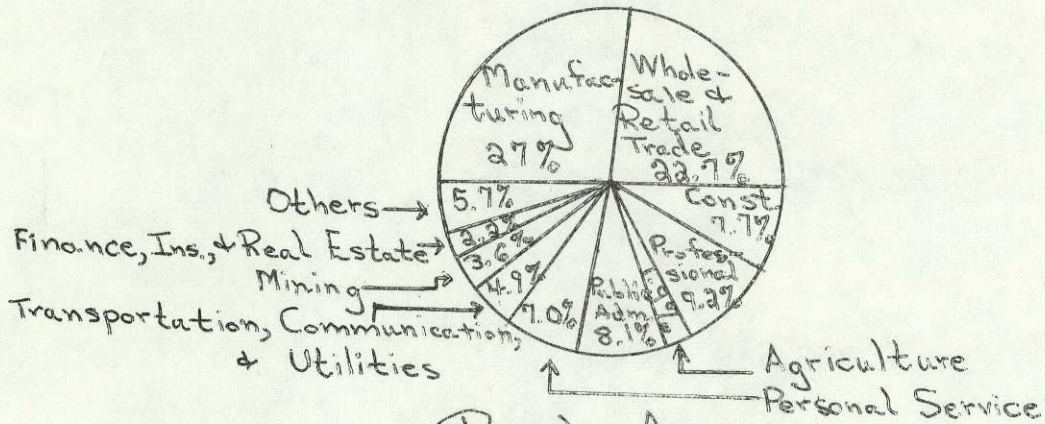
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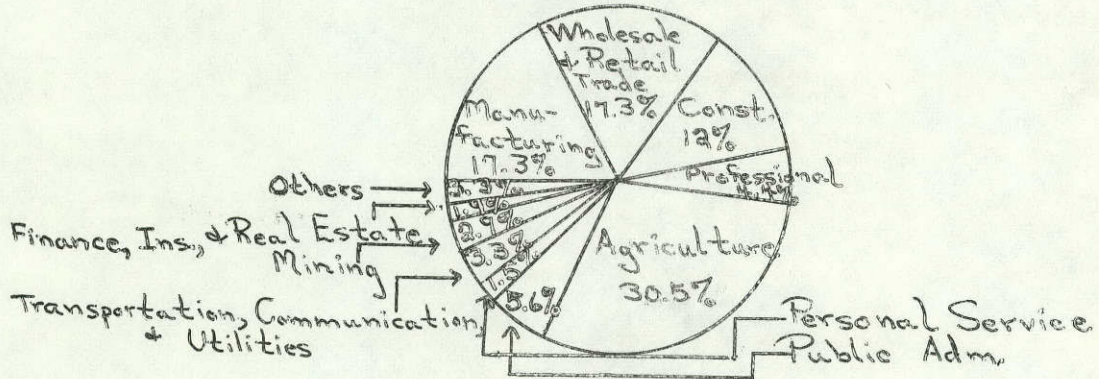
Chart No. IX

Percent of Total Employment By Major Industrial Groups in 1960

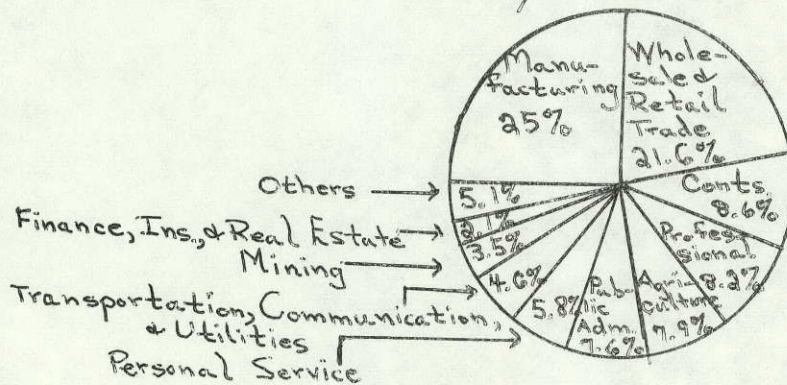
New Braunfels



Rural Area



County as a Whole



EMPLOYMENT BY OCCUPATIONAL GROUPS

1960

CHART NO. X

Occupation	New Braunfels			Rural Area			Comal County		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Operatives & Kindred workers	956	405	1,361	151	52	203	1,107	457	1,564
Craftsman, foreman & kindred workers	717	16	733	258	7	265	975	23	998
Clerical & kindred workers	210	388	598	29	77	106	239	465	704
Managers & officials proprietors, except farm	474	87	561	112	3	115	586	90	676
Professional, technical & kindred workers	328	161	489	53	23	76	381	184	565
Service workers, except private household workers	187	282	469	16	36	52	203	318	521
Laborers, except farm & mine	332	49	381	72	4	76	404	53	457
Sales workers	183	123	306	37	40	77	220	163	383
Farmers & farm managers	36	--	36	274	21	295	310	21	331
Farm laborers & foreman farm	32	--	32	133	--	133	165	--	165
Private Household workers	4	119	123	--	12	12	4	131	135
Occupations not reported	171	145	316	25	8	33	196	153	349
TOTALS	3,630	1,775	5,405	1,160	283	1,443	4,790	2,058	6,848

CLASSIFICATION OF WORKERS

1960

CHART NO. XI

Class of Workers	New Braunfels			Rural Area			Comal County		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<u>Employed in agriculture</u>	100	-	100	415	25	440	515	25	540
Self-employed workers	60	-	60	290	21	311	350	21	371
Private Wage & Salary workers	36	-	36	109	4	113	145	4	149
Government workers	-	-	-	-	-	-	-	-	-
Unpaid family workers	4	-	4	16	-	16	20	-	20
<u>Employed in Non-Agriculture Industries</u>	3,530	1,775	5,305	745	258	1,003	4,275	2,033	6,308
Private Wage & Salary workers	2,489	1,358	3,847	478	189	667	2,967	1,547	4,514
Government workers	592	277	869	125	51	176	717	328	1,045
Self-employed workers	433	82	515	137	3	140	570	85	655
Unpaid family workers	16	58	74	5	15	20	21	73	94

Of those employed in non-agricultural industries, the greatest number were wage and salary workers, followed by government workers, self-employed workers, and unpaid workers. The majority of the persons employed in agriculture according to the 1960 census figures were self-employed.

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FAMILY LIVING

Comal County has a great deal to offer the family living within its boundaries. The area enjoys a stable economy with low unemployment and adequate job opportunities. The community is composed of hardworking people who take a great deal of pride in the beauty of their surroundings and in their heritage. The recreational opportunities are unlimited and the emphasis locally is on family recreation. Most families do a good job of managing their money as evidenced by the fact that few local people are on welfare. All these factors offer a healthy atmosphere for an enjoyable family life.

Very little difference exists between the home life of the person living in New Braunfels and that of a person living in the rural area of the County. Most of the people living in the rural area are not engaged in agriculture and are essentially living an urban life in rural or suburban surroundings.

A recent nation-wide study by Extension Home Economics has focused attention on five areas of major concern for homemakers of today. These are family stability, consumer competence, family health, family housing, and community and resource development. Discussions with the home demonstration clubs of the County as well as the members of the family living committee revealed these areas were of major concern also to the homemakers of Comal County.

Everyone needs housing. Of the 6,878 housing units in the County during the census in 1960, 5,458 were classified as sound, 1098 as deteriorating, and 322 as dilapidated. Thirty four percent of the houses in the County were built prior to 1929, and an additional 15.4% were built between 1929 and 1940. According to the 1960 census between 1950 and 1960, 31.7% of the total number of houses in the

1944

The first part of the report deals with the general situation in the country. It is noted that the economy is still in a state of depression, and that the government has been unable to carry out its program of reconstruction. The report then discusses the various causes of this situation, including the effects of the war, the loss of industrial capacity, and the lack of foreign aid. It is pointed out that the government has been unable to raise sufficient funds to finance its operations, and that the population is suffering from widespread poverty and unemployment.

The second part of the report deals with the political situation. It is noted that the government is still in a state of instability, and that there is a lack of confidence in the leadership. The report then discusses the various political groups and their activities, and the extent to which they are influencing the government's policies. It is pointed out that the government is unable to carry out its program of reconstruction, and that the population is suffering from widespread poverty and unemployment.

The third part of the report deals with the social situation. It is noted that the population is suffering from widespread poverty and unemployment, and that there is a lack of social services. The report then discusses the various social problems, including the lack of housing, the lack of education, and the lack of health care. It is pointed out that the government is unable to carry out its program of reconstruction, and that the population is suffering from widespread poverty and unemployment.

The fourth part of the report deals with the economic situation. It is noted that the economy is still in a state of depression, and that the government has been unable to carry out its program of reconstruction. The report then discusses the various causes of this situation, including the effects of the war, the loss of industrial capacity, and the lack of foreign aid. It is pointed out that the government has been unable to raise sufficient funds to finance its operations, and that the population is suffering from widespread poverty and unemployment.

The fifth part of the report deals with the international situation. It is noted that the country is still in a state of isolation, and that there is a lack of international support. The report then discusses the various international organizations and their activities, and the extent to which they are influencing the country's policies. It is pointed out that the government is unable to carry out its program of reconstruction, and that the population is suffering from widespread poverty and unemployment.

County were built. Building, especially in the rural area, has been on an increase since 1960. There are over 68 recognized sub-divisions in the rural area of the County with over 5,000 of these sub-divisions lots already sold. In New Braunfels there are 15 sub-divisions. According to building permits issued in New Braunfels 77 new homes were built during 1966, and an additional 36 were constructed between January and May 1967. Since building permits are not issued by the County, no figures on new home constructions are available for the County as a whole.

In 1960, 82.1% of all the homes in the County had hot and cold water piped inside the house and 93.4% had flush toilets and 90.6% had bathtubs or showers. These good sanitation facilities are a result of foresight on the part of both county and city officials in passing sanitation codes and in hiring sanitation officials to enforce them. No outdoor toilets are permitted inside the city limits of New Braunfels. The County requires everyone who drills a well to get a drilling permit and requires that septic tanks rather than cesspools be used for toilet facilities.

Home ownership is a traditional goal of the American family. The owner occupied 4,159 houses in this County in 1960. Of this number 63.0% were valued at under \$10,000, 20.2% were actually under a \$5000 valuation. In 1960 only 5.3% of the houses were valued at \$20,000 or above; however, much building has been done in this price range since that time. According to FHA figures from 1951 to 1966 the price per square foot of the average new house rose 21 percent; in the same 16 years, the price of land on which the average home was built rose 234%. In 1951 the average new home including site was \$9,780.00 compared to the 1966 price

1. The first part of the document discusses the importance of maintaining accurate records.

2. It then goes on to describe the various methods used to collect and analyze data.

3. The next section details the results of the study and the conclusions drawn from the data.

4. Finally, the document provides a summary of the findings and offers suggestions for future research.

5. The following table shows the distribution of the data across different categories.

6. It is important to note that the data is subject to certain limitations and assumptions.

7. The results of the study are consistent with previous research in this field.

8. The data suggests that there is a significant correlation between the variables studied.

9. The findings of this study have important implications for the field of research.

10. The study was conducted over a period of six months and involved a large number of participants.

11. The data was analyzed using a variety of statistical methods to ensure accuracy.

12. The results of the study are presented in the following sections of the document.

of \$18,247.00. In Texas the average house value in 1958 was \$10,871.00; in 1967 the average value has increased to \$15,826.00. In New Braunfels new home construction for 1966 was \$1,223,711 for 77 homes for an average cost of \$15,892 per home. From January 1967 through May 1967 new home construction in New Braunfels totaled \$417,796.00 for an average of \$11,605 per home. For the month of May alone seven home building permits were issued totaling \$105,720 or \$105,720 or \$14,103 per home.

Renters occupied 1,587 homes here in 1960 with the median rent being \$52 which was \$8 under the State median. Of the 92 homes occupied by non-white families only 19 were rented the others were owned by the family living there. In Comal County 97% of the families live in single family dwellings, 28.6% reported moving into their homes between 1958 and 1960.

Comal County is fairly close to the State average of number of homes having 1 person or less per room (83.0% for Comal County compared to 87.3% for the State). Of all the houses in the County 69.9% contain from 4 to 6 rooms with the median for rented homes being 4.0 rooms; whereas, for owner occupied homes it was slightly higher, 4.8 rooms. The State median for owner occupied is 5 rooms and for rented homes 3.9 rooms.

The average size family in Comal County is 3.5 as compared to 3.4 in the State. The 5,746 houses which were occupied at the time of the 1960 Census show the number of persons living together in each family group.

CHART NO. XII

No. residing in house	No. of houses so occupied	Percentage
1 person	640	11.1%
2 persons	1,676	29.2%
3 persons	1,190	20.7%
4 persons	893	15.6%
5 persons	645	11.2%
6 persons	329	5.7%
7 persons	116	2.0%
8 persons or more	257	4.5%

An indication of the use of this County as a vacation center is the fact that 505 homes are listed as used only on a seasonal basis and 37 on an occasional basis.

The result of the "baby boom" is beginning to be felt as this group of young people is reaching the marriage and child rearing age. As more of the "post-war babies" reach this age the percentage of young families in the population will increase and as they begin raising their families the average age of the population will be lowered. With a new household being created every 21 seconds this group has a tremendous influence on all of us.

Women are marrying younger and bearing more children. Nearly 90% of the women in the United States who are marrying for the first time are 24 years or younger. Sixty percent of the brides in 1967 will be teen-agers. Now more girls are marrying at 18 than at any other age.

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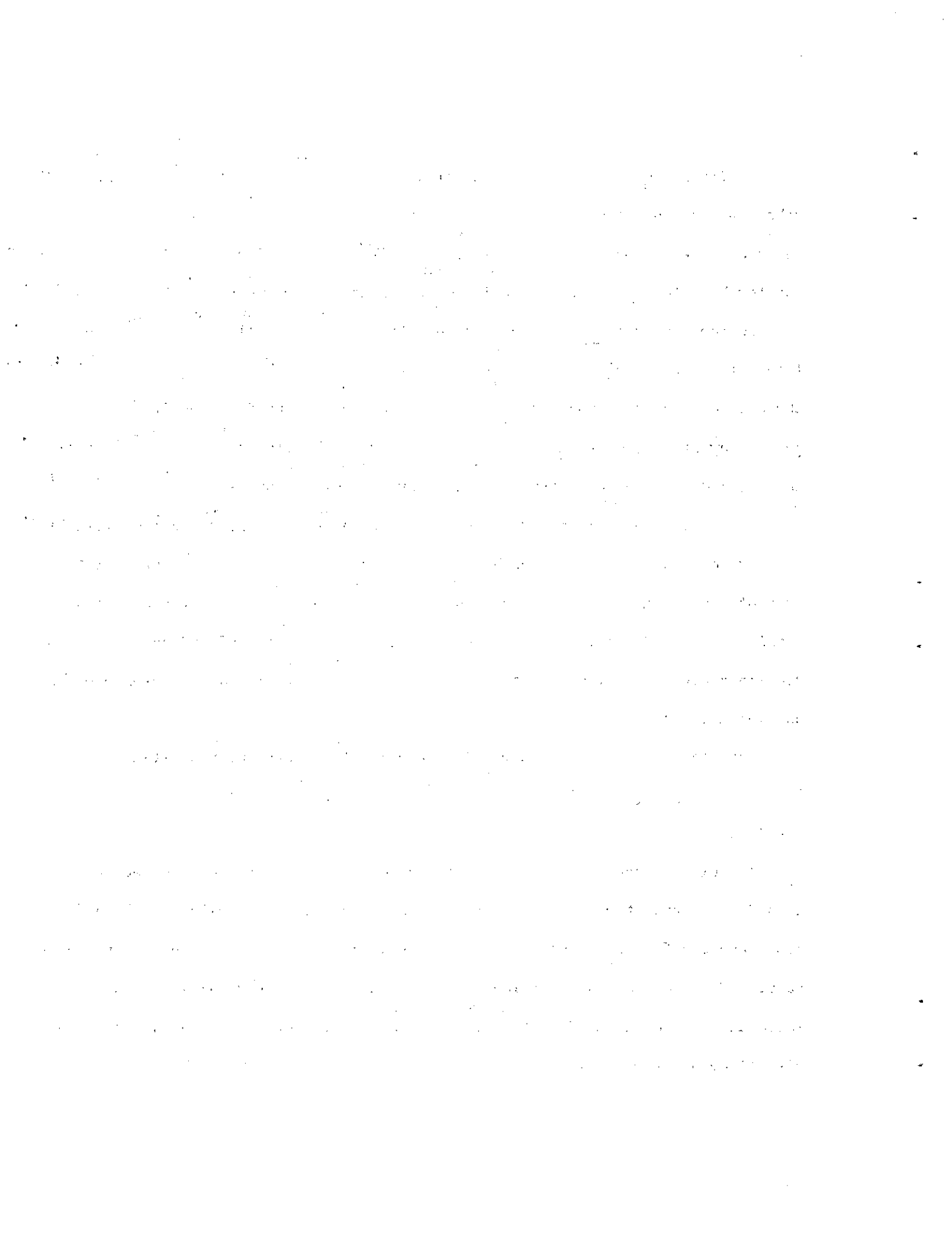
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Families who are building, remodeling, repairing, or buying housing must make countless decisions. These decisions are particularly difficult as the decision makers usually have little opportunity to learn from experience. Spending for home furnishing and home improvements is on the increase. One reason is that homeowners have more money to spend after paying for life sustaining necessities; if more money is needed, credit is readily available. Also homes built in the post war building boom are now 15 years old and in need of repair. More people now are coming to appreciate the beauty of the old homes of this community and are modernizing and restoring these more historical homes rather than building new ones. These all add up to greatly increased expenditure in the field of home improvement and home furnishings. Since all these purchases represent large sums of money there is a great deal of demand for information in these fields. Families lack judgement on the amount indebtedness they can afford and too often decisions are made without anticipating the using, operating and maintenance costs and increased property taxes.

Most families buy furniture twice in a lifetime, once when starting house-keeping and again about the time of retirement. Both of these age groups are on the increase in Comal County.

A "rule of thumb" estimate of the cost of furnishing a home has been established at an amount equal to half the annual income of the family, or slightly less than one fourth the cost of a new house. The average American family spends about \$280 a year on home furnishings. Over a period of several years furniture would account for about 30% of their spending, appliances 27%, housewares 5%, and miscellaneous items 14%.



According to a national survey the amount and pattern of spending for home furnishings vary with income and location. Suburban families spend more for furnishings than do city dwellers. A family planning a move to the suburbs can expect a 25% increase in the home furnishings budget. The increase generally goes for porch, garden and dining room furniture; more textile furnishings (draperies, curtains, linens); additional housekeeping aids, and floor coverings. Suburbanites average 40% more annually for carpeting and rugs, mainly because the houses are usually larger in area.

The families with incomes under \$5,000 spend, on the average, \$145 a year on home furnishings, primarily for necessities. Luxuries such as air conditioners, carpeting, etc. are rarely purchased. Families with incomes \$5,000 to \$7,500 do the most buying. They make up about 30% of the total and they buy 1/3 of all furnishings sold. The typical family in this income group spends \$315 a year, allocating a little more for major appliances and a little less for textiles and floor coverings than the "average family" mentioned earlier.

The average family in the \$7,500 to \$10,000 group spends around \$400 a year for luxury furnishings such as garden and porch furniture, wall-to-wall carpeting, and dishwashers. Families in the \$10,000 to \$15,000 income group spend \$525 annually for furnishings which is nearly twice the national average. Their purchases are similar to the \$7,500 to \$10,000 group except they are inclined to buy more expensive furnishings.

Only 2% of the population of the nation falls in the \$15,000 and over income group. This group spends an average of \$782 yearly per family to buy 7% of all the home furnishings sold. Regardless of the items purchased, they carry a high-

er price tag than do the items bought by any other group.

The two most common reasons given for wives working is to pay for the education of the children and to be able to buy nicer home furnishings.

In the 1960 Census homemakers reported having the following pieces of household equipment.

CHART NO. XIII

<u>Appliances</u>	Percent for Texas	Percent for County
<u>Clothes washers</u>		
Wringer or spinner	20.5%	41.2%
Automatic or Semi-automatic	42.2%	38.3%
Washer-dryer combinations	1.5%	1.8%
None	35.8%	18.7%
<u>Clothes dryers</u>		
Gas heated	2.6%	0.4%
Electrically heated	5.9%	6.9%
None	91.5%	92.7%
<u>Home Food Freezers</u>		
1 or more	21.8%	24.9%
None	78.2%	75.1%

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APPENDIX

1. The first part of the document is a list of names and addresses.

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<u>Appliances</u>	Percent for Texas	Percent for County
<u>Air Conditioning</u>		
Room Units		
I	14.7%	16.6%
II	10.6%	11.7%
Central	5.1%	2.9%
None	69.7%	68.8%
<u>Television sets</u>		
1	75.3%	79.2%
2	7.7%	2.4%
None	16.9%	18.4%
<u>Radio</u>		
1	71.3%	62.9%
2 or more	22.5%	29.9%
None	7.2%	7.2%

Many of these appliances may need to be replaced due to age or care. A great deal of interest exists in buying dryers and air conditioners and since for most buyers this would be a new purchase, the homemakers need help on selection.

In addition to 3 commercial laundries and 8 commercial cleaners, there are 6 coin operated laundries and one coin operater dry-cleaning plant in New Braunfels which are used by many residents of the rural area as well as the city.

Americans live in a consumer society. We need to be well informed and capa-

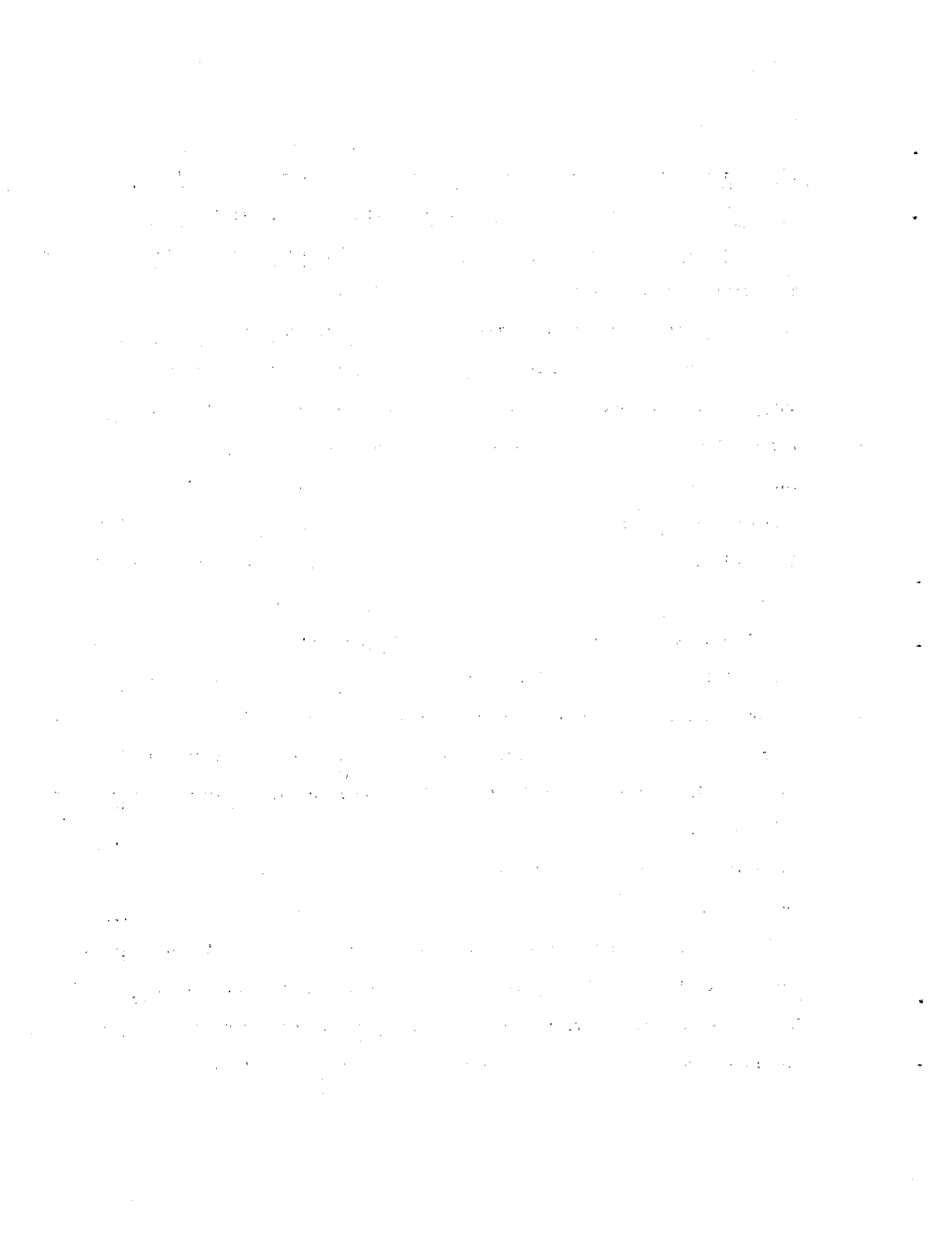
Year	Value	Percentage
1950	100	100%
1951	105	105%
1952	110	110%
1953	115	115%
1954	120	120%
1955	125	125%
1956	130	130%
1957	135	135%
1958	140	140%
1959	145	145%
1960	150	150%
1961	155	155%
1962	160	160%
1963	165	165%
1964	170	170%
1965	175	175%
1966	180	180%
1967	185	185%
1968	190	190%
1969	195	195%
1970	200	200%

The following table shows the percentage increase in the value of the index from 1950 to 1970. The index is based on the value of the index in 1950, which is set equal to 100. The percentage increase is calculated as the difference between the value of the index in a given year and the value of the index in 1950, divided by the value of the index in 1950, and multiplied by 100. The percentage increase in the value of the index from 1950 to 1970 is 100%.

ble consumers skilled in the ability to manage and spend the family income. Since the end of World War II, the use of installment credit is on the increase. Research has shown that the age of the head of the family and family income have important bearing on whether installment credit is owed. Early in 1965 surveys indicated that 80% of all families owed some installment credit. Of families whose head was 18 to 34 years of age 85% owed some installment credit; however, the percentage progressively declined in the older age groups to a low of 12% for families whose head was 65 years of age or over. By income levels, the greatest frequency occurred among families whose income was between \$7,500 and \$10,000 where 66% owed installment credit. For families with less than \$3,000 income, 28% owed installment credit and for families with \$15,000 or more income 32% owed some.

The same National survey indicated that the most important factor in the National increase in installment credit in 1964 was the increase in the number of debtors, especially people who owed money on their automobiles. The median ratio of repayments to disposable personal income (income left after taxes) of debtors was about 12% - the same as for 1963. The proportion of family units which were using over 20% of their disposable personal income to repay debts has remained about the same, at 10%, for 10 years. Homemakers need help in getting the most for their installment dollar.

Trends in consumer behavior have resulted in financial difficulty for thousands of families who have incomes high enough to permit discretionary spending. Living from one payday to the next with no planning for expenditures, having no family financial goals, having unrealistic values and little or no knowledge of



budgets or money management are common characteristics among families. More families are seeking financial counseling and most of these families are in the \$5,000 to \$8,000 income bracket. About one-fourth have incomes under \$5,000 and one-fourth incomes over \$8,000. The high indebtedness and meager reserves has resulted in an alarming increase on personal bankruptcies - 350% increase in the past ten-year period in the United States. Although there have been few local personal bankruptcies, many people in the middle age group are dangerously over-extended. With \$4,000 considered essential to provide for a family with children, 43.4% of the families in this County have incomes of less than \$4,000.00 and 26.6% have incomes below \$3000.00. The median income in this County is \$4,448.00. Foods, clothing, housing and education as well as personal and individual development often suffer when income is low. Families need help in utilizing their income more effectively.

Today's market is geared to the young adult and teenager. From 1965 to 1970, adults between 20 and 34 will account for nearly two-thirds of the nation's total population growth. An increase of 18% over the previous five years. By 1975 half of the population will be under 25.

The complexities of the market place, the proliferation of products, the power of advertising, changing merchandising methods, and a wide array of prices confront the consumer when he attempts to make rational, logical purchases. Sales personnel are often not well informed about the product they are selling; therefore, they are of little help to the consumer.

Low income people are often sold poor quality merchandise at inflated prices and pay ~~high~~ interest rates when buying credit. Senior citizens are frequently

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations. The document further outlines the process of reconciling bank statements with the company's ledger to identify any discrepancies. It stresses the need for regular audits to prevent errors and detect potential fraud. The final section provides a checklist for ensuring that all financial data is up-to-date and correctly categorized.

The second part of the document details the various methods used for data collection and analysis. It describes how primary data is gathered through surveys and interviews, while secondary data is obtained from existing sources like market research reports. The document explains the importance of choosing the right statistical tools for analyzing the data, such as regression analysis for identifying trends. It also discusses the challenges of data quality and how to address them through validation and cleaning processes. The conclusion highlights the value of data-driven decision-making in achieving business goals and improving operational efficiency.

susceptible to the claims of fraudulent salesmen promoting insurance, housing, food fads, health and other "rackets." Many senior citizens must live on reduced incomes with little margin for error.

Despite the abundance of food and consumer purchasing power, serious inadequacies exist in diets and food patterns. There is a relationship between nutrition and health. The link between nutrition and intelligence less well-known. Malnutrition causes permanent damage to the brain and nervous system. Research provides conclusive evidence that hunger virtually stops the learning process. National nutrition surveys reveal that the majority of teenagers, young adults, and older adults do not eat properly. Fifty percent of the school children do not eat an adequate breakfast before coming to school.

All family members are low in Vitamin C and Calcium. Three out of ten families' diets are low in these essentials. Six out of ten girls and four out of ten boys are on a sub-nutritional diet. The teenage diets are less adequate than those of any other age group. They are deficient in green and yellow vegetables as well as Vitamin C rich foods. Generally girls are lower in Calcium rich foods than are boys. Over one-half of the teenagers suffer from inadequate nutrition. Over half the adults drink less than the minimum requirement of milk.

Over half of the homemakers spend less than one hour per meal in preparation. A National survey breaks it down this way 1/2 hour to prepare breakfast, 3/4 hour to prepare the mid-day meal and 1 hour to prepare the evening meal. Since the median number of school years completed by homemakers is 8.1, at least one-half of the homemakers have had no formal nutrition education. Less than 25% of the homemakers plan meals so as to include a balanced diet for all members

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data. The second part of the document provides a detailed breakdown of the financial data, including a list of all accounts and their respective balances. It also includes a summary of the total assets and liabilities, which shows that the organization is in a sound financial position. The final part of the document discusses the future outlook and the steps that will be taken to improve the organization's financial performance. It includes a list of key performance indicators and a timeline for achieving the organization's financial goals.

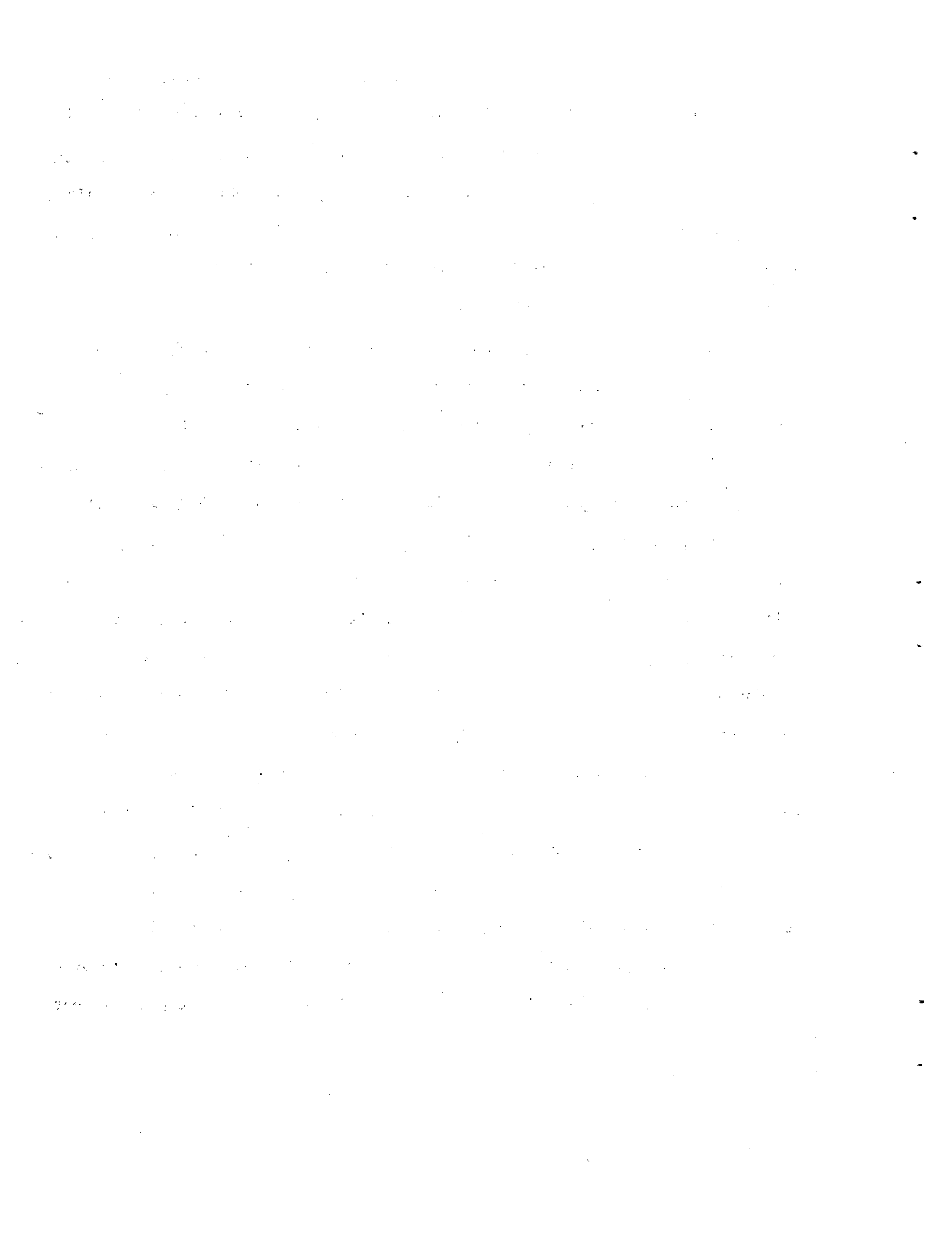
of the family group based on the 4 basic food groups. The tendency, when it is necessary to economize, is to cut on Vitamin C foods and milk.

Small families spend more per person on meat, poultry, fish, eggs, fruits and vegetables than do large ones. In households containing 6 or more persons only 34% get enough of the basic nutrients; by contrast, 55-60% of households with 2 to 4 members have balanced diets.

Doctors consider overweight one of our major local health problems. Since the diet consumed by the major ethnic groups in this population is heavy in starch foods, when activity decreases, weight is gained. Many of the dietary deficiencies are a result of trying to lose weight improperly.

Food prices have increased only slightly over the years; whereas, incomes have risen considerably. Between 1947-49 about 26% of a family's disposable income went for groceries. In 1961, this was reduced to 20% and in 1962 to 19%. This 19% buys more convenience and better quality than was available to us even a few years before. A decade ago an hour's work bought 2.3 pounds of chuck roast, 1.8 dozen eggs, 6.5 quarts of milk, 9.6 loaves of bread, or 24 pounds of potatoes. Today, one hour of work is worth 3.3 pounds of chuck roast, 3.6 dozen eggs, 8.1 quarts of milk, 10.1 loaves of bread, or 29 pounds of potatoes. The average factory worker in the U.S. today can purchase his family's monthly food needs with just 37 hours of work as compared to 51 hours of work 10 years ago.

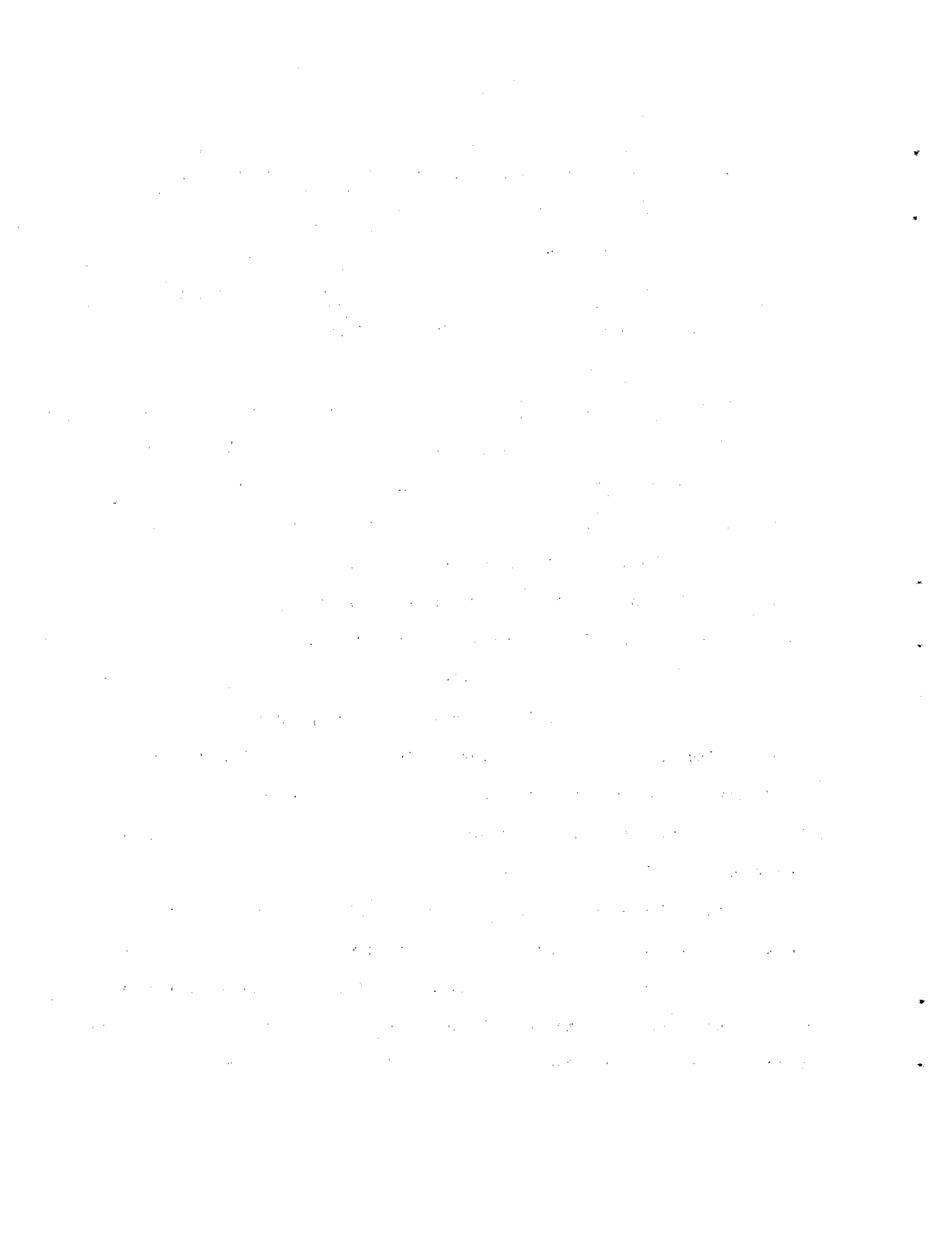
In two-person households 24% of the food dollar is spent on meals away from home. For families with children, excellent school lunches are provided at nominal cost in all the schools in the County. For those unable to afford these meals free lunches are provided. New Braunfels is noted as a good place to eat



with many outstanding restaurants which attract numerous tourists as well as a large local following. The local eating establishments are usually extremely crowded despite the fact that at least three of the restaurants have made addition during 1966 and 1967 which about doubled their capacity. Additional eating places are needed including private dining facilities for serving banquets of 50 to 100 people.

In 1960 Comal County families averaged approximately \$297 on clothing. Most of this clothing was purchased in New Braunfels but some was bought in nearby towns. As a person's income rises the quality of the clothing purchased usually increases. The amount spent by the white-collar worker is by necessity greater than that spent by the industrial worker. The major price changes in the actual cost of clothing in the past 10 years are a 20% increase in the cost of footwear and 9% decrease in fabric by the yard and infants' and toddlers' clothing. There has been a 4% drop in women's and girls' apparel. There has been an increase in the number of homemakers wanting to conserve money by making the expensive items, such as suits, coats, and better dresses, for themselves and their daughters. Local stores report a marked increase in the sale of fabric by yard during the past several years indicating a renewed interest in home sewing especially by the teen-ager, young homemaker, and senior citizen.

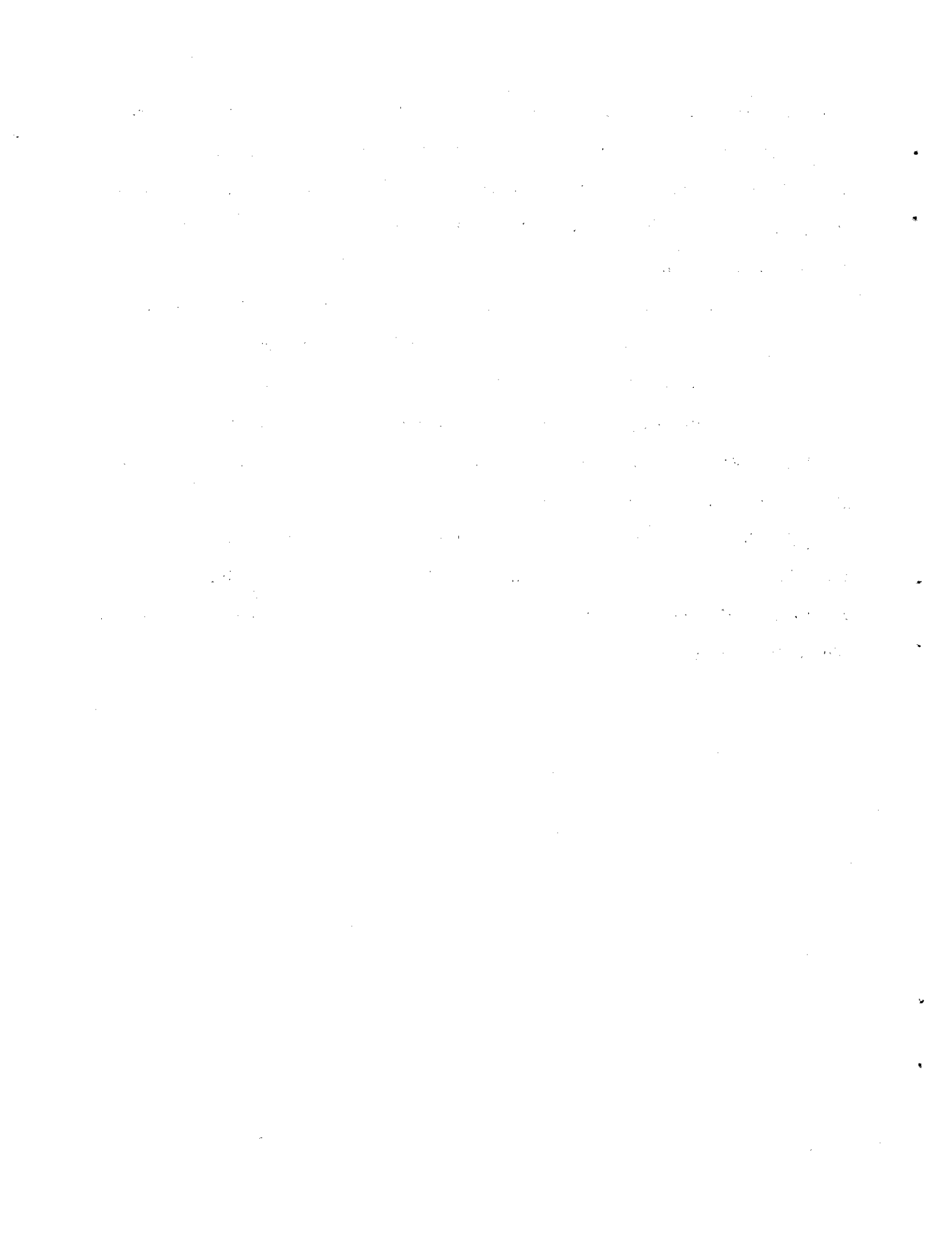
The stability of the American family is challenged today by many social forces. Early marriage, changing values, poverty, mobility, anonymity, changing roles of family members, and pressures and tensions of technological society are changing the role of the family. Transference of family functions to the community threatens family stability. Many basic problems in mental health and



mental illness center around the home, family living, and personal adjustment. As this area becomes more urban and the pressures of everyday living increase there has been a lessening of the close family ties for which this community has long been noted. This break-down in family stability is evidenced in Comal County by the increase in crimes of major and minor nature by juvenile.

The increased affluence and the greater demands placed on the school age young people by the school and community has decreased the amount of work done around the home by the present day teenager. The trend toward early marriage means that many of these teenagers enter marriage without the basic skills and knowledge needed for home management and child rearing. One-third of today's babies are born to teenage mothers.

Life is a continual process of maturing and adjusting to changing life roles from the cradle to the grave. A healthy family environment provides for the development of children to their fullest and the adjustment of both children and adults in society.



HEALTH AND PUBLIC WELFARE

The citizens of Comal County are fortunate in that there are excellent health facilities available to them in New Braunfels. There are twelve well-trained and capable physicians, nine equally well-trained dentists and par medical personnel in adequate number to afford complete care to people of the area.

The New Braunfels Hospital Incorporated was built in 1953 and expanded in 1961 and at the present time is being expanded for a second time to bring its capacity to 80 beds. The laboratory facilities of this institution are equal to those found in much larger communities. The New Braunfels Hospital Incorporated is a private non-profit organization controlled by a Board made up of the leading business men of New Braunfels. The Hospital is a member of the American Hospital Association, Texas Hospital Association, Alamo Area Hospital Council, and is licensed by the Texas State Department of Health. The Hospital is approved by the Joint Commission on Accreditation of Hospitals and is also an approved provider of services for Medicare beneficiaries. All doctors practicing in the New Braunfels Hospital are members of the Comal County Medical Society, TMA the AMA and other medical groups.

Colonial Manor, located at 821 Highway 81 west, is New Braunfels' newest and most modern nursing and convalescent home.

Accommodations are available for the care of both male and female, convalescent, paralytic, and elderly. A qualified and experienced staff headed by registered nurses is employed round the clock to give the best of care and consideration to patients. In addition, rehabilitation therapy is encouraged and utilized for post surgical, stroke and fracture cases. Intravenous and oxygen ther-

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apy are also used.

Mr. and Mrs. Henry Shaw, owners, have achieved a warm "family" atmosphere with the help of the home-like appearance of Colonial Manor. Fashioned in brick veneer, the building was patterned after the Southern mansions of long ago. The Early American motif is carried out again in the furnishings of the living room, dining room, and lounge. Beautifully furnished private and semi-private rooms are available for residential as well as intensive care.

Well balanced, tasty meals are served in the dining room or at the bedside. Special diets are prepared as ordered by the attending physician.

Modern hospital equipment is used for intensive care and a nurse call system is installed for every bed and bath. A complete laundry service and beauty and barber shop service is available in the home itself. Special planned recreation programs are conducted and church services are held regularly.

Colonial Manor is a member of the American Nursing Home Association, Texas Nursing Home Association, participates in the Vendor Program and Medicare, and has been approved for Blue Cross and Blue Sheild benefits.

The Eden Home for the Aged Incorporated is located on a 60 acre tract two miles from the center of the town and 1/2 mile from the New Braunfels Hospital Incorporated. This facility is owned by a corporation chartered under the non-profit corporation laws of the State of Texas. It is sponsored by and receives support from the South Central Conference of the United Church of Christ. It is also supported by fees for services and gifts. About 88% of the income is derived from fees for services; the remaining 12% is derived from gifts, from churches, or organizations and individuals. A number of cottages have been

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

In the second section, the author details the various methods used to collect and analyze the data. This includes both manual and automated processes. The goal is to ensure that the information is both reliable and comprehensive.

The third part of the document focuses on the results of the analysis. It shows that there is a clear trend in the data, which suggests that the current strategy is effective. However, there are some areas where improvement is needed, particularly in the way resources are allocated.

Finally, the document concludes with a series of recommendations for future actions. These include implementing new software tools to streamline the data collection process and conducting regular audits to ensure ongoing accuracy.

constructed on the grounds of the Eden Home by retired couples who have the right to occupy these cottages during their lifetime.

A large capable staff of nurses and aids provide round-the-clock care for the ill and infirm, as well as competent help for those residents who are in good health. There is a physician medical director in residence at the home. The meals are prepared under the direction of a Dietician. Occupational therapy and physical therapy are provided for the residents. The services of a beautician and barber are provided in the home. A commercial laundry is part of the equipment of the home. The Residence Building has a capacity of 76 beds and the Health Center Building has 80 beds. Medical services are provided by the resident physician and the physicians of New Braunfels.

There are two other licensed Custodial Care Homes available in New Braunfels, the Elley Rest Home with 17 beds and the Schwamkrug Rest Home with 10 beds.

The Wafford Clinical Laboratory is a privately owned commercial laboratory on Seguin Street in the down-town area.

Both the City and the County have health officers as well as sanitarians and inspectors. A county-wide Health and Sanitation district was established in 1959. This is one of the finest and is the first such district established in a primarily rural county in the state of Texas. Under the orders of this district, all eating places and food handlers of the county must meet rigid health standards before a permit to operate is issued by the County. A standard water, sewage, plumbing and electrical code has been established throughout the Health and Sanitation District. Surface and underground waters are protected from contamination and pollution by the authority vested in the District.

The City - County welfare offices are located at 240 West Torrey Street. The State Welfare Office is located in the Court House. Indigents applying for care to these offices are certified to the New Braunfels Hospital when necessary.

No tax money is allocated toward any hospital or nursing home facility.

According to the Department of Public Welfare annual report for 1964 Comal County residents benefited accordingly:

Program	CHART NO. XIV	
	No. of recipients	Money received
Old age assistance	447	\$320,459
Aid to families with Dependent children	20 families 84 children	22,607
Aid to the Blind	0	28
Aid to the permanently & totally disabled	11	9,591
Family service	20	
		TOTAL \$352,685

NATURAL RESOURCES

Comal County is very fortunate in having many valuable natural resources. Some of these include the climate; beautiful, rolling, scenic hill country; rivers and springs; Canyon Lake; abundant underground and surface water supplies from the Comal Springs and Guadalupe River; sand and gravel deposits; limestone & rock; cedar; and wild game.

The abundant supply of high quality pure water from the Edwards Underground Basin is being piped from wells drilled along the eastern edge of Comal and Hays counties to the water defecient areas of Comal, Hays and Guadalupe counties.

This program started in 1962 with the formation of the Solms Water System. A 40 year loan of \$130,000 was obtained from the Farmers Home Administration to put this water project into operation. Since 1964, three other rural water projects have been developed to serve residents in Comal, Hays, and Guadalupe counties. The table below will give some idea as to the size of these projects. The Crystal Clear and Green Valley projects are not completed; however, a portion of this area is being served.

NAME OF WATER SYSTEM	CHART NO. XV			
	YEAR INSTALLED (PUT INTO OPERATION)	NUMBER OF SUBSCRIBERS	LAND AREA SERVED	INITIAL COST
Solms	1963	158	6,400	133,000
Green Valley	1965	700	500,000	975,000
Crystal Clear	1965	535	384,000	850,000
Clear Springs	1965	125	3,500(Est)	N/A

When completed the Green Valley project will be the largest rural water distribution system in the state with some 170 miles of main lines.

The impact of development and convenience in family living in this nearly 1,000,000 acre area, most of which is in the New Braunfels trade territory, will be tremendous in the future. The area served by these water systems comprise some of the richest agricultural land in Comal and Guadalupe Counties. Main water lines will serve the area along Inter-State Highway 35 from North to South within 10 miles of the city limits of San Antonio, 40 miles of Austin, 5 miles of Seguin, 10 miles of San Marcos and to the city limits of New Braunfels.

The cost of this water is higher than in most cities; however it is priced

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data. The second part of the document provides a detailed breakdown of the financial data for the quarter. It includes a table showing the revenue generated from various sources, as well as the associated costs and expenses. The final part of the document summarizes the overall financial performance and provides recommendations for future actions. It suggests that the company should focus on increasing its marketing efforts and improving its operational efficiency to maximize its profitability.

within reason for residential and livestock use. Many of the farmers and livestock producers living in this area have ponds which supply stock water during wet periods and in the past have had to haul water during drouth periods. County commissioners have helped in the water hauling with tank trucks for a small fee during drouth periods.

The installation of these water systems have opened a new area for livestock farming and residential development comparable to the construction of roads and the providing of electrical service to an uninhabited area.

All-weather roads, electricity and telephone service is available to almost all of the area served by the rural water systems.

Huge deposits of high grade lime for agricultural use and rock for road and other construction uses supports two of the major industries in the County, U.S. Gypsum and Servtex Company. There is still an abundant supply of cedar for posts in the hill country even though it has been cut heavily for the past 30 years.

Natural Bridge Caverns, discovered in 1960, is Texas' largest known cave. It is located midway between New Braunfels and San Antonio, only a few miles distance from Inter-state Highway 35. The cave was opened to the public during the summer of 1964. The cave's value as a tourist attraction is discussed under Commerce and Industry.

Deer leases and deer hunters add \$200,000 annually to the economy of the county. This is discussed in more detail under the section on Commerce and Industry.

Canyon Reservoir has also had a decisive impact on the economy of the county

as is shown in the Commerce and Industry section.

CONSERVATION OF NATURAL RESOURCES

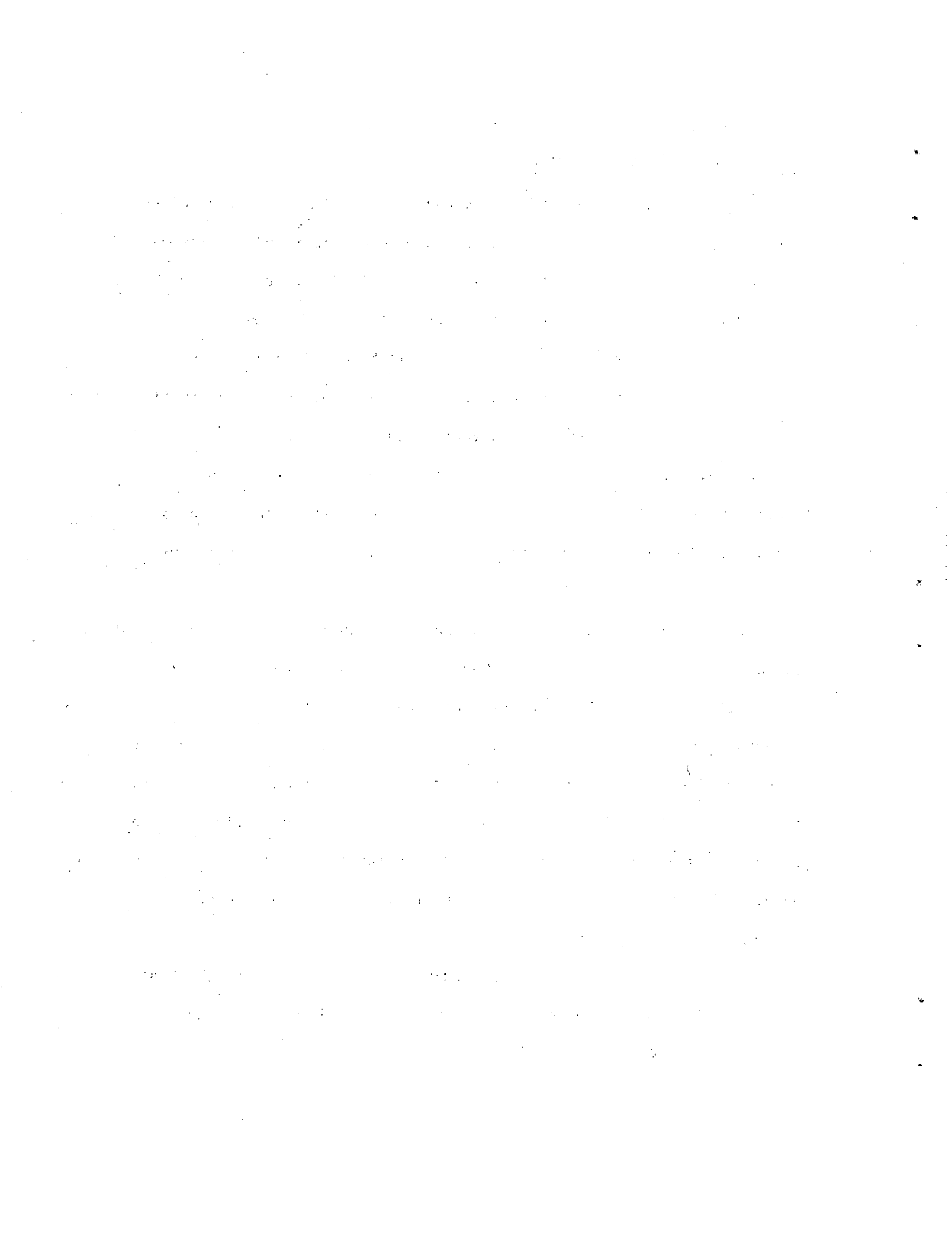
Our nation is blessed with an abundance of soil and water resources. Our people have used these resources to provide food, fiber and raw material for industrial use necessary to attain a standard of living that is unsurpassed.

Our resources are not, however, inexhaustible. They must be cared for and used wisely so that their productiveness will be continuing. To assure their wise use, we need basic facts about the physical problems of conservation, their magnitude and relative urgency, as well as our expanding population needs.

Soil, water, forest and range conservation is the protection, use, maintenance and improvement of these resources to best serve our nation in providing adequate food, fiber, forest products, recreation and wildlife resources now and in the future.

During the period of 1959-61, a group of resource agency representatives held a group of meetings in Comal County to make an inventory of soil and water conservation needs in this county. These meetings were held as a part of a nation-wide inventory, set up by the Secretary of Agriculture. The purpose of the inventory is to provide land and water resource data that will be useful to Federal, State, and local agencies and private interests for efficient planning, programming, research administration and legislation affecting soil and water resources. The information is significant to the economy of the people of Comal County.

The figures presented here are estimates. They represent the best combined judgments of the Conservation Needs Committee, based on information available



LAND USE - PRESENT AND EXPECTED CHANGES 1958-1975

<u>LAND GROUPS</u>	<u>LAND USE 1958</u>	<u>LAND USE 1975</u>
A. <u>Crop Land</u>		
1. Dry	40,910	42,903
2. Irrigated	--	--
B. <u>Range and Pasture</u>		
1. Brushy Range, Open Range	20,456	15,028
2. Tame pasture and meadow	1,976	5,081
3. Forest (non-commercial) (10% or more cover of trees, oak, cedar, etc.)	283,746	278,096
C. <u>Other Land</u>		
1. In farms	1,813	2,213
2. Not in farms	--	635
NET CHANGE IN INVENTORY	xxxxxxxx	5,585
ADJUSTED INVENTORY	343,316	343,316

Total Land in Urban and Built Up Areas
(Acres) 13,979

Total Land Area in County - 362,880

CHART NO. XVI

Taken from Comal County Inventory of Soil and Water Conservation Needs-1962. Compiled by SCS, ASCS, ACS, Comal-Hays Soil Conservation District and Parks and Game Commission

at the time the survey was made. The Committee feels that future changes in land use and population may require a periodic study and reappraisal of the data presented in the following tables.

1. The first part of the document is a list of names and addresses.

2. The second part of the document is a list of names and addresses.

3. The third part of the document is a list of names and addresses.

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16. The sixteenth part of the document is a list of names and addresses.

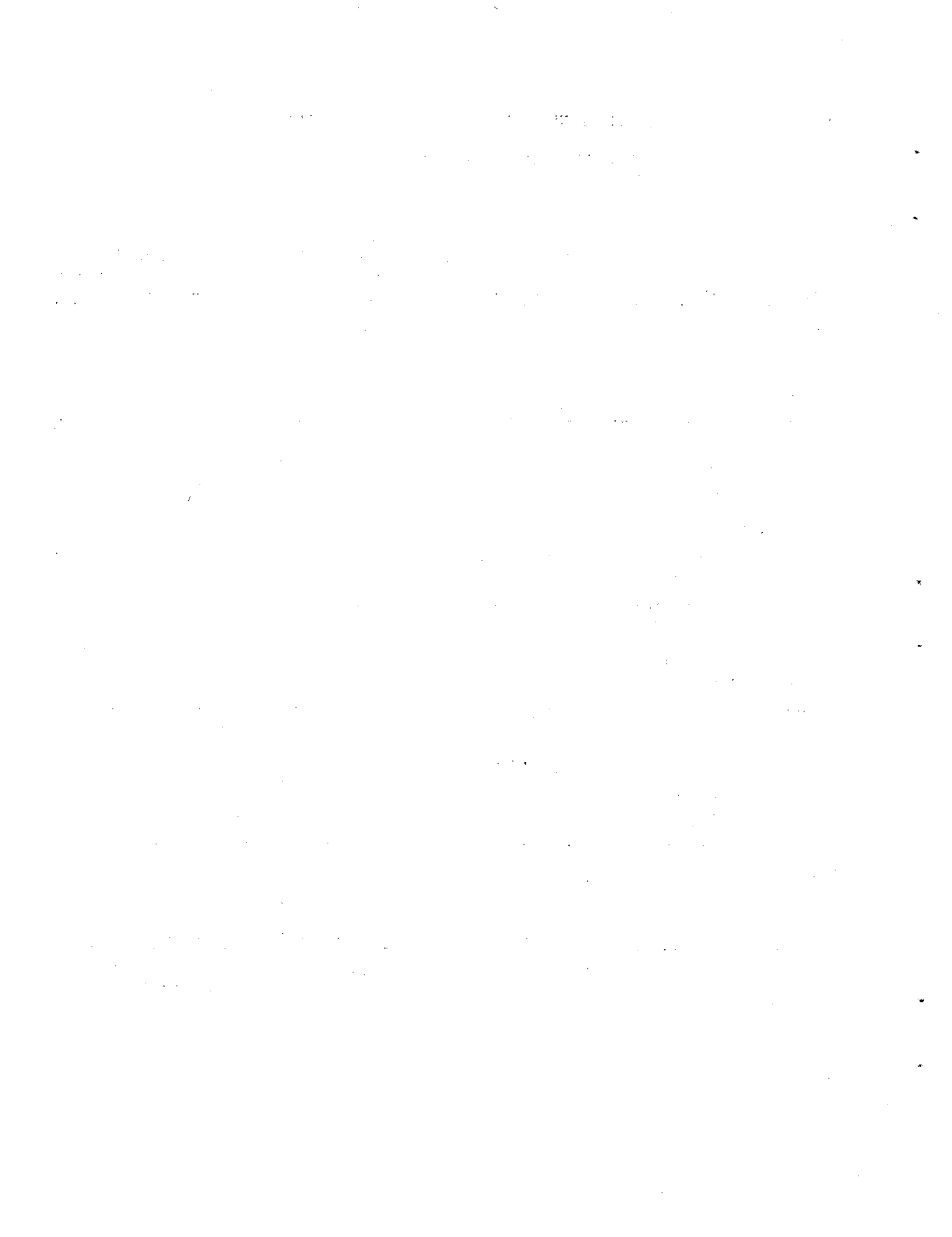
ESTIMATE OF NEEDS FOR CONSERVATION TREATMENT

ON EXPECTED CROPLAND ACREAGE 1958-1975

CROPLAND

CHART NO. XVII

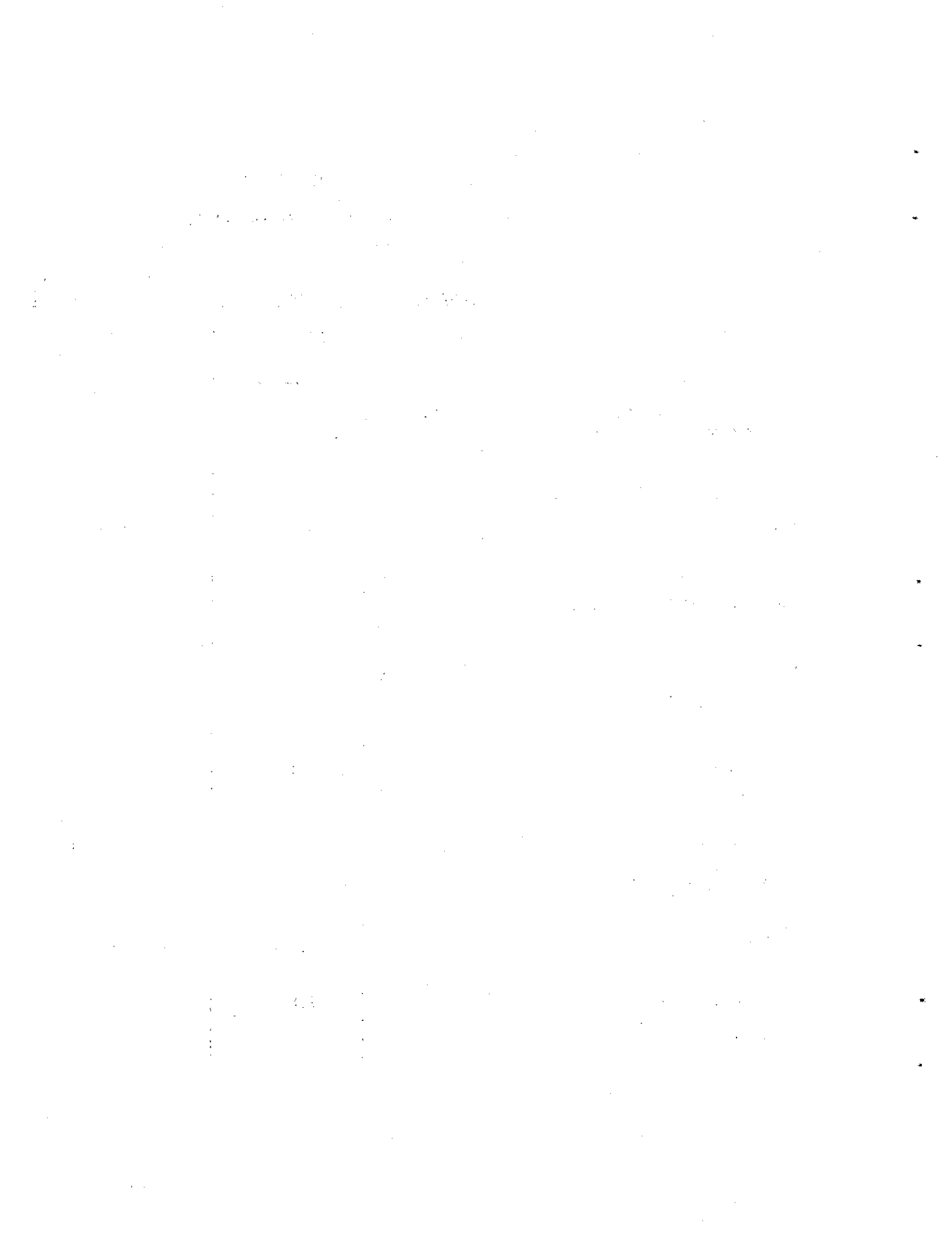
Type of problem	Total acreage	Acreage adequately treated or treatment not feasible	Acreage needing treatment & feasible to treat
1. Erosion by wind or water or both	25,160	6,050	19,110
2. Land on which the dominant problem is excess water	297	290	7
3. Land on which the dominant problems are caused by unfavorable soil conditions	9,223	1,918	7,305
4. Land on which the dominant problems are caused by climate conditions	2,883	238	2,595
5. Land with no problems that limit use	5,340		
Total acreage of cropland	42,903	8,546	29,017



ESTIMATE OF NEEDS FOR CONSERVATION TREATMENT
ON EXPECTED ACREAGE OF GRAZING LANDS IN COMAL COUNTY 1958-1975

CHART NO. XVIII

	Pasture	Range	Non-Commercial Forest Grazed
Total Area	5,081	15,023	278,096
Area not needing treatment or not feasible to treat	4,827	0	15,000
Area needing treatment	4,827	15,023	263,096
Types of problems & Area effected			
1. Establishment of a Vegetative cover	3,305	0	5,000
2. Improvement of Vegetative cover	728	5,102	25,000
3. Protection of Vegetative cover from over-grazing	396	8,636	228,096
4. Fire		8,636	15,000
5. Encroachment of woody & noxious plants	1,522	7,636	223,731



According to Conservation tables needs--the most pressing problem on cropland is the control of erosion caused principally by water which involves 19,110 acres which is about one-half of the cropland. Approximately 2/3 of the cropland needs some conservation treatment. The same is true of the pasture, range and non-commercial forest land used for grazing; more than 90% of this area needs some treatment. Overgrazing, involving 228,096 acres, and encroachment of brush, involving 223,731 acres, point out areas of greatest need for conservation treatments.

Some of the most pressing conservation needs involve flood control dams on the Comal Creek Watershed which would give protection to the city of New Braunfels during periods of flash floods as well as to thousands of acres of pasture and cropland. These flood retention dams, most of which would not hold water, would place this flood water underground in the Edwards reservoir from which San Antonio, the city of New Braunfels and other cities depend upon as a source of water for domestic, industrial and recreational uses. Estimated cost of construction of these flood control dams is in excess of \$1,700,000.

The Comal River Basin covers approximately 82,000 acres, nearly one-fourth of Comal County. New Braunfels and Comal County has suffered extensive property damage and even loss of life when flash floods followed heavy precipitation in the Comal River Watershed. The compact shape of the watershed and the relatively steep slope intensify the flood stage after a heavy rain, concentrating the entire mass of water into the narrow channel through New Braunfels in a brief period.

The Comal County Commissioner's Court and the Comal-Fays-Guadalupe Soil Conservation District submitted an application for Public Law 566 assistance to con-

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In the second section, the author details the various methods used to collect and analyze data. This includes both primary and secondary research techniques. The primary research involves direct observation and interviews, while secondary research involves reviewing existing literature and reports. The analysis phase involves identifying patterns, trends, and correlations within the data set. The text also discusses the challenges of data collection and how to overcome them through careful planning and execution.

The third part of the document focuses on the application of the findings. It provides practical examples of how the research results can be used to inform decision-making and improve organizational performance. The author highlights the importance of communicating the findings effectively to stakeholders and implementing the recommended actions. The text concludes by summarizing the key points and offering final thoughts on the value of research in a business context.

trol floods on Comal Creek Watershed in 1956. This application was disapproved under the criterion of that time.

In 1957 the County constructed the Vogel Dam, for the approximate cost of \$30,000. In 1958, a bond issue of \$250,000 was passed to construct additional floodwater retarding structures. The Eikel-Blank Dam was completed in June, 1965. These two dams control the run-off from approximately 8900 acres or approximately 11% of the watershed.

The original Public Law 566 has been revised so that the flood damages occurring in an urban area can be used in determining the cost-benefit ratio of a flood control project. The Comal County Commissioner's Court and the Comal-Hays-Guadalupe Soil Conservation District submitted another application for Public Law 566 to the State Soil Conservation Board in October, 1964. This application was approved by the State Soil Conservation Board as being feasible. The County is now awaiting a planning survey and work plan to be made by the Soil Conservation Service.

The York Creek Watershed lies in the Southeast portion of Comal County, and in Hays and Guadalupe Counties. A Public Law 566 project was begun on the York Creek Watershed in 1957. This project includes 16 floodwater retarding structure (4 of which are in Comal County) and 20 miles of channel improvement. As of December, 1965, 14 of the structures have been completed and the final two are ready for Construction. The construction contracts will be let in the spring of 1966.

With the technical assistance from the Comal-Hays-Guadalupe Soil Conservation District and financial assistance from Agricultural Stabilization and Conservation Service, farmers and ranchers of Comal County have constructed 642 ponds for

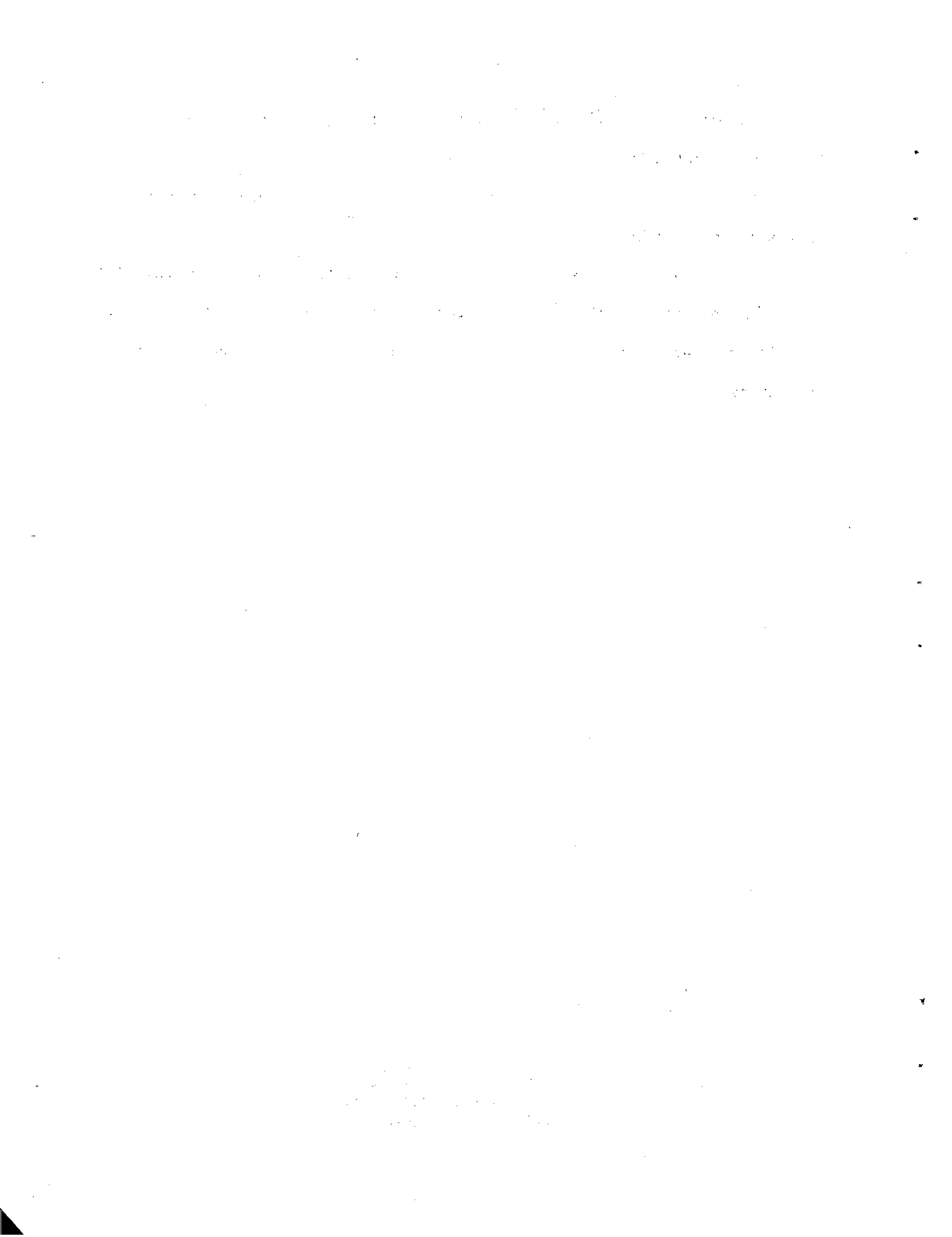
The following is a list of the names of the persons who have been admitted to the membership of the Society since the last meeting of the Council. The names are arranged in alphabetical order of their surnames.

1. Mr. John A. Smith
2. Mr. James B. Brown
3. Mr. Robert C. Green
4. Mr. William D. White
5. Mr. Charles E. Black
6. Mr. Thomas F. Grey
7. Mr. Henry G. Gold
8. Mr. George H. Silver
9. Mr. Edward I. Iron
10. Mr. Frank J. Copper
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livestock water, 377,605 feet of diversion terraces, 666 acres of grassed waterways, and about 2,000,000 feet of terraces.

Many of the farm ponds serve a dual purpose, that of providing water for the livestock and recreation.

Most of the new terraces being constructed in Comal County are parallel. Parallel terrace construction eliminates most of the point rows that are associated with regular terraces. They are easier to work with the large, modern farm machinery.



AGRICULTURE

Agriculture has played an important part in the economy and development of Comal County in the past and will continue to be an important source of income for many years. Much of the terrain of Comal County is rugged and unsuitable for cultivated crops so its best use is for livestock production. With the use of fertilizer and improved varieties of crops per acre, yields continue to increase.

The major cash crops are grain sorghum, corn, small grains (oats, wheat and barley) and hay crops. The principle livestock produced are cattle, goats, sheep, dairy and swine. The poultry industry consists primarily of laying flocks kept for egg production.

The figures and explanation on the farm characteristics in Charts 19, 20, and 21 were taken from Robert W. Caldwell and Associates Economic Study of Comal County and shown in Report No. 1.

"The general farm characteristics for farms in the county are outlined in Chart 19. The farm acreage has increased from an average of 451.1 acres to 499.0 acres and the average value of the farm has increased from \$11,250 to \$34,295. As pointed out previously, the number of workers engaged in agricultural pursuits has decreased more than 27% during the last decade. Mechanization of operations has been a primary factor in the decrease of agricultural workers. Conversely, mechanization caused the increase in the average farm size. Increases have also resulted in the dollar value of the farm. Improved farming practices have increased the productivity of the average farm."

"Comparative farm characteristics between Comal County and the five neighbor-

The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes the need for transparency and accountability in all dealings. The second part of the document outlines the specific procedures and protocols that must be followed to ensure compliance with all applicable laws and regulations. It details the roles and responsibilities of all personnel involved in the process. The third part of the document provides a comprehensive overview of the current status of the project and the progress made to date. It identifies the key challenges and risks that must be addressed in order to successfully complete the project. The final part of the document offers recommendations and suggestions for future actions and improvements. It encourages ongoing communication and collaboration among all stakeholders to ensure the best possible outcome.

APPROVED AND FORWARDED:

ing counties, Bexar, Blanco, Guadalupe, Hays, and Kendall, are shown in Chart 20. Of the six counties, Comal County is fourth in average farm size and acres of cropland harvested. It is third in the number of farms, and sixth in the land area in farms. The value of Comal County farm products sold, field crops, and dairy products, representing a total of \$359,503 and \$316,835 respectively, rank fourth."

"Livestock and livestock products, with a value of \$1,895,306 ranks fifth. Poultry products sold, valued at \$262,551, ranks sixth, and forest products sold, valued at \$11,360 ranks first."

"The trends in value of farm products sold in Comal County from 1944 to 1959 is shown in Chart 21. The total dollar value of all farm products sold was \$1,041,185 in 1944, and by 1959 had risen to \$2,439,576, an increase of 134% in fifteen years. In 1964 the value of all agricultural products sold was \$2,956,128. The value of all crops sold increased from \$266,178 in 1959 to \$359,503 in 1964. Livestock and livestock products increased from \$1,568,408 in 1954 to \$1,895,306 in 1964. The 1959 census indicated \$2,160,265 of livestock products. From 1959 to 1964 there was a decrease of \$264,959. Of this amount, livestock and livestock products, other than dairy and poultry products, increased from \$603,059 to \$1,625,387, an increase of 170%. Dairy products decreased to \$316,835 by 1964. The value of forest products and horticultural crops sold increased from \$13,133 to \$38,032 in 1964. Greenhouse and nursery products sold in 1964 amounted to \$26,678."

"Farm land use in Comal County from 1944 to 1959 is shown in Chart 24. Total farm land used during this period decreased by approximately 1,100 acres. Far-

vested cropland decreased from 31,554 acres in 1944 to 26,182 acres. The average of pastured woodland also decreased from 211,563 to 156,085 acres. Total land area devoted to pasture has decreased from 286,940 acres to 284,739 acres, a difference of 2,201 acres."

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is essential for ensuring transparency and accountability in the organization's operations.

2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for consistent data collection procedures and the use of advanced analytical techniques to derive meaningful insights from the data.

3. The third part of the document focuses on the role of technology in data management and analysis. It discusses the benefits of using cloud-based storage solutions and data visualization tools to improve the efficiency and effectiveness of the data analysis process.

4. The fourth part of the document addresses the challenges associated with data management and analysis. It identifies common issues such as data quality, data security, and data integration, and provides strategies to overcome these challenges.

5. The fifth part of the document concludes by summarizing the key findings and recommendations. It emphasizes the importance of ongoing monitoring and evaluation to ensure that the data management and analysis process remains effective and up-to-date.

GENERAL CHARACTERISTICS FOR FARMS,
 FARM OPERATORS AND FARM LABOR
 COMAL COUNTY, 1945-1959
 CHART NO. XLX

	<u>1945</u>	<u>1954</u>	<u>1959</u>	<u>1964</u>
Farms				
Number	717	697	646	605
Average Size (Acres)	451.1	461.6	499.0	462
Average Value (Dollars)	\$11,250	\$34,306	\$34,295	\$71,280
Farm Operators				
On Farm	709	594	546	489
Not on Farm	-	88	83	109
Worked Off Farm	90	389	344	325
Worked Off Farm 100 Days or More	90	261	275	217
Status of Operator				
Full Owner	488	503	469	433
Part Owner	91	119	114	116
Manager	17	9	3	3
Tenant	121	66	60	53
Farm Labor				
Family Workers, Including Operators	-	1,077	836	1,782
Hired Workers	-	16	137	85

N/A - Information Not Available

SOURCE: U.S. Bureau of the Census, U.S. Census of Agriculture, 1950, 1954,
 1959 (Last Available Report)

RESEARCH BY: Robert W. Caldwell and Associates

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2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for consistent data collection procedures and the use of advanced analytical techniques to derive meaningful insights from the data.

3. The third part of the document focuses on the implementation of data-driven decision-making processes. It provides a detailed overview of the steps involved in identifying key performance indicators (KPIs) and how they are used to monitor and improve organizational performance.

4. The fourth part of the document discusses the challenges and risks associated with data management and analysis. It addresses issues such as data privacy, security, and the potential for bias in data analysis, and offers strategies to mitigate these risks.

5. The final part of the document provides a summary of the key findings and recommendations. It emphasizes the importance of a continuous and iterative process of data collection, analysis, and decision-making to achieve long-term organizational success.

COMPARATIVE FARM CHARACTERISTICS

COMAL AND SURROUNDING COUNTIES

CHART NO. XX

	COMAL	BEXAR	BLANCO	GUADALUPE	HAYS	KENDALL
Number of Farms						
1944	717	3,570	674	2,566	1,087	711
1954	697	2,772	574	2,097	872	713
1959	646	1,950	516	1,883	640	605
1964	605	1,864	474	1,908	591	590
Average Size						
1944	451.1	165.6	624.6	148.6	358.8	505.2
1954	461.6	192.5	730.9	166.5	416.8	520.3
1959	499.0	296.1	988.7	191.0	571.0	598.7
1964	462.0	300.0	1000.0	191.0	619.0	
Value of Farm Products						
1944	\$1,041,185	7,988,830	1,096,282	3,868,185	1,484,577	1,035,222
1954	1,731,333	8,938,322	2,247,003	5,402,983	2,943,582	1,827,578
1959	2,439,576	14,117,370	3,275,819	7,285,422	6,467,614	2,135,561
1964	2,956,128	17,334,367	3,498,611	7,942,994	8,113,080	2,715,262
Field Crops Sold						
1944	\$ 151,009	2,300,402	161,183	1,820,676	287,098	124,904
1954	155,036	1,980,020	26,951	2,653,798	720,579	64,770
1959	266,178	3,508,587	150,839	3,613,025	759,460	172,815
1964	359,503	2,694,448	98,382	3,872,613	825,723	176,234

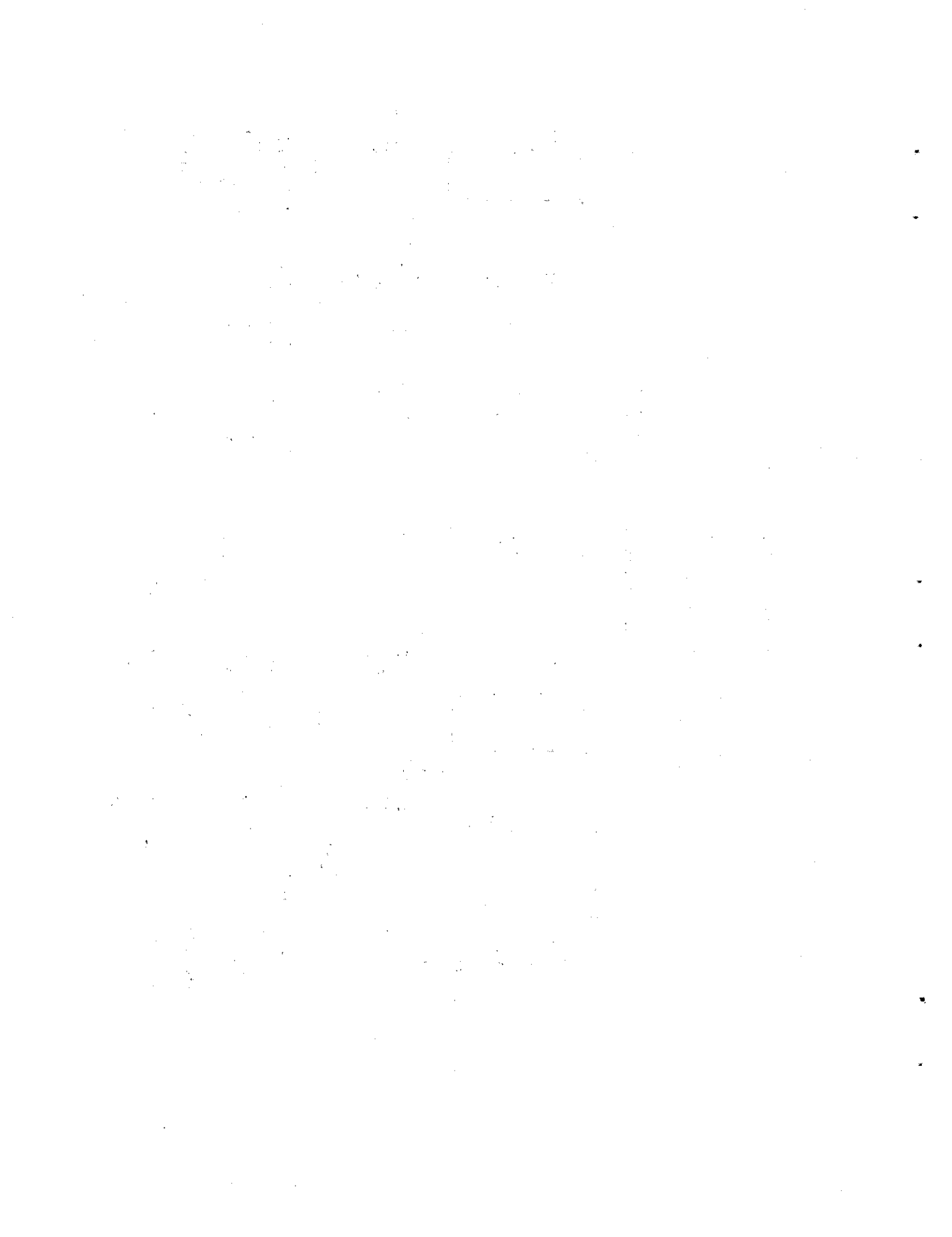


CHART NO. XX CONTINUED

	<u>COMAL</u>	<u>BEXAR</u>	<u>BLANCO</u>	<u>GUADALUPE</u>	<u>HAYS</u>	<u>KENDALL</u>
Livestock Products Sold						
1944	\$ 881,071	5,675,824	931,300	2,038,690	1,188,748	898,751
1954	1,568,408	6,956,027	2,217,604	2,747,547	2,219,175	1,736,130
1959	2,160,265	10,599,607	3,123,669	70,807	5,700,623	1,956,570
1964	1,895,306	7,494,945	2,110,325	2,251,630	6,475,371	1,478,103
Dairy Products Sold						
1944	\$ 135,285	2,843,519	31,615	353,175	241,983	84,262
1954	213,905	3,434,893	154,962	591,352	484,757	199,295
1959	347,960	3,972,360	255,903	724,890	1,122,474	154,499
1964	316,835	3,892,188	283,136	992,825	589,805	456,175
Poultry Products Sold						
1944	\$ 142,727	724,242	173,014	641,740	132,759	167,026
1954	250,228	594,360	490,946	693,627	216,176	292,701
1959	186,918	505,064	660,597	710,732	241,025	280,324
1964	262,551	829,846	751,094	596,290	119,938	462,681

SOURCE: U.S. Bureau of the Census, U.S. Census of Agriculture, 1950, 1954, 1959, 1964
(Last available report)

RESEARCH BY: Robert W. Caldwell and Associates

1947-1948 Annual Report of the Board of Directors

MEMORANDUM FOR THE BOARD

Subject: Review of the operations of the various departments during the year 1947-1948.

The operations of the various departments during the year 1947-1948 have been reviewed and the following is a summary of the results:

1. Administration

The administrative department has maintained a high level of efficiency throughout the year. The budget has been carefully controlled and the various departments have been kept abreast of their financial obligations.

2. Production

The production department has shown a steady increase in output during the year. The quality of the work has been maintained and the cost of production has been kept to a minimum.

3. Sales

The sales department has achieved a significant increase in sales volume during the year. The efforts of the sales staff have been commendable and the company's reputation has been enhanced.

4. Research and Development

The research and development department has made considerable progress in the development of new products. The results of the research have been promising and it is expected that new products will be introduced in the near future.

Annual income from Agriculture is affected by rainfall, prices, and government programs. Land use is affected by government programs such as the Soil Bank and Conservation Reserve Program as shown on page 79.

Another influence on land use is the development of housing sub-divisions, roads, lakes, and other non-agricultural public and private uses. Several hundred acres are taken from agricultural use annually for other uses. Within the past four years 52 sub-divisions have been established and an estimated 500 houses have been built, all of which are in the rural area. Many small tracts of 5-15 acres are being sold that are not listed as sub-divisions.

Land values in Comal County, as in most other counties, have risen beyond the price farmers and ranchers can afford to pay for practical agricultural use. Pressure from people in industry entering the market for the hill country area has priced this land at \$200 or more per acre. The estimated average carrying capacity is one animal unit for each 15 acres. This might consist of cattle, goats, sheep or a combination of the three. In figuring stocking rates in the hill country we must take into consideration an estimated 75,000 deer.

The farm land in the eastern part of the county is more reasonably priced; however, very little is for sale and usually only in small tracts. This area is also being influenced by urbanization from New Braunfels, San Antonio, Austin and San Marcos as a result of water being piped to this area for residential use.

As land values increase, taxes begin to increase. This is forcing landowners dependent upon agriculture to be more attentive to production records and land use. The use of fertilizer to increase crop yield is fairly new in Comal County. At present only a small percentage, approximately 10%, are using chemical

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

In the second section, the author outlines the various methods used to collect and analyze the data. This includes both primary and secondary data collection techniques. The primary data was gathered through direct observation and interviews, while secondary data was obtained from existing reports and databases.

The third section details the statistical analysis performed on the collected data. This involves the use of descriptive statistics to summarize the data and inferential statistics to test hypotheses. The results of these analyses are presented in a clear and concise manner, highlighting the key findings of the study.

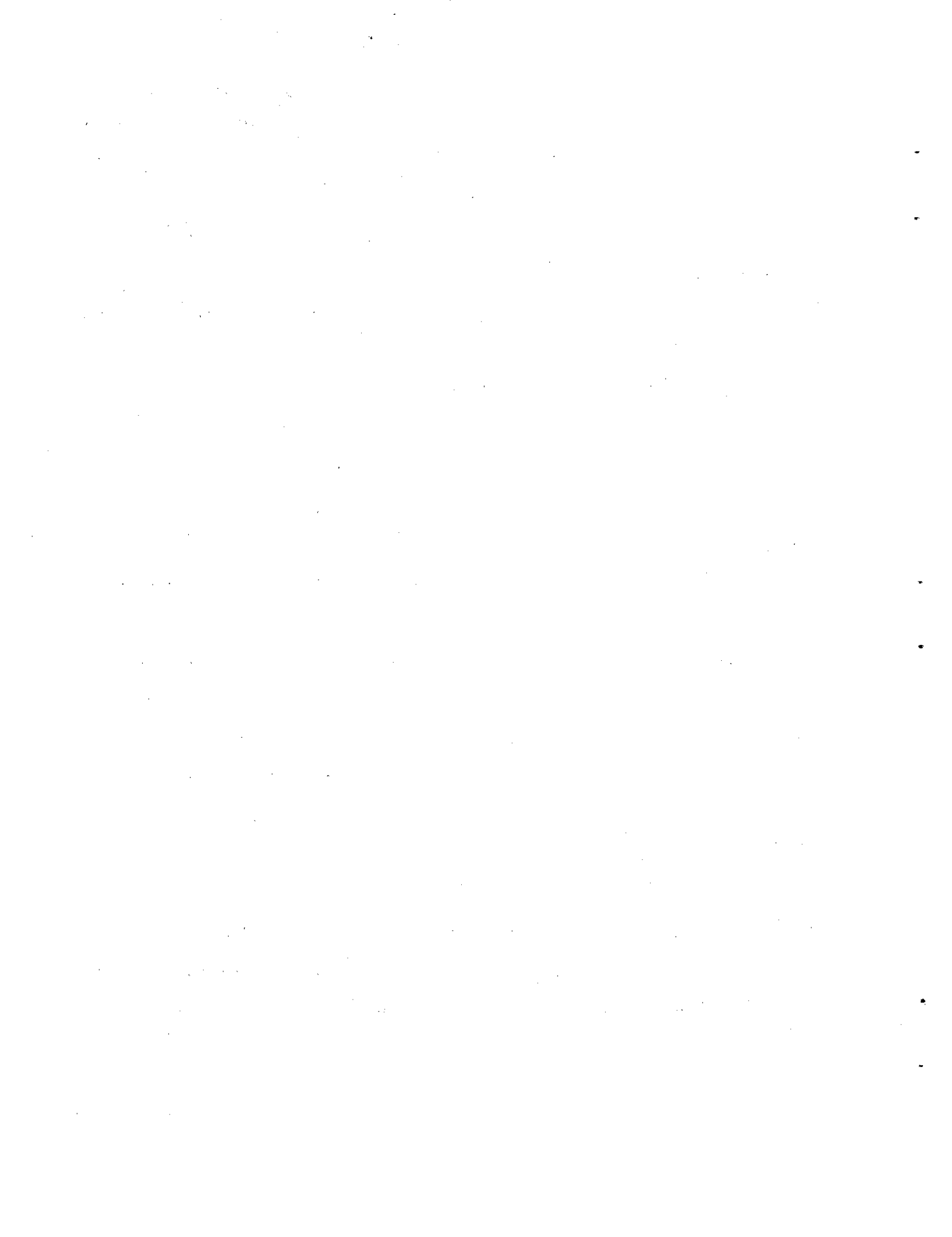
Finally, the document concludes with a discussion of the implications of the findings. It suggests that the results have significant implications for the field of study and provides recommendations for further research. The author also acknowledges the limitations of the study and offers suggestions for how these can be addressed in future work.

fertilizers on a portion or all of their crops. In 1959 there were 108 tons of fertilizer used on 3,575 acres of land in Comal County. In 1964 the acreage increased to 6,763 with 317 tons of fertilizer. Not all the fertilizer was used for crop production. Home owners fertilize lawns, ornamentals, fruit trees and home gardens. Although we know the use of fertilizer on cropland is increasing, it is difficult to determine the extent of such use due to the greatly accelerated urban use.

The estimated yield of 5,500 acres of grain sorghum planted in Comal County in 1964 was 30 bushels per acre, while neighboring Guadalupe County averaged 41 bushels on 46,000 acres. Since New Braunfels is located on the eastern edge of Comal County a large portion of the grain sorghum planted in Guadalupe County is within the New Braunfels trade territory.

Very little change can be made in land use pattern of the hill country because of the terrain and soils.

Improving the production of desirable grasses, yet leaving brush and tree cover for deer and the desirable species on which deer and goats can browse, should be considered in land use planning. Land use for recreation as a supplemental source of income has a lot of possibility for the land owners along the Guadalupe River, the major highways, and other scenic areas. Camping sites, fishing, summer vacation accommodations for families or for youth, such as boys and girls camps, are some of the possibilities for future land use as sources of income. As the population increases and as tourist traffic increases, businesses such as country stores, restaurants, recreation and business services of various kinds will offer opportunity for those interested. The farm land in the eastern



part of the county also has recreational potentials in fish production from ponds, and in dove and quail hunting. Wooded areas in this region also have some deer. If cover were provided, deer numbers would increase; however, they would become a problem to those crop farmers nearby.

The table below points out changes in livestock numbers during the past 20 years.

LIVESTOCK NUMBERS 1945-1960

CHART NO. XXI

	1945	1950	1955	1960	1964
Beef Cattle (Including heifers that have calved)	11,447	10,473	12,582	11,011	21,398
Dairy Cattle (Milk cows)		2,171	1,790	1,493	1,025
Sheep & Lambs	45,049	30,005	25,848	27,519	25,121
Swine (Including pigs)	2,995	2,024	1,609	2,178	2,128
Goats	51,427	38,143	29,704	37,826	22,000
Chickens	*N/A	62,938	58,833	57,861	54,989

* NOT AVAILABLE

Beef cattle numbers have remained about the same the past 20 years. The 1965 estimate is near 13,000 which is a little increase over 1955 estimate of 12,582. The beef cattle numbers listed are cows and heifers that have had a calf.

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2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for consistent and reliable data collection processes to support effective decision-making.

3. The third part of the document focuses on the role of technology in data management and analysis. It discusses how modern software solutions can streamline data collection, storage, and reporting, thereby improving efficiency and accuracy.

4. The fourth part of the document addresses the challenges associated with data management, such as data quality, security, and privacy. It provides strategies to mitigate these risks and ensure that data is used responsibly and ethically.

5. The fifth part of the document concludes by summarizing the key findings and recommendations. It stresses the importance of ongoing monitoring and evaluation to ensure that data management practices remain effective and up-to-date.

6. The sixth part of the document provides a detailed overview of the data collection process, including the identification of data sources, the design of data collection instruments, and the implementation of data collection procedures.

7. The seventh part of the document discusses the various methods used for data analysis, such as descriptive statistics, inferential statistics, and qualitative analysis. It explains how these methods are used to interpret the data and draw meaningful conclusions.

8. The eighth part of the document focuses on the importance of data visualization in presenting the results of data analysis. It discusses various visualization techniques, such as charts, graphs, and tables, and their effectiveness in communicating complex data.

9. The ninth part of the document addresses the ethical considerations surrounding data management and analysis. It discusses the need for transparency, informed consent, and data protection to ensure that the use of data is ethical and lawful.

10. The tenth part of the document provides a final summary and concludes the report. It reiterates the key findings and emphasizes the importance of data management and analysis in achieving organizational success.

11. The eleventh part of the document discusses the future of data management and analysis, highlighting emerging trends and technologies that will shape the field in the coming years.

12. The twelfth part of the document provides a detailed overview of the data collection process, including the identification of data sources, the design of data collection instruments, and the implementation of data collection procedures.

13. The thirteenth part of the document discusses the various methods used for data analysis, such as descriptive statistics, inferential statistics, and qualitative analysis. It explains how these methods are used to interpret the data and draw meaningful conclusions.

14. The fourteenth part of the document focuses on the importance of data visualization in presenting the results of data analysis. It discusses various visualization techniques, such as charts, graphs, and tables, and their effectiveness in communicating complex data.

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Most of the calves are sold at weaning age. Very few are creep fed or dry lot fed before going to market. Quality of the beef cattle is good. Angus, Hereford, and Santa Gratrudis are the predominant breeds. Many ranchers are beginning to do some crossbreeding.

Dairy cattle numbers have declined about 50% during the past 20 years with the 1964 estimate being around 1,025. These figures include cows milked on farms and ranches as well as those from Grade A Dairies. There are only four dairies in the County. The disappearance of the family milk is reflected in the number of farms reporting milch cows. In 1950 there were 1,302 and in 1960 only 289 and an estimate for 1965 shows around 200.

Sheep numbers have dropped from 45,049 in 1945 to an estimated 20,000 in 1965. The breeding still remains predominantly fine wool breeds; however, there has been some crossbreeding to produce heavier and better market lambs. Even though the sheep numbers have declined, the number of farms and ranches reporting sheep has remained about the same. In 1950 there were 274 farms and ranches reporting sheep; in 1955, there were 283; and in 1960, there were 264. This would mean the average sheep flock is about half the size of a flock in 1945 .

Swine numbers have dropped from near 3,000 head to an estimated 1,500 head in 1965. The swine figures, as taken from the Census record, do not show total yearly production but only the number on farms and ranches at the time the Census was taken. Unlike sheep, swine numbers have dropped and the number raising swine have also dropped as shown by the following figures. In 1950 - 365 farms reported swine, in 1955 - 269, in 1960 - 234 and in 1965 it is estimated that swine are raised on less than 150 farms and ranches.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial matters. The text suggests that organizations should implement robust systems to track and document every aspect of their operations, from procurement to sales.

2. The second section focuses on the role of internal controls in preventing fraud and ensuring the integrity of financial reporting. It highlights that strong internal controls are not only a defense against mismanagement but also a key factor in building trust with stakeholders. The document provides examples of effective control measures, such as segregation of duties and regular audits.

3. The third part of the document addresses the challenges of data security in the digital age. It notes that as organizations increasingly rely on technology, the risk of data breaches and cyberattacks has grown significantly. The text offers practical advice on how to protect sensitive information, including the use of encryption, secure communication channels, and regular security updates.

4. The final section discusses the importance of ethical leadership and corporate governance. It argues that leaders must set a clear example of ethical behavior and ensure that the organization's values are reflected in its policies and actions. The document stresses that ethical conduct is not just a moral imperative but also a strategic advantage that can enhance an organization's reputation and long-term success.

Goat numbers have remained fairly stable for the past 15 years; however, the estimate for 1965 would be below the 1960 figure of 27,519 by some 2,000. The number of farms reporting goats has varied very little during the past 15 years; this means the flock size either goes up or down. The number reporting goats has varied from 200-225 the past 20 years.

Poultry production has remained fairly constant for the past 15 years. The greatest change has been the number raising poultry as shown by the following figures of those reporting egg production.

CHART NO. XXII

Year	1945	1950	1955	1960
Farms Reporting Egg Production	642	513	394	284

The 1965 estimate would probably be less than 200

There has been some definite changes in crops grown during the past 20 years as shown in the chart below. One can see that King Cotton has left Comal County. Grain Sorghum is replacing corn as the major warm season cash crop. Acreage planted to cool season small grains, oats, wheat and barley have shown a slight increase. These small grains are used for grazing and hay and some are harvested for grain. The individual farmer's or rancher's livestock program will determine if the oats and barley will be grazed out, cut for hay, or combined for grain. This may vary from year to year because of yield, weather conditions or other reasons.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations.

In the second section, the author provides a detailed breakdown of the monthly budget. It includes categories for housing, utilities, food, and entertainment. Each category is further divided into specific items, such as rent, electricity, groceries, and dining out. This level of detail allows for a clear understanding of where the money is being spent.

The third section focuses on the analysis of the budget. It compares the actual spending against the planned budget for each month. This comparison helps in identifying areas where spending has exceeded the budget and where it has been kept within limits. The author notes that while housing and utilities remain relatively stable, there has been a noticeable increase in entertainment expenses.

Finally, the document concludes with a summary of the overall financial health. It states that while there are some areas for improvement, the budgeting process has been effective in controlling most expenses. The author suggests continuing to monitor spending closely and making adjustments as needed to stay on track.

CHART NO. XXIII
Crop Production -Acres-

Year	1945	1950	1955	1960	1964
Cotton	639	619	379	197	15.4
Sorghum for Grain	1,029	2,565	2,862	6,681	7,500
Corn	15,886	11,546	4,868	4,949	3,000
Oats	8,574	11,827	--	10,760	11,000
Wheat	473	2,304	--	188	1,000
Barley	--	98	--	363	500
Flax	--	109	75	40	0
Hay	--	3,584	5,125	6,609	6,700
Pecans Harvested Lbs.	7,675	20,197	2,473	13,941	--

Acreage cut for hay has increased steadily for the past 15 years, but the county still does not produce as much as is needed for supplemental winter feeding of livestock raised in the county. Some farmers and ranchers still like to feed alfalfa hay which is not produced in the County. Accurate figures are not available on acres seeded to sorghum, sudan hybrids and sudan grass for summer grazing, silage and hay. More acres, however, are being planted to temporary summer pastures each year.

As stated earlier, government programs have influenced the acreage and land use of cropland as is shown by the Soil Bank Program in the following chart. This was taken from crop production and the average payment was approximately \$10 per acre.

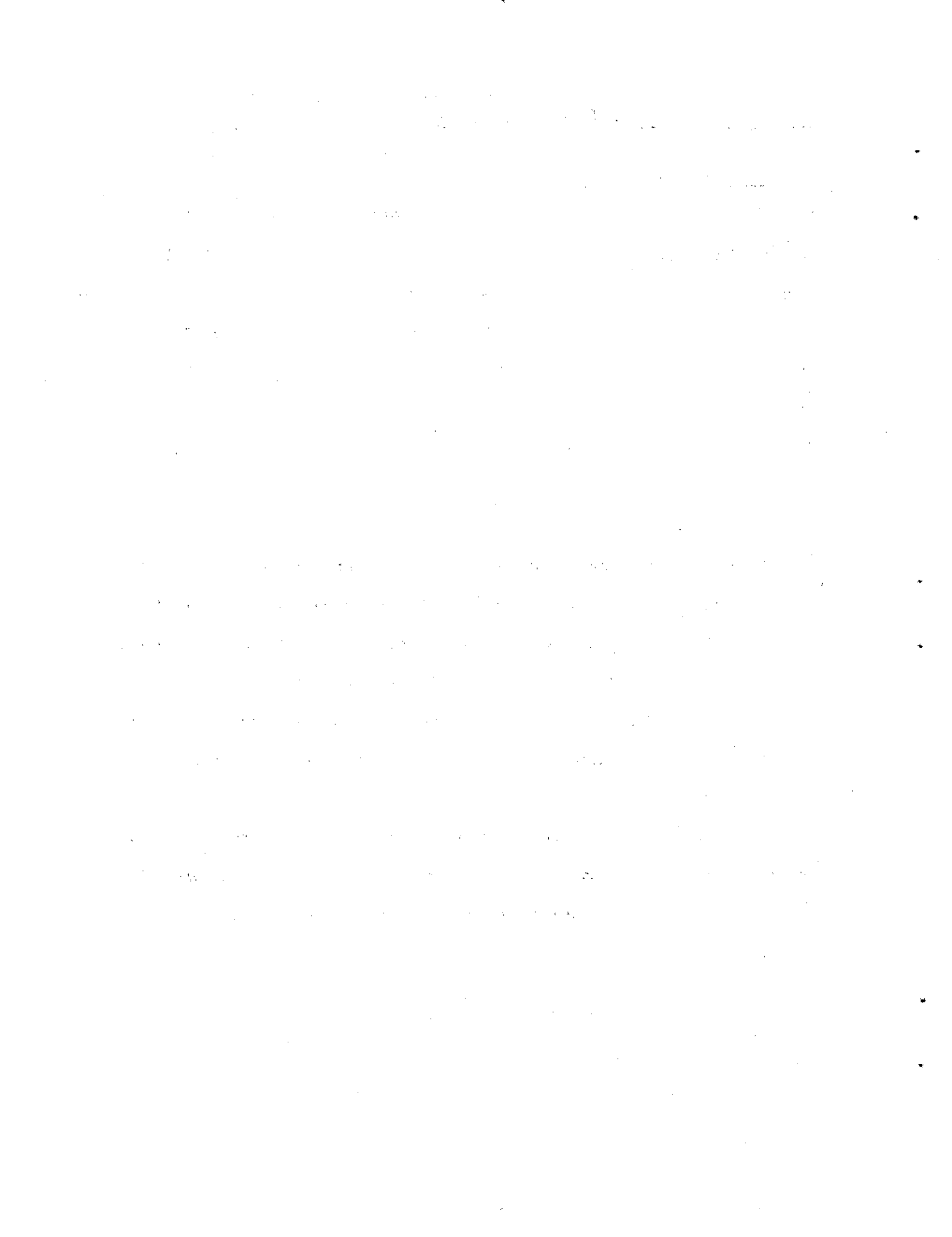


CHART NO. XXIV

Year	1960	1961	1962	1963	1964	1965
Acres	2,810	2,555	1,959	1,521	581	447
Payment	\$28,101	25,550	19,590	5,216	5,813	4,476

The Soil Bank Program was replaced by the Feed Grain Program in 1960. Since that time no new contracts under the Soil Bank Program have been made and payments being made now are for those contracts that have not expired.

The following table shows the participation of the land owners in the Feed Grain Program for 1963-1965. Figures for 1961 and 1962 were not available.

CHART NO. XXV

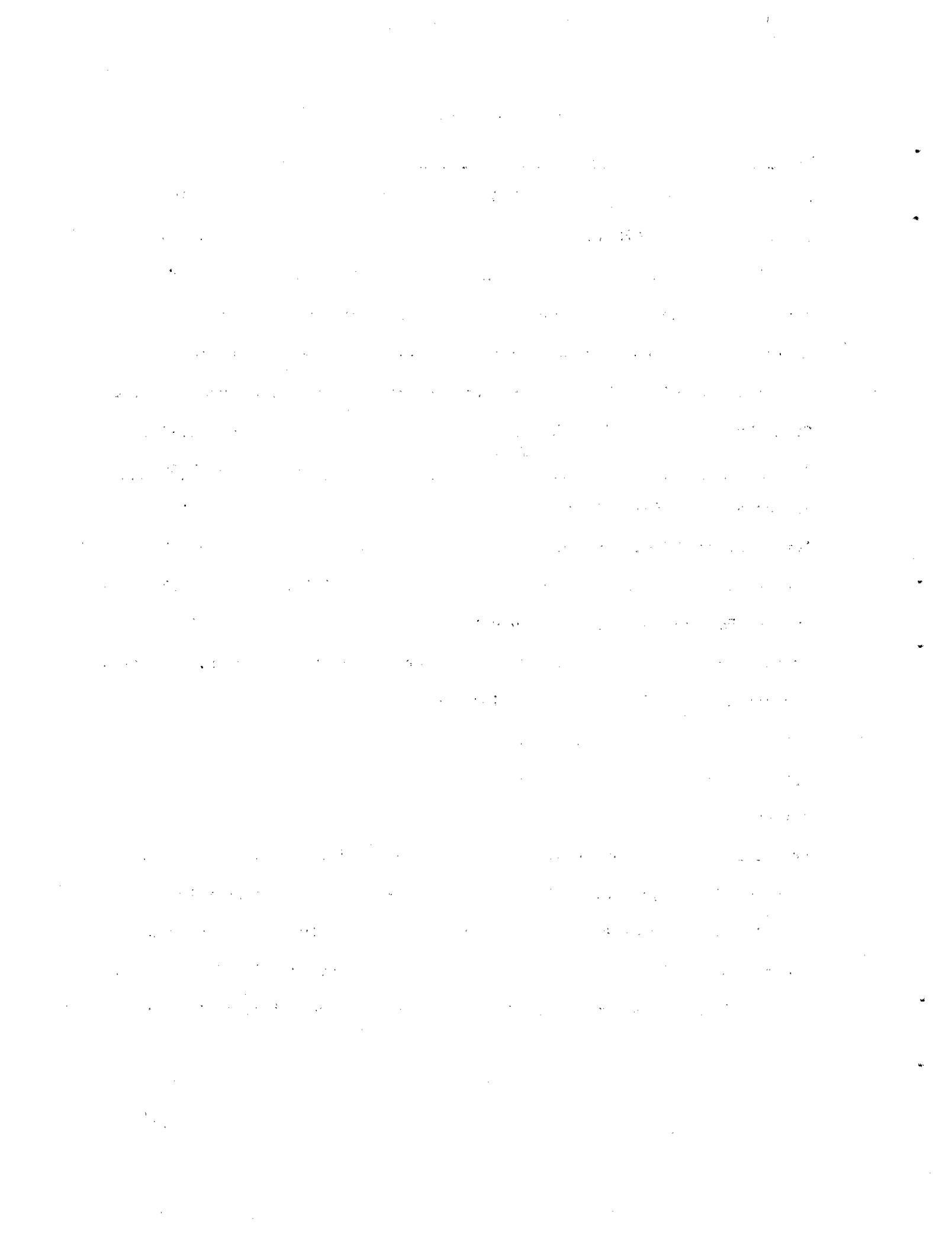
Year	1963	1964	1965
Number of Farms Participating	141	132	147
Acres Diverted (Not Planted)	2,857	3,510	3,813
Diversion Payment and Support Price	\$42,794	\$58,353	\$69,960
Average Payment Per Acre for Diversion	\$11.00	\$14.23	\$14.80

Grain eligible for diversion are barley, grain sorghum, and corn. The crops and acreage diverted in 1965 were as follows:

Corn	1,199 acres
Grain Sorghum	2,579 acres
Barley	35 acres

From this we can assume that almost 4,000 acres will be diverted to the feed grain program if the price of grain and payment per acre stays at near this level.

Another part of the ASCS program is the Agricultural Conservation Payment Program in which the land owner shares on approximately a 50-50 cost basis. The amount of Federal money allotted to the County is approximately \$30,000 annually.



Most of this money is spent on brush control practices, deferred grazing, soil and water conservation, and improvement practices. Planting of Coastal bermuda, KR and Medio bluestems have been popular practices for the past few years. Grasses are being seeded or sodded on lands that need protection from erosion and are not well suited for crop production. This cost share program helps landowners to carry out the conservation needs.

COMMERCE & INDUSTRY

The development of an industrial economy in New Braunfels and Comal County has been rather remarkable. Few communities the size of New Braunfels can boast of an equal development. There were 19 industrial establishments in 1947, 21 in 1958, and 31 in 1965. Employment increased from 1,516 persons in 1947 to 1,897 persons in 1958 and 4,004 in 1965. These figures, however, are not entirely comparable since persons enumerated by the employment groups may not reside in the county of employment. Wages paid to the manufacturing group increased from \$3,187,000 to \$6,466,000 between 1947 and 1958. Total wages paid for all employed persons totaled \$13,837,344 in 1964.

Retail sales amounted to \$29,171,000, wholesale sales amounted to \$6,628,000 while total income was \$34,108,000. The 1964 income from tourists was estimated to be over \$2,000,000. The value of lime, rock, sand and gravel mined in 1964 was over \$3,000,000.

Tourism, which has for many years been a major industry in the county, adds over \$2,000,000 each year to the economy of the county. A tourist dollar is new money brought into the area which is widely distributed among different business establishments. A partial breakdown of these expenditures by tourists include

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial matters. This section also touches upon the legal implications of failing to maintain such records, which can lead to severe consequences for individuals and organizations alike.

2. The second part of the document delves into the specific requirements for record-keeping, including the types of documents that must be retained and the duration for which they should be kept. It provides a detailed overview of the various categories of records, such as financial statements, contracts, and correspondence, and outlines the best practices for organizing and storing these documents to ensure they are easily accessible and secure.

3. The third part of the document addresses the challenges associated with record-keeping, particularly in the context of digital information. It discusses the risks of data loss, corruption, and unauthorized access, and offers strategies to mitigate these risks. This includes the use of secure storage solutions, regular backups, and the implementation of robust access controls to protect sensitive information.

4. The fourth part of the document provides a comprehensive overview of the legal and regulatory framework governing record-keeping. It highlights the key provisions of relevant laws and regulations, such as the Freedom of Information Act and the Data Protection Act, and explains how these laws apply to different types of records and organizations. This section is particularly useful for individuals and organizations seeking to ensure compliance with the law.

5. The fifth part of the document offers practical advice and tips for implementing an effective record-keeping system. It covers topics such as the selection of appropriate record-keeping software, the establishment of clear policies and procedures, and the training of staff to ensure that records are maintained consistently and accurately. This section is designed to provide readers with the knowledge and skills needed to successfully manage their records and avoid potential legal and financial pitfalls.

some \$458,000 for lodging and \$1,563,000 spent for food, auto, drugs, clothing, souvenirs and other itmes or services.

The Chamber of Commerce provided the following current list of industries located in the county.

Cater Frock Co.	New Braunfels Herald Publishing Co. (Herald & Zeitung-Chronicle)
City Bakery	New Braunfels Produce
Coca-Cola Bottling Co., Inc.	New Braunfels Iron Works
Comal Broadcasting Co.	New Braunfels Leather Co., Inc.
Comal Hosiery Mills	New Braunfels Mattress Factory
Comette Hosiery Mills	New Fraunfels Smokehouse
Daniels' Signs	New Braunfels Stone Co.
H. Dittlinger Roller Mills Div. of the Flour Mills of America Inc.	Ol' Beasy Milk Co.
Hadlock & Fox Manufacturing Co.	Pat's Trim Shop
Havkost Cabinet Shop	Rahe Packing Co.
Weimer's Balchemith & Welding Shop	Richards & Krueger Co.
The Kay Co., Inc. Kay-Dee Products	Ruppel Signs
Erhardt Kraft Co.	Schwab's Machine & Welding Shop
Lower Colorado River Authority	Servtex Materials Co., Inc.
Mission Valley Mills Comal Cottons	South Texas Ice Co.
Moeller's Bakery	Southern Metals
Naegelin's Bakery	United States Gypsum Co.
National Transport Corp.	United Gas Corp.
	Work Clothes Rental Service Co.

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Comal County is more attractive to tourists, industry, retired people and others as a place to visit or live than it has been in any period since 1850. Residential development is taking place faster in the rural area than within the city limits of New Braunfels as shown by the population chart.

The Comal County Chamber of Commerce and Board of City Development has a tourist information office on the main plaza each year from May through Labor Day in September.

The table below lists the number of cars and occupants by month that registered and requested information from the tourist Director during 1965.

CHART NO. XXVI

Month	No. of Days	Figures Were Taken	No. of Cars	Total No. of People
May	10		135	510
June	26		434	1,578
July	26		653	2,426
August	28		649	2,481
September	5		108	419
Totals	95		1,979	7,414

SOURCE OF INFORMATION: Millie Karch, Tourist Director.

Most of the people that stop at the tourist center request information on lodging accommodations, places of interest to visit, and directions to places they would like to visit. Two out of three of the car groups are looking for camping and picnicking sites. The greatest percentage of the visitors as taken from the addresses listed are from the Gulf Coast area. Only a small percent of

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the tourists that visit the county stop at the tourist center.

There are approximately 20 lodging facilities in the community; four camps are located on the Comal River within the city limits. There are numerous private outdoor camping facilities along the Guadalupe River. During weekends from May through Labor Day almost all lodging and camping areas are filled.

Canyon Reservoir, 17 miles northwest of New Braunfels is now completed. Around the 80 mile shoreline of the lake there are seven public use areas that were developed by the Corps of Engineers. The park, with a marina complex, was constructed on the northwest side of Canyon Park point. It contains a restaurant, concession and drink stand, floating dock, gasoline pumps, boat storage facilities, boat rental and supplies, fishingbait and suuplies, drinking water, sanitary facilities, a camping area, picnic facilities, and a trailer area.

The government has constructed a \$1 million recreational area for military personnel. The reservation, named Fort Sam Houston Recreational Area, covers 100 acres of land and provides a place for the service personnel and employees to spend weekends.

Public recreation areas include drinking fountains, toilet facilities and picnic facilities. Park and road construction is estimated to cost \$1,750,000.

Canyon reservoir is one of the most beautiful lakes in Texas, situated in the picturesque hill country with a conservation pool level of 909 feet above mean sea level. Surface acres of water will vary from 8,024 at conservation pool level to 12,890 acres at top flood control pool level. This entire area can not miss being one of Texas' major tourist centers in the years ahead.

There are some 20 to 30 subdivisions of various sizes that have been laid

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations. The second part of the document provides a detailed breakdown of the company's revenue for the quarter. It shows a steady increase in sales, particularly in the electronics and software divisions. The third part of the document outlines the company's financial goals for the next fiscal year. It includes a budget for various departments and a target for overall profit. The fourth part of the document discusses the company's investment strategy. It highlights the importance of diversifying investments and staying up-to-date with market trends. The fifth part of the document provides a summary of the company's performance over the past year. It notes that the company has successfully met its targets and is well-positioned for future growth. The sixth part of the document discusses the company's commitment to social responsibility. It outlines various initiatives aimed at reducing the company's carbon footprint and supporting local communities. The seventh part of the document provides a detailed analysis of the company's market position. It compares the company's performance to its key competitors and identifies areas for improvement. The eighth part of the document discusses the company's human resources strategy. It highlights the importance of attracting and retaining top talent and investing in employee development. The ninth part of the document provides a detailed overview of the company's supply chain management. It discusses the challenges of sourcing raw materials and the importance of maintaining strong relationships with suppliers. The tenth part of the document discusses the company's intellectual property strategy. It highlights the importance of protecting the company's patents and trademarks. The eleventh part of the document provides a detailed analysis of the company's risk management strategy. It identifies various risks and outlines strategies to mitigate them. The twelfth part of the document discusses the company's environmental impact and its commitment to sustainability. It outlines various initiatives aimed at reducing the company's environmental footprint. The thirteenth part of the document provides a detailed overview of the company's corporate governance structure. It discusses the roles of the board of directors and the management team. The fourteenth part of the document discusses the company's financial performance over the past five years. It highlights the company's strong growth and profitability. The fifteenth part of the document provides a detailed analysis of the company's market trends and forecasts. It discusses the impact of various factors on the company's performance and provides a outlook for the future. The sixteenth part of the document discusses the company's commitment to transparency and ethical business practices. It outlines various initiatives aimed at promoting transparency and ethical behavior. The seventeenth part of the document provides a detailed overview of the company's strategic vision for the next five years. It discusses the company's long-term goals and the strategies to achieve them. The eighteenth part of the document discusses the company's commitment to innovation and research and development. It outlines various initiatives aimed at promoting innovation and R&D. The nineteenth part of the document provides a detailed analysis of the company's customer satisfaction and loyalty programs. It discusses the importance of maintaining high customer satisfaction and loyalty. The twentieth part of the document discusses the company's commitment to diversity and inclusion. It outlines various initiatives aimed at promoting diversity and inclusion in the workplace. The twenty-first part of the document provides a detailed overview of the company's financial statements for the past year. It includes a balance sheet, income statement, and cash flow statement. The twenty-second part of the document discusses the company's commitment to environmental, social, and governance (ESG) factors. It outlines various initiatives aimed at promoting ESG factors. The twenty-third part of the document provides a detailed analysis of the company's market share and competitive advantage. It discusses the company's strengths and weaknesses in the market. The twenty-fourth part of the document discusses the company's commitment to community development and social impact. It outlines various initiatives aimed at promoting community development and social impact. The twenty-fifth part of the document provides a detailed overview of the company's financial performance and outlook for the next year. It includes a summary of the company's key financial metrics and a outlook for the future.

out in the vicinity of the lake and along the river below the dam. These subdivisions contain approximately 16,000 lots with around 35% having been sold. An estimated 300 houses have been erected in this area within the past 4 years.

There is an estimated 75,000 to 80,000 deer in Comal County. Three hundred thirty landowners lease hunting rights with an average of eight lessees per lessor. We can safely say there are over 3000 individuals trying to bag a deer during the season. Many of the hunters live outside the county and make several trips to their lease during the season and at other times during the year. The price of leases vary usually from \$50 to \$150 per gun. One hundred dollars per gun is considered a conservative estimate of the amount spent annually by each lessee for their lease, supplies and services purchased while in the county during the year. So you can figure this industry worth \$200,000 annually and these dollars are scattered throughout the county among many different businesses and individuals.

In 1964 an estimated 1700 bucks and 2240 doe were killed in the county. In 1964 the county was under the Parks and Wildlife Service regulatory game law and hunters were permitted to take both does and spike bucks. One doe permit was issued for each 20 acres. In 1965 the county reverted back to the State Legislative Game Laws and hunters were permitted to take only buck deer with two or more points. Figures are not available on the 1965 deer kill in the county. Game authorities state it is safe to take 20% annually of the deer population in a given area without danger of a population decrease. In 1967 the County again reverted to the State Regulatory Authority.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the success of any business and for the protection of the interests of all parties involved. The document then goes on to describe the various methods and techniques used to collect and analyze data, highlighting the need for consistency and reliability in the information gathered.

The second part of the document focuses on the analysis of the collected data. It discusses the various statistical methods and techniques used to interpret the results, including the use of regression analysis, correlation coefficients, and other advanced statistical tools. The document also emphasizes the importance of interpreting the results in the context of the specific business or industry being studied, and of identifying any potential limitations or biases in the data.

The third part of the document discusses the implications of the findings and the recommendations for future research. It highlights the need for continued monitoring and evaluation of the data, and for the development of new methods and techniques to improve the accuracy and reliability of the information gathered. The document also discusses the potential for the findings to be applied in other contexts, and the need for further research to explore these possibilities.

Another new addition to the tourist industry is Natural Bridge Caverns. The caverns are located in the southwestern portion of Comal County, midway between New Braunfels and San Antonio, off highway 1863. The name is derived from a 60 foot natural limestone bridge spanning the setting of the cavern.

Natural Bridge Cavern is the largest known cavern in Texas and was discovered March 27, 1960 by four students from St. Mary's University of San Antonio. Development was begun on March 25, 1962 and the caverns were opened to the public on July 3, 1964. From that date to December 1965, over 70,000 people from every state in the Union, Canada, Mexico and forty-four foreign countries have visited the caverns.

The cavern has various interesting features that promise to make it one of the major tourist attractions in the United States. The cavern is almost 100% active, which means that it is active and still growing. Formations such as soda straws, fried eggs, stalactites, helictites, stalagmites, columns and totem poles are found in the caverns. It is a major vertebrate paleontologic cave with 45,000 varieties found. Tentative and partial faunal list has been compiled and is being studied at the University of Texas.

LOCAL GOVERNMENT

The county government is composed of a County Judge and four commissioners. Each commissioner represents a precinct and is elected for a term of 4 years by the people of his particular precinct. The County Judge is elected for a four year term by all qualified voters in the county. The responsibilities of the County Commissioners Court are set forth by state law. They are responsible for financing the county government, county roads, law enforcement, some welfare matters,

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in the context of public administration and financial management.

2. The second part of the document outlines the various methods and tools used for data collection and analysis. It highlights the need for standardized procedures to ensure the reliability and validity of the information gathered. This includes the use of surveys, interviews, and statistical software to process and interpret the data.

3. The third part of the document focuses on the challenges and limitations of the current data management system. It identifies several key areas for improvement, such as enhancing data security, improving the user interface, and streamlining the data entry process. The document also discusses the potential benefits of adopting more advanced technologies, such as cloud storage and data visualization tools.

4. The fourth part of the document provides a detailed overview of the proposed changes and improvements. It includes a list of specific actions to be taken, such as implementing new data entry protocols, upgrading the database system, and providing training for staff members. The document also outlines a timeline for the implementation of these changes and a plan for monitoring and evaluating their effectiveness.

5. The fifth part of the document concludes with a summary of the key findings and recommendations. It reiterates the importance of maintaining accurate records and the need for continuous improvement in data management practices. The document also expresses confidence that the proposed changes will significantly enhance the efficiency and effectiveness of the data management system.

and many other duties. The 1965 county tax evaluation was \$25,600,000 and the county tax rate is \$1.69 per \$100 evaluation. In 1967 the county evaluation was increased to \$33,148,650. The county tax rate was reduced to \$.83 per \$100 evaluation.

The Commissioners' Court foresaw the rapid development of sub-divisions in the rural area resulting from the construction of Canyon Dam, developments along the Guadalupe River, along Interstate Highway 35, and the overflow of people from Bexar County into the western part of Comal County; so, the Comal County Sanitary District was formed. Comal was one of the first counties in Texas to form such a district. The purpose was to control pollution of wells and streams for the protection of the citizens. Anyone drilling a well must first get a permit and the site must be inspected by the County Health Sanitarian. He also must approve location of waste disposal systems. Only septic tanks may be installed and these must be in accordance with the State Health Department specifications as to adequate size of septic tank and drain fields. The county at the present time is developing building codes similar to city regulations in regard to electrical wiring, plumbing, and heating. The county has about 400 miles of roads and approximately 350 miles are paved.

New Braunfels with a population of approximately 18,000 is the only incorporated city in the county. The voters of New Braunfels in November 1966, approved a new city charter establishing a City-Manager form of government. The City Council is composed of seven persons elected from the city at large. The Council elects one of its members to serve as Mayor. The Mayor is expected to preside at the meetings of the City Council and represent the city at civic and cultural events. The Council hires a City Manager who handles the administration of the

city government.

The water system and electrical service is city owned and operated under a utility board. United Gas Company serves the city with natural gas and one of their district offices is located in New Braunfels. All utility rates are very reasonable and the service is excellent. The city has an outstanding fire department that is well staffed and equipped and volunteer fire departments serve Spring Branch and Canyon City.

The City of New Braunfels and the New Braunfels Independent School District are in the process of combining their tax offices. The assessed tax valuation on personal and real property in the City of New Braunfels will be approximately \$55,000,000 and the new tax rate will be set at about 60¢ per \$100 valuation.

AREAS OF PROGRAM EMPHASIS, MAJOR PROBLEMS
AND LONG RANGE OBJECTIVES IN AGRICULTURE

CONSERVATION AND RANGE MANAGEMENT

MAJOR PROBLEMS

From the analysis of the county situation by the County Program Building Committee, a number of opportunities for increasing the agricultural income of the county have been pointed out that will tie in with programs and objectives of the Chamber of Commerce, local governments, civic organizations, and other groups.

1. All phases of soil and water conservation need to be expanded and emphasized. This problem effects every citizen of Comal County, both rural and urban. Run-off water not only damages farm and ranch land, but by causing flash floods and overflows, menaces the urban area as well.

Much has been done by the Soil Conservation Service, County Commissioners' Court, Chamber of Commerce, Flood Control Committee, Extension Service, and other groups and individuals, but there remains a major portion of the conservation practices yet to be put into effect. Some of the major conservation problems are:

(1) 19,110 acres need treatment for soil erosion. Six thousand fifty acres have been treated or do not need treatment. Seven thousand thirty-five acres have problems caused by unfavorable soil conditions that need special treatment.

(2) Over-grazing is a problem on about 228,000 acres of rangeland and woody and noxious plants are a problem on about 223,731 acres.

(3) Two flood control dams have been built on the Comal Creek watershed, and plans are being made to control floods on Bleeders Creek. More dams are needed in these areas and on other watersheds to conserve water and prevent flooding during heavy rains.

Five sites have been surveyed on the Comal Creek and Bleeders Creek watershed by the Soil Conservation Service. Funds have been provided by the Commissioner's Court for the survey. The work plan is in the process of being prepared to determine the sites that will be needed.

(4) Only about 70% of the landowners are cooperators with the Soil Conservation District and very few have completed their conservation plans. More financial assistance through the ACP program would be helpful in getting more conservation on the ground. Only about \$30,000.00 is allotted annually to this county for these practices.

LONG RANGE OBJECTIVES - RANGE MANAGEMENT

1. To get 90% of the farm and ranch land under a conservation plan in cooperation with the Comal, Hays, Guadalupe Soil Conservation District within the next five years.

2. Complete two or three flood control dams on Comal Creek watershed by 1970.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations. The document further outlines the procedures for handling discrepancies and the role of the accounting department in providing timely reports to management.

In addition, the document highlights the need for regular audits to identify any potential issues or fraud. It states that the audit process should be thorough and unbiased, involving all relevant departments. The findings of the audit should be used to improve internal controls and prevent future occurrences. The document also mentions the importance of staying updated with the latest accounting standards and regulations to ensure the accuracy and reliability of the financial statements.

The document concludes by reiterating the commitment to transparency and integrity in all financial reporting. It encourages all employees to adhere to the highest standards of ethical conduct and to report any concerns or irregularities immediately. The accounting department is committed to providing accurate and timely information to support the organization's strategic goals and to ensure the long-term success of the company.

Finally, the document provides contact information for the accounting department and outlines the process for submitting requests for information or assistance. It also includes a section on the confidentiality of financial data and the measures taken to protect it. The document is intended to serve as a guide for all employees involved in financial reporting and to ensure that all transactions are recorded and reported accurately and in a timely manner.

3. Develop a local program on Soil and Water Conservation for youth organizations such as 4-H and FFA with achievement being placed on conservation applied to the land.

4. More ACP funds for soil and water conservation practices are needed.

FIELD CROP PRODUCTION

MAJOR PROBLEMS

1. Corn and milo are the two major cash farm crops. The average yield of milo is around 1500 lbs. per acre. A few produce 4000 lbs. or more per acre. The average corn yield is around 30 bushels while some produce 60 bushels. This shows that most farmers are not reaching their full potential production.

2. Less than 10% of the farmers are using chemical fertilizer to achieve maximum profitable production.

3. Less than 10% of the farmers have had soil tests made on their crop land in the past 5 years.

4. There is a need for more dryland cash crops that will give a high dollar return. These crops should not be in surplus and can be machine harvested.

5. May Beetles, grasshoppers and army worms are the major insects causing damage.

6. Some farmers are not using the best adapted varieties of crops for this area.

7. Present farming practices deplete organic matter in soil rather than increase organic matter.

8. Natural rainfall has proven undependable for maximum production.

9. Dependable labor is not available for agriculture production.

LONG RANGE OBJECTIVES - FIELD CROPS

1. Promote the use of irrigation to supplement natural rainfall.
2. Have farmers use good soil residue practices to maintain and increase soil organic matter on cropland.
3. Use chemical fertilizers according to soil test recommendations.
4. Conduct soil testing campaign and get 50% of the producers to cooperate.
5. Continue trying new crops such as Guar, Flax, Sugar Beets and others as new varieties are developed and market demands for them increase.
6. Continue to try new varieties of grain sorghum, corn and small grains as they are developed.

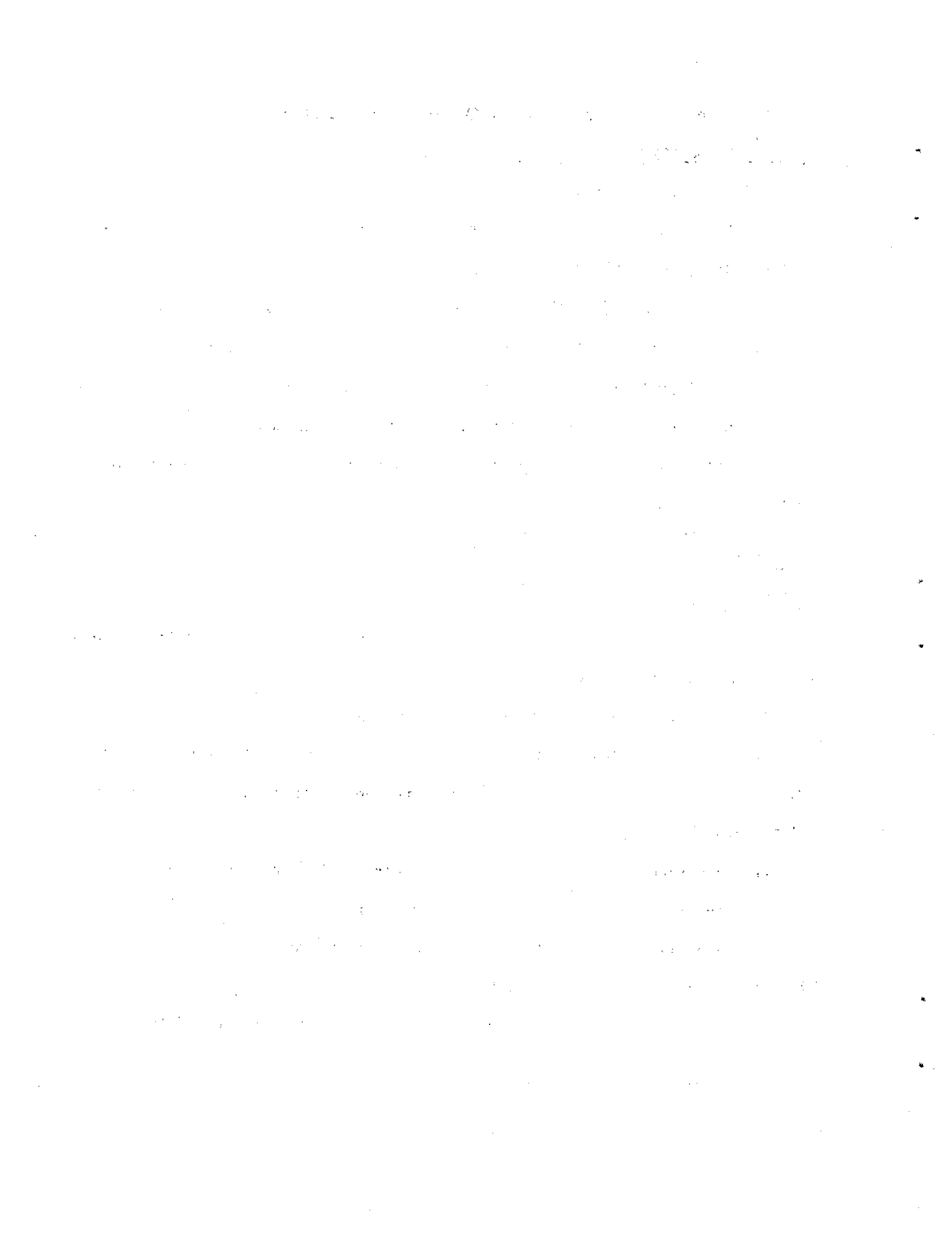
BEEF CATTLE

MAJOR PROBLEMS

1. Many ranchers do not keep sufficient herd records to determine performance of each individual cow.
2. Producers are not using progeny tested bulls.
3. Two thirds (2/3) of the range land is over-grazed all or part of the time. This reduces forage yields and requires heavy supplemental feeding which reduces profits.
4. Many ranchers do not consider the deer population when figuring stocking rates or making adjustments during drouth periods.
5. Excessive brush reduces carrying capacity of ranches.

LONG RANGE OBJECTIVES - BEEF CATTLE

1. Twenty (20) beef cattle producers should use progeny tested bulls and



three (3) registered breeds to collect gain data on their bulls.

2. Ten percent (10%) of the producers should keep performance records on each cow so they can make wise decisions in selection to improve calf crop percentage, weaning weights and quality.

3. Have ranchers all provide proper nutrition for cattle the year round (forage and supplemental feed) to maintain reproduction efficiency of cows and increase weaning weights.

4. Dry lot feed 50% of the calves after weaning to desirable grades and slaughter weights. Dry lot feeding of calves for 90-140 days after weaning to increase annual beef production.

5. Supply the local market with good quality beef that would be attractive to the consumer.

SHEEP AND GOATS

MAJOR PROBLEMS

1. Many producers do not select sheep and goats for high production and quality of wool and mohair.

2. Many producers do not sort and sack wool and mohair so that it will bring them the best price. Poorly sorted and dirty fleeces often cost the producers as much as five and ten cents per pound.

3. Control of internal parasites is frequently a major problem during years of above average rainfall.

4. Proper stocking rates of sheep and goats to maintain good forage production is also a major problem on some ranches.

5. Inadequate supplemental feeding during the winter and periods of drought

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the success of any business and for the protection of the interests of all parties involved. The document outlines the various methods and systems that can be used to ensure the accuracy and reliability of financial data.

It further explains that the use of standardized accounting practices and the adoption of modern technology can significantly improve the efficiency and effectiveness of record-keeping. The document also highlights the need for regular audits and reviews to identify any discrepancies or errors in the records and to ensure that the information is up-to-date and accurate.

The second part of the document provides a detailed overview of the various accounting methods and systems that are commonly used in business. It discusses the differences between different types of accounting, such as cost accounting, management accounting, and financial accounting, and explains how each method is used to provide different types of information to different stakeholders.

The document also discusses the importance of choosing the right accounting system for a business, taking into account factors such as the size of the business, the complexity of its operations, and the needs of its management. It provides a comprehensive guide to the various accounting systems available, including their strengths and weaknesses, and offers practical advice on how to select the most appropriate system for a given business.

often causes death losses.

LONG RANGE OBJECTIVES - SHEEP AND GOAT

1. Improve quality of sheep and goat flocks through strict selection of breeding stock and use of good rams and billies by 75% of the producers.
2. Improve sorting and sacking practices of wool and mohair so that it will sell for a higher price.
3. Improve nutrition by proper stocking rates and supplemental feeding of 80% of the ranches.
4. Disease and parasite control practices as needed by 90% of the sheep and goat producers.

AGRI-BUSINESS

MAJOR PROBLEMS

1. Many of the merchants have not had the opportunity to keep up with new management techniques and do not understand many of the farmers and ranchers problems.
2. A lack of some of the modern skills is costing both the merchant and the customer.
3. Poorly conducted businesses are a liability to the community.

LONG RANGE OBJECTIVES - AGRI-BUSINESS

1. To present educational programs to merchants in the field of agri-business in cooperation with the Chamber of Commerce.

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AREAS OF PROGRAM EMPHASIS, MAJOR PROBLEMS
AND LONG-RANGE OBJECTIVES
IN FAMILY LIVING

FAMILY HOUSING

MAJOR PROBLEMS

1. New and more expensive homes are being built, but often these homes do not make use of latest information on home planning.
2. Old homes are being remodeled and restored, but many times safety and convenience are not provided for adequately.
3. Retired persons need housing and home furnishings which are inexpensive but durable and have easy-care features.
4. Young families need homes which will meet the needs of an expanding family, but which require little time be spent on upkeep.
5. Working homemakers need houses and home furnishings which demand little time spent on care.
6. Low income families need help in improving their homes in order to make them more attractive and more livable.
7. The majority of the families have little knowledge of proper selection and care of appliances and home furnishings.
8. Most families need a better understanding of color and design to provide for beauty and livability within their incomes.
9. Families need greater skill in buying, building, and remodeling.
10. Many families fail to realize the rising, often hidden costs of home ownership (operation, maintenance, taxes, insurance)

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11. Young people are marrying at an early age with very little understanding of the cost of providing attractive livable family housing.

LONG RANGE OBJECTIVES

1. All families be attractively and comfortably housed at a price they can afford.

2. Families learn to select appliances and home furnishings which give them excellent service for the amount of money spent.

CONSUMER COMPETENCE

MAJOR PROBLEMS

1. Young people are entering the labor force and with salaries high and employment high, they have money to spend but very little training in money management.

2. Families need to develop the ability to evaluate consumer information.

3. Families need a better understanding of the market place.

4. Families need to make better use of time, energy and money for a happier family life.

5. With a median income of \$400 below the State median, local families need to get the most out of the money they have to spend.

6. Families need to learn to live within their income.

7. Credit is easy to obtain, but families need proper use of credit and the cost of credit.

8. Families need help in planning for financial security throughout life.

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9. Families need to achieve competence in determining best buys.

LONG RANGE OBJECTIVES

1. All persons become well informed and capable consumers skilled in the ability to manage and spend the family income wisely.
2. Families provide adequately for their security throughout life.
3. Families learn to understand our American free enterprise system so as to be a wiser consumer.
4. Families gain the technical knowledge pertinent to the selection of food, clothing, housing, furnishings and equipment.

FAMILY HEALTH

MAJOR PROBLEMS

1. In spite of plentiful food supplies and increasing consumer purchasing power, many Americans have inadequate diets.
2. People fail to understand the relationship of nutrition to physical and mental health.
3. Low educational level in the county indicates most homemakers have very little formal training in nutrition.
4. Most girls marry while still in their teens; therefore, poor eating patterns developed in the teens are carried over into their young marriages.
5. Poor nutrition in young women will not only affect themselves, but also their children.
6. Homemakers have little knowledge of meal planning.
7. Young homemakers need help on selection, care, and preparation of food.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is crucial for ensuring transparency and accountability in the organization's operations.

2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for a systematic approach to data collection and the importance of using reliable and valid measurement instruments.

3. The third part of the document discusses the ethical considerations that must be taken into account when conducting research. It stresses the importance of obtaining informed consent from participants and ensuring that their privacy and confidentiality are protected throughout the study.

4. The fourth part of the document describes the various types of research designs that can be used to investigate different research questions. It compares and contrasts experimental, quasi-experimental, and non-experimental designs, highlighting their strengths and limitations.

5. The fifth part of the document discusses the importance of data management and analysis. It emphasizes the need for a clear and organized system for storing and retrieving data, and the importance of using appropriate statistical methods to analyze the data and draw meaningful conclusions.

6. The sixth part of the document discusses the importance of reporting research findings. It emphasizes the need for a clear and concise report that accurately and honestly represents the results of the study, and the importance of including all relevant information to allow others to evaluate the study's findings.

7. The seventh part of the document discusses the importance of ongoing evaluation and improvement of the research process. It emphasizes the need for a continuous cycle of reflection and improvement, and the importance of seeking feedback from colleagues and participants to identify areas for improvement.

8. The eighth part of the document discusses the importance of maintaining a high level of integrity and ethical conduct throughout the research process. It emphasizes the need for honesty and transparency in all aspects of the research, and the importance of adhering to the highest standards of professional conduct.

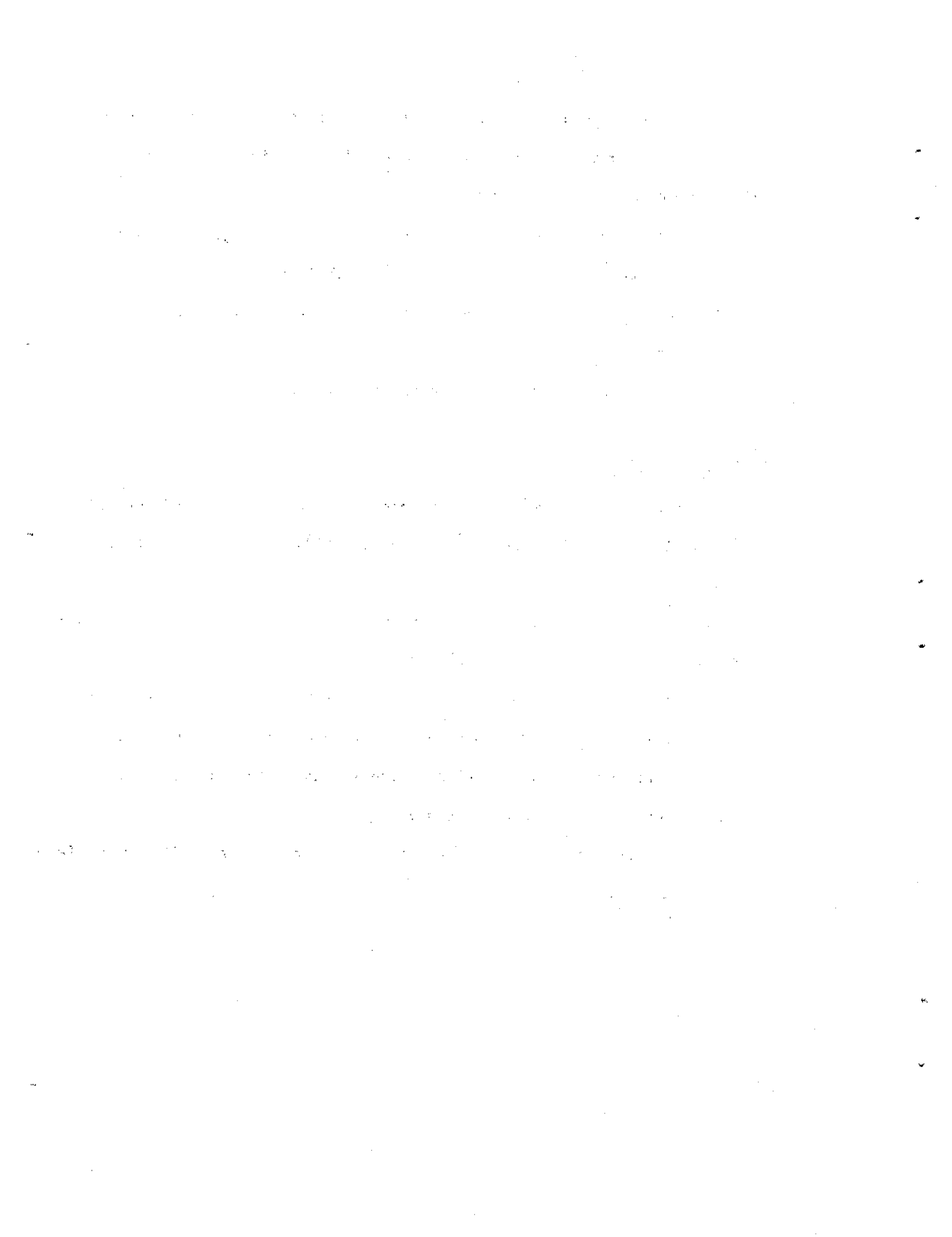
9. The ninth part of the document discusses the importance of sharing research findings with the broader community. It emphasizes the need for open access to research results, and the importance of communicating findings in a way that is accessible and understandable to a wide range of audiences.

10. The tenth part of the document discusses the importance of ongoing professional development and staying current in the field. It emphasizes the need for a commitment to lifelong learning, and the importance of participating in conferences, workshops, and other professional development activities to stay up-to-date on the latest research and best practices in the field.

8. A high percentage of low-income families have inadequate diets.
9. Older homemakers need to learn to adjust their diets to keep pace with changing amount of activity.
10. Doctors consider over-weight to be one of our major health problems.
11. Accidents are the major cause of death in age group 1 to 35.
12. New health hazards, such as air and water pollution, accompany modern living.
13. Few families have made preparation for a natural or man-made disaster.

LONG RANGE OBJECTIVES

1. Everyone recognize the importance of good nutrition and establish eating habits which will help maintain proper weight and good health throughout life.
2. Families learn to plan and arrange the house and equipment to conserve energy and to improve safety and convenience.
3. Families eliminate hazards about their home to reduce accidents.
4. Family members develop an appreciation of the individual's responsibility toward preventing and eliminating air and water pollution and preserving our nation's natural beauty.
6. Families prepare themselves to care for their own health and welfare in the event of disaster.



FAMILY STABILITY

MAJOR PROBLEMS

1. The responsibilities of the family are greater than ever before.
2. The current trend is toward early marriage with a large percentage of these marriages ending in divorce.
3. Many marriage partners are unable to accept the responsibilities of marriage and parenthood, adjust to each other, and manage their money.
4. One-third of today's babies are born to teen-age mothers.
5. Illegitimacy is increasing with 41% of the illegitimate births in 1960 involving teen-age girls.
6. Values are changing with the result that factors which in the past helped stabilize families are now causing family conflicts.
7. Many low-income families are headed by women.
8. The county populations mobility has increased resulting in the weakening of family ties.
9. The past 20 years has seen a tremendous change in the roles of family members.
10. As a community grows and as technology advances, the family is subject to increased pressures and tensions
11. People find it difficult to adjust to their tensions as revealed by the increase in the number of persons needing psychiatric help; the number seeking relief through drugs, LSD, alcohol; and suicide; and the very increasing number of juvenile delinquents.
12. The growth in social legislation has seen the transference of many family functions to the community.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is crucial for ensuring transparency and accountability in the organization's operations.

2. The second part outlines the various methods and tools used to collect and analyze data. This includes the use of surveys, interviews, and focus groups to gather qualitative information, as well as the application of statistical software for quantitative analysis.

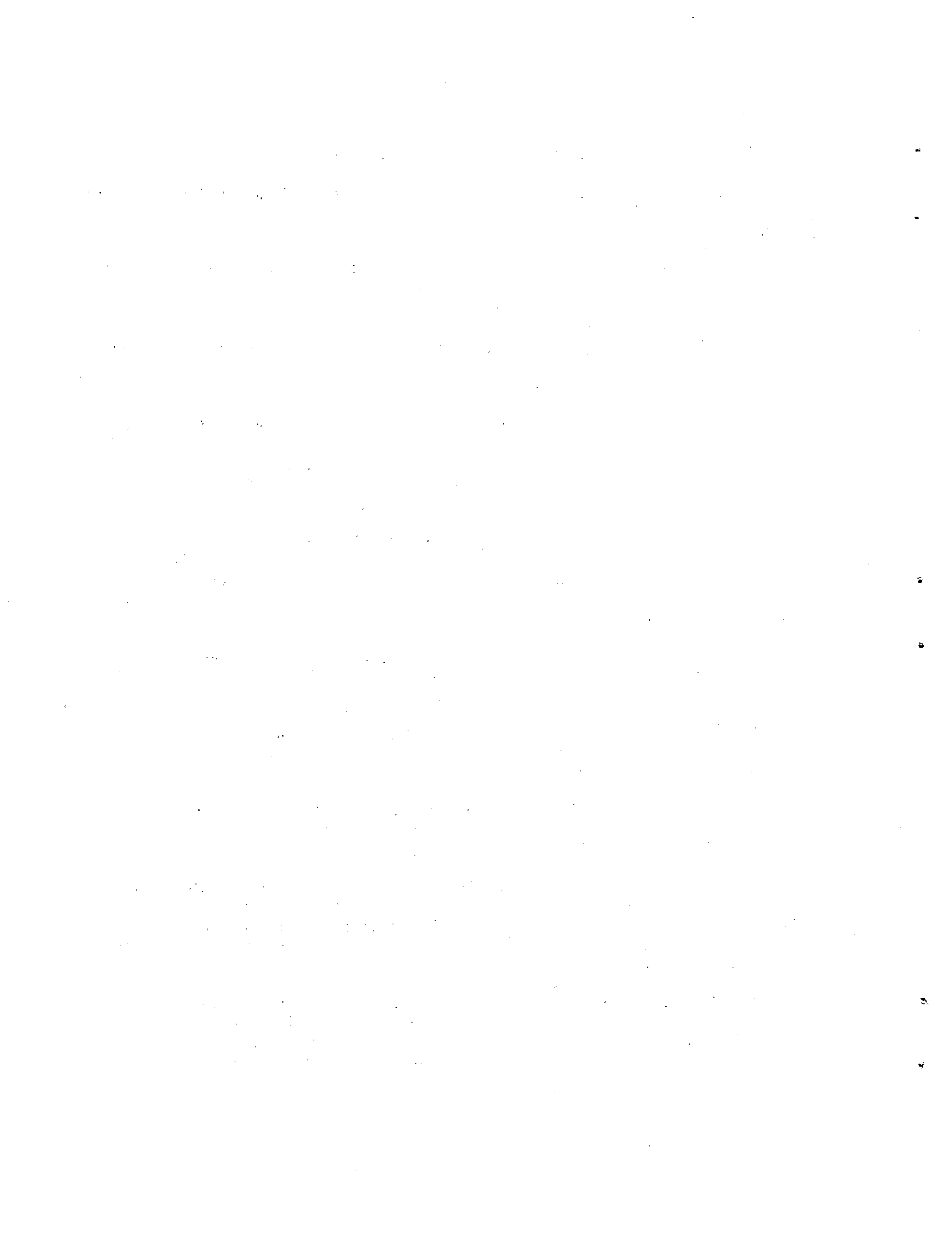
3. The third part details the process of identifying and measuring key performance indicators (KPIs). It explains how these indicators are used to track progress and evaluate the effectiveness of different strategies and initiatives.

4. The fourth part discusses the challenges and limitations of data analysis. It highlights the need for careful interpretation of results and the potential for bias or error in the data collection process.

5. The fifth part provides a summary of the findings and conclusions drawn from the analysis. It offers insights into the strengths and weaknesses of the organization and suggests areas for future improvement and research.

LONG RANGE OBJECTIVES

1. Parents of young children develop an understanding of the social, mental, emotional, and physical growth and guidance and discipline of children of all ages.
2. Parents develop an understanding of child-rearing practices necessary to bring about maximum development of children.
3. Adolescents develop an understanding of themselves and the ever-changing society in which they live.
4. Young people learn to assess themselves and their readiness for marriage in terms of maturity, finances, and childbearing responsibilities.
5. Young people learn the concepts and acquire the skills necessary to manage a home in such a way as to provide a healthy family environment.
6. Youth develop a value system which will help them meet the challenges of the future.
7. Parents accept responsibility for providing children and themselves opportunities for maintaining their mental well-being.
8. Family members learn to develop satisfying personal relations inside and outside the home.
9. Family members learn to cope with the tension and pressures of every day life.
10. Homemakers learn the sociological-psychological aspects of food, clothing, housing, and furnishings as they relate to personal development and mental health.
11. Families develop an understanding of the emotional adjustments necessary for the individual family members at various stages of life.



12. Older adults enter retirement prepared mentally, socially, and financially.

13. Senior citizens find leisure-time activities which will satisfy their creative need.

14. Family members understand and accept the changes in roles of family members.

COMMUNITY RESOURCE DEVELOPMENT

MAJOR PROBLEMS

1. Facilities are inadequate for city and county health and welfare agencies.

2. Only one child care facility is available in the rural areas of the county for women who work.

3. Library facilities are inadequate.

4. Landa Park, especially the swimming pool and facilities, need to be improved.

5. Facilities are not adequate for various types of meetings.

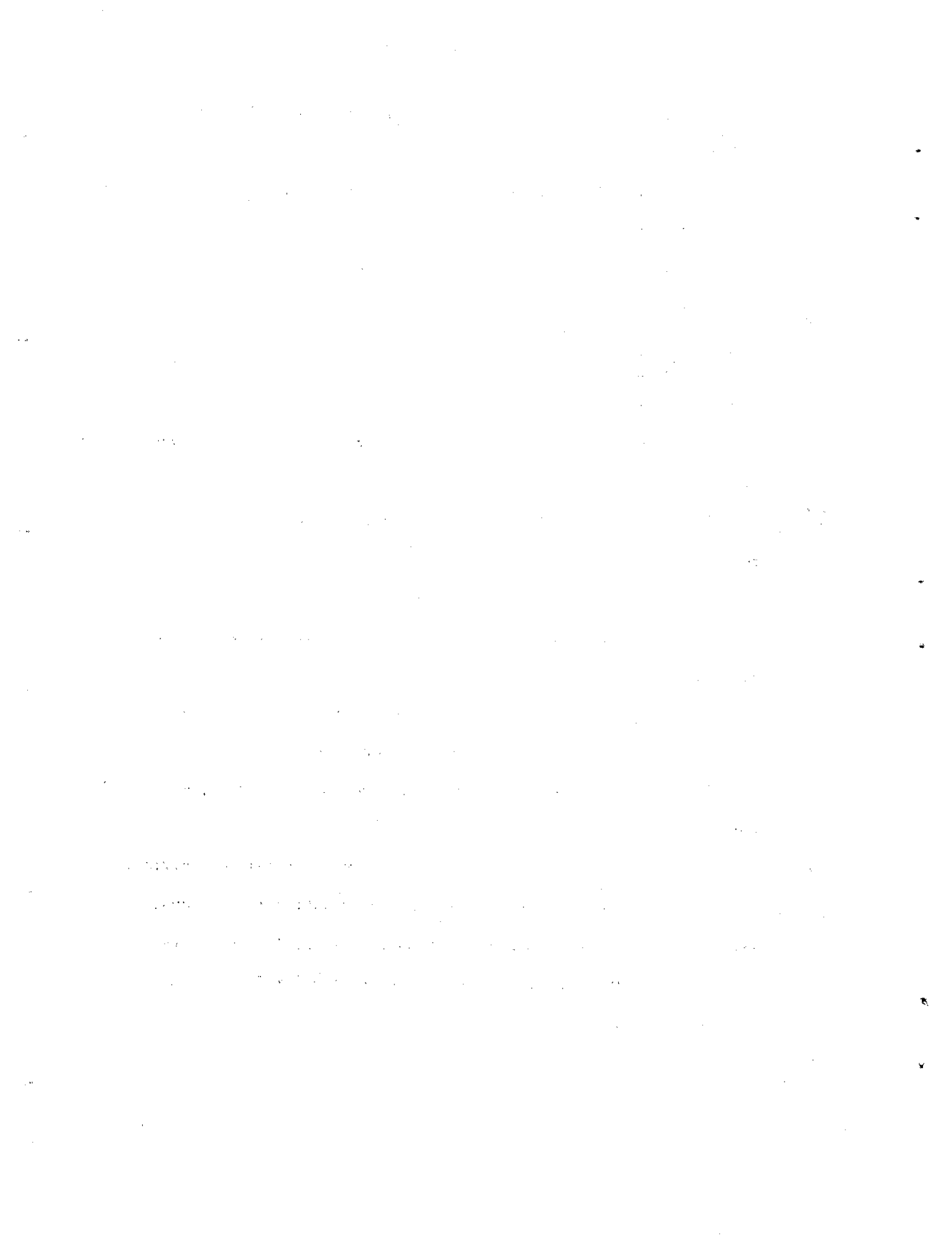
6. Youth are in need of a recreation center.

7. Senior citizens need facilities where they can enjoy each others company.

8. Community centers are needed in several rural communities.

9. The number of police and sheriff deputies is inadequate to provide the type of protection necessary in a growing community.

10. Many rural areas of the county are too far from existing fire fighting equipment.



11. Roads both in and out of the city are in need of repair.
12. Rural area is in need of uniform signs giving the name of roads and streets.
13. Maps are not available showing all the rural sub-divisions.

LONG RANGE OBJECTIVES.

1. A city county health unit be formed and adequate facilities be provided to house its services.
2. Child care facilities (day-care centers, nursery schools or kindergartens) be provided to serve the Spring Branch, and Canyon City areas.
3. Library facilities adequate for not only the present population but to allow for future growth of the community.
4. Mobile library to provide library service to the rural area of the County.
5. Landa Park and other park facilities improved, attractively maintained and expanded.
6. A civic center complex be built which will provide not only for meeting places for civic groups and conventions but also house a recreation center for young people and a center for senior citizens.
7. Community centers be built in the Spring Branch, Smithson's Valley area and the Canyon City area.
8. Police and sheriff departments with enough well-trained personnel to give adequate police protection to all citizens of the County.
9. All police and sheriff department cars clearly marked so that all citizens will be able to recognize their official nature.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that this is crucial for ensuring transparency and accountability in the organization's operations.

2. The second part of the document outlines the various methods and tools used to collect and analyze data. It highlights the need for consistent and reliable data collection processes to support effective decision-making.

3. The third part of the document focuses on the role of technology in data management and analysis. It discusses how modern software solutions can streamline data collection, storage, and reporting, thereby improving efficiency and accuracy.

4. The fourth part of the document addresses the challenges associated with data management, such as data quality, security, and privacy. It provides strategies to mitigate these risks and ensure that data is used responsibly and ethically.

5. The fifth part of the document concludes by summarizing the key findings and recommendations. It stresses the importance of ongoing monitoring and evaluation to ensure that data management practices remain effective and aligned with the organization's goals.

6. The sixth part of the document provides a detailed overview of the data collection process, including the identification of data sources, the design of data collection instruments, and the implementation of data collection procedures.

7. The seventh part of the document discusses the various methods used for data analysis, such as descriptive statistics, inferential statistics, and qualitative analysis. It explains how these methods are used to interpret the data and draw meaningful conclusions.

8. The eighth part of the document focuses on the presentation of data, including the use of tables, charts, and graphs. It provides guidelines for creating clear and concise reports that effectively communicate the results of the data analysis.

9. The ninth part of the document discusses the importance of data security and privacy. It outlines the measures that should be taken to protect sensitive data from unauthorized access and ensure compliance with relevant regulations and standards.

10. The final part of the document provides a summary of the key points discussed throughout the document. It reiterates the importance of data management and analysis in supporting organizational success and provides a final set of recommendations for future practice.

10. Fire stations be built and adequate equipment be provided to insure fire protection to all citizens of the County.

11. Excellent roads adequate to serve the large number of tourists as well as local citizens be built.

12. Attractive signs erected to give names of all streets and roads in the County.

13. Maps for distribution be printed showing all streets and roads in the County.

PRIORITIES AND PLANS FOR PROGRAM EXECUTION

The Comal County Program Building Committee has selected the following areas to receive priority in program development and execution. The Program Building Committee and its subcommittees will cooperate with and enlist the aid of all governmental agencies (Federal, State, County and City) civic organizations, fraternal organizations, societies, clubs and all other interested organizations and individuals.

SOIL AND WATER CONSERVATION

The priority phases of the program is to get all landowners to sign a work-plan agreement with the local Soil Conservation District Board of Supervisors.

The SCS and the Soil Conservation Board have the major responsibility for soil and water conservation; however, other agencies and the local people must support and assist them if their programs are to be successful. The landowners must cooperate and be well informed of the benefits of conservation to them and

1. The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud.

2. The second part of the document outlines the specific requirements for record-keeping, including the need to maintain original documents and to keep copies of all transactions. It also discusses the importance of ensuring that records are accessible and up-to-date.

3. The third part of the document discusses the role of internal controls in ensuring the accuracy of records. It emphasizes that internal controls should be designed to prevent errors and to detect any irregularities that may occur.

4. The fourth part of the document discusses the importance of training and education in ensuring the accuracy of records. It emphasizes that all personnel involved in record-keeping should receive appropriate training and education to ensure that they are able to perform their duties accurately and efficiently.

5. The fifth part of the document discusses the importance of regular audits in ensuring the accuracy of records. It emphasizes that audits should be conducted regularly and should be designed to test the effectiveness of internal controls and to identify any areas where improvements can be made.

6. The sixth part of the document discusses the importance of maintaining a clear and concise record-keeping system. It emphasizes that records should be organized in a way that makes it easy to find and retrieve information, and that they should be kept in a secure and accessible location.

7. The seventh part of the document discusses the importance of maintaining a clear and concise record-keeping system. It emphasizes that records should be organized in a way that makes it easy to find and retrieve information, and that they should be kept in a secure and accessible location.

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their community. Financing of phases of the watershed programs is done with county funds. The far-sighted Commissioner's Court levied a tax to finance these projects several years ago and funds are available to meet the county's financial obligation. Committee action to stimulate support for Public Law 566 funds has been headed by the Chamber of Commerce Flood Control Committee, supported by the Commissioners' Court and other civic organizations. The Extension Service has educational responsibilities of teaching and informing the landowners and the general public of the importance and benefits of conservation. The ASCS through the ACP program assists landowners on a cost-share basis of financing conservation practices approved by the ASCS county committee. The Soil Conservation Service develops the Conservation Farm and Ranch plans and the engineering and plan of the watershed flood control structures.

A local 4-H soil and water conservation program sponsored by the SCS district in cooperation with the local Extension Agent is another program designed to stimulate interest in the conservation of our natural resources.

CROP PRODUCTION

Increasing crop production through improved soil management practices and the use of fertilizer is another priority program. All agencies, fertilizer, seed and implement dealers have some responsibility and interest in carrying out recommended fertilization programs, soil residue management, crop rotation and the planting of recommended varieties.

BEEF PRODUCTION

The most important consideration in improving beef production in the county

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This not only helps in tracking expenses but also ensures compliance with tax regulations. The document further outlines the process of reconciling bank statements with the company's ledger to identify any discrepancies. It suggests that regular reconciliations can help in detecting errors or fraud early on. The second part of the document focuses on budgeting and financial forecasting. It provides a detailed breakdown of the company's current budget and compares it with the actual performance over the past year. This analysis helps in identifying areas where the company is over-spending or under-spending. The document also includes a section on risk management, discussing various financial risks and the strategies to mitigate them. It highlights the importance of having a contingency plan in place to handle unexpected financial challenges. The final part of the document concludes with a summary of the key findings and recommendations. It stresses the need for continuous monitoring and reporting to ensure the company's financial health and long-term success.

is to have cattlemen keep accurate herd records, select replacement heifers and bulls from progeny tested cows based on weaning weights, and to have classes on animal nutrition.

WOOL AND MOHAIR

The Sheep and Goat Committee suggested that sheep and goat selection breeding demonstrations be continued to show the importance of upgrading flocks through a selective breeding program.

FAMILY LIVING

The Family Living Committee will work with all agencies and organizations which have a means of reaching the family unit in order that the families of Comal County may learn to use their resources intelligently to provide for the family's basic needs. Although all areas of concern are important, priority in program development will be given in the following order based on the Family Living Committee's analysis of the County situation:

1. Family Housing
2. Family Stability
3. Consumer Competence
4. Family Health
5. Community Resources

All families of the County will receive benefit from the expanded educational programs in these fields; however, the programs will be directed to:

1. Young marrieds
2. Families with young children

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in financial reporting and auditing. The text notes that without reliable records, it becomes difficult to track income, expenses, and assets, which can lead to errors and potential legal consequences.

2. The second part of the document addresses the challenges associated with data collection and analysis. It highlights that while digital tools have made data gathering easier, the volume and complexity of the data have also increased. Organizations must invest in robust data management systems and skilled personnel to effectively process and interpret the information. The text also mentions the importance of data security and privacy in this context.

3. The third part of the document focuses on the role of technology in modern business operations. It discusses how automation and artificial intelligence are transforming various industries, from manufacturing to service sectors. The text suggests that while technology offers significant efficiency gains, it also requires a strategic approach to integration and workforce training. The goal is to leverage technology to enhance productivity and innovation while addressing the associated risks.

4. The fourth part of the document explores the impact of globalization on local markets and economies. It notes that international trade and investment have become increasingly interconnected, creating both opportunities and challenges for local businesses. The text discusses how global supply chains and market fluctuations can affect local operations and suggests that businesses should adopt a more flexible and resilient strategy to navigate these complexities.

5. The fifth part of the document discusses the importance of sustainability and corporate social responsibility (CSR) in the current business environment. It argues that stakeholders are increasingly concerned with the environmental and social impacts of a company's operations. The text suggests that integrating sustainability into the core business strategy can lead to long-term success and a positive reputation. It also mentions the role of government regulations and industry standards in driving these changes.

6. The sixth part of the document addresses the issue of talent acquisition and retention in a competitive market. It notes that organizations are facing a shortage of skilled professionals, particularly in technology and specialized fields. The text suggests that companies should focus on creating a positive work environment, offering competitive compensation, and providing opportunities for professional growth and development to attract and retain top talent.

7. The seventh part of the document discusses the impact of regulatory changes on business operations. It notes that governments are implementing various regulations to address issues such as data privacy, environmental protection, and consumer rights. The text suggests that businesses should stay updated on these changes and ensure compliance to avoid legal penalties and maintain trust with their customers and partners.

8. The eighth part of the document explores the role of innovation in driving business growth. It suggests that companies should foster a culture of innovation and encourage employees to think creatively and develop new products and services. The text also mentions the importance of strategic partnerships and collaborations in accelerating the innovation process and reaching new markets.

9. The ninth part of the document discusses the importance of risk management in business. It notes that various risks, such as market volatility, operational disruptions, and cybersecurity threats, can significantly impact a company's performance. The text suggests that businesses should implement a comprehensive risk management framework to identify, assess, and mitigate these risks, ensuring the organization's long-term stability and success.

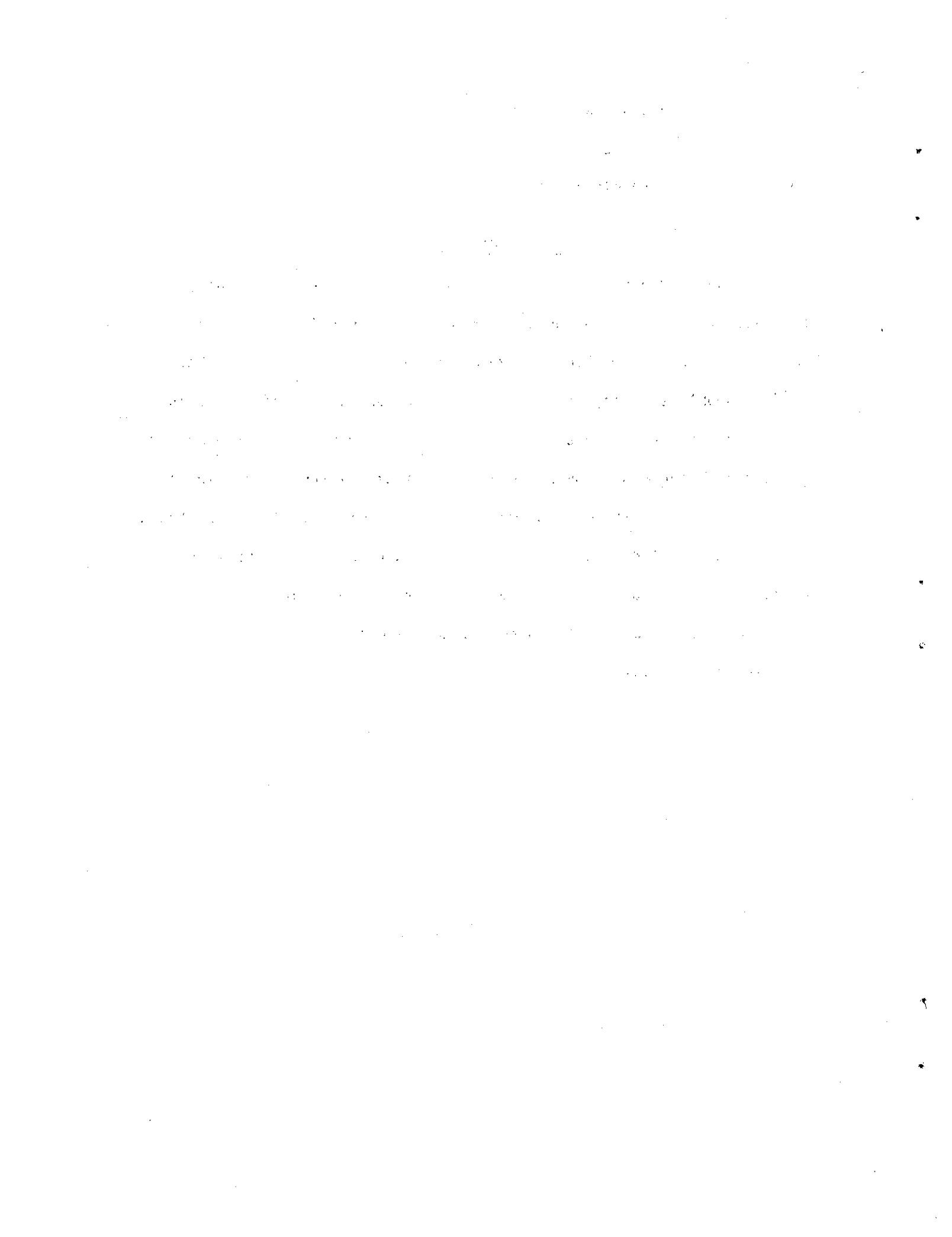
10. The final part of the document provides a summary of the key points discussed and offers some concluding thoughts. It emphasizes that the business landscape is constantly evolving, and organizations must remain agile and proactive in their approach. The text concludes by stating that a combination of strategic planning, technological adoption, and a focus on sustainability and innovation is essential for achieving long-term success in a competitive market.

3. Youth and adolescents
4. Disadvantaged
5. Senior citizens

PLANS FOR EVALUATION

The County Program Building Committee will meet twice annually to evaluate and revise the program as needed. Prior to each meeting the chairman of each sub-committee will be asked to give a written report on what has been accomplished, problems if any encountered, changes as needed and an outline of future plans. The committee chairman will give two weeks notice of the meeting so they can meet with their sub-committee and others associated in carrying out their assigned responsibility. These written reports will be filed with the county chairman and studied by the executive committee who in turn will keep the county program up to date based on the committees recommendations.

An annual summary of the accomplishments will be prepared by the county chairman and executive committee.



APPENDIX

Some of the agencies and organizations contributing to the development of the county program and who will be involved in executing various phases of the program are listed below.

AGRICULTURAL STABILIZATION CONSERVATION SERVICE

The ASCS is a United States Department of Agriculture agency in charge of administering the programs of price support, acreage allotments, incentive payments on wool, and cost-share conservation practices. On a local basis the program is administered by the county committee which is elected by the landowners.

The office manager of the ASCS in each county is a member of the USDA Technical Action Panel and chairman of the County USDA Civil Defense Board. In case of a nuclear attack or other types of disaster the USDA would work with other local defense organizations. They have definite responsibilities relating to food production and distribution.

CHAMBER OF COMMERCE

There is only one Chamber of Commerce in the county. It bears the title of Comal County Chamber of Commerce and City Board of Development, and serves the interests of the entire county. It is financed by receiving one mill of the city tax plus membership dues.

Membership is open to any individual, business or firm in Comal County. In 1967 there were 420 paid members of the Chamber. The duties of the Chamber of

Commerce as stated by the manager is "To make Comal County a better place to live and a place in which to make a better living".

The 15 member Board of City Development is appointed by the Mayor. The Chamber of Commerce Board of Directors is composed of 14 members, who are elected from the Canyon City area. These two Boards act as one unit and officers and committees are elected and appointed from the combined membership of the Boards. At present there are 27 committees working on the various phases of the Chamber's work.

The Chamber of Commerce hires a full time manager and secretary. The Directors and committee members serve without compensation.

The Chamber of Commerce and City Board of Development is very active in all phases of city and county development and support agricultural and rural programs through their various committees such as Agri-business, flood control, health and sanitation, extended area telephone service, labor surveys, industrial development, tourism and many others.

FARMERS HOME ADMINISTRATION

The Farmers Home Administration is a USDA agency that makes loans to those unable to borrow from private sources of credit on reasonable terms. Their loan service includes farm operating loans, soil and water conservation loans, farm ownership loans, loans for recreational developments, livestock and machinery loans and home loans in the rural areas. Special low interest rate loans are made of farmers and ranchers living in areas designated by the Secretary of Agriculture as a disaster area due to flooding, drought or other causes. Loans

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for the integrity of the financial system and for the ability to detect and prevent fraud.

It is noted that the current system has several weaknesses, particularly in the area of data security and access control. These weaknesses have led to several incidents of data loss and unauthorized access, which have caused significant damage to the organization's reputation and financial standing.

The proposed solution involves the implementation of a new, state-of-the-art information system. This system will provide enhanced security, improved data accuracy, and more efficient processing of transactions. It will also allow for better integration with other systems used by the organization.

The implementation of this system will require a significant investment of resources, both in terms of money and personnel. However, the long-term benefits of the new system, including increased productivity and reduced risk, far outweigh the initial costs. A detailed budget and timeline for the project are provided in the attached documents.

It is recommended that the organization proceed with the implementation of the new system as soon as possible. This will ensure that the organization is able to take full advantage of the new technology and to maintain its competitive edge in the market.

The success of the implementation will depend on the cooperation and support of all employees. It is essential that everyone involved in the project understands the importance of their role and is committed to the successful completion of the project.

Regular communication and reporting will be required throughout the implementation process. This will ensure that any issues are identified and resolved promptly, and that the project remains on track.

The organization's management is confident that the implementation of the new system will result in a more secure, efficient, and productive organization. We look forward to the successful completion of the project and to the many benefits that it will bring to the organization.

Very truly yours,
[Signature]

can also be made to organizations for public water systems, financing of small dams on watersheds and the financing of community recreational facilities in communities of less than 5,000 population.

Comal County is served from the office located in San Antonio. The supervisor usually spends one day each month in Comal County. A local committee of three farmers or landowners must approve all loans made in a county. This committee is appointed by the Supervisor serving the county.

The county FHA Supervisor is chairman of the county USDA Technical Action Panel and a member of the county USDA Civil Defense Board. In case of a disaster the FHA would assist in the re-financing of farm and ranch operations.

SOIL CONSERVATION DISTRICTS

Soil Conservation Districts are a legal sub-division authorized by State law. The Texas law does not provide districts the right to levy taxes nor the power of eminent domain; however, they are charged with the responsibility of executing soil and water conservation planning on all privately owned land in their district as well as planning and development of flood control structures in the small water sheds.

The Comal-Hays-Guadalupe Soil and Water Conservation District was formed in 1941. The area includes all of Comal and Guadalupe Counties and a part of Hays County. Districts are formed by a two thirds majority of the landowners voting. The district is divided into sub-divisions and one supervisor is elected by the landowners from each sub-division. The five member board then elects a chairman and secretary-treasurer from the membership.

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that every entry should be supported by a valid receipt or invoice. This ensures transparency and allows for easy verification of the data.

Furthermore, it is noted that the records should be kept for a minimum of seven years. This is a legal requirement in many jurisdictions and helps in the event of an audit or a dispute. The document also mentions that the records should be stored in a secure and accessible location, such as a cloud-based system or a dedicated server.

In addition, the document highlights the need for regular backups of the data. This is crucial to prevent data loss in the event of a hardware failure or a cyber attack. The recommended frequency for backups is at least once a week, with more frequent backups for critical data.

Finally, the document stresses the importance of access control. Only authorized personnel should have access to the financial records. This helps to prevent unauthorized changes or deletions, which could lead to significant errors or fraud.

The second part of the document provides a detailed overview of the accounting process. It starts with the identification of all business transactions, which is the first step in the accounting cycle. This involves recording every sale, purchase, and payment made by the business.

The next step is the classification of these transactions into different accounts. This is done using the double-entry system, where every transaction is recorded in two accounts: a debit account and a credit account. This ensures that the accounting equation remains balanced at all times.

Following classification, the transactions are posted to the general ledger. This is a collection of all the accounts used by the business, and it provides a comprehensive view of the company's financial activities. The ledger is then used to prepare the trial balance, which checks for any errors in the recording process.

The trial balance is then used to prepare the financial statements, including the income statement, balance sheet, and cash flow statement. These statements provide a clear picture of the company's financial performance and position. The income statement shows the company's revenues and expenses, while the balance sheet shows its assets and liabilities.

Finally, the document discusses the importance of reconciling the accounts. This involves comparing the company's records with the bank statements and other external sources to ensure that they match. Any discrepancies should be investigated and corrected immediately to maintain the accuracy of the financial records.

Landowners make application for assistance in soil and water conservation planning to the board. Each application for planning must be approved by a vote of the board members. The planning and technical assistance to the cooperators is given by Soil Conservation Service technicians assigned to district.

SOIL CONSERVATION SERVICE

The Soil Conservation Service is a USDA agency created to assist Soil and Water Conservation Districts in developing farm and ranch conservation plans, engineering and supervision of small watershed projects, conducting some research in soil and water conservation and range management and provide engineering assistance and other technical information on land use and management problems to all landowners cooperating with the district.

A Soil Conservation Service Work Unit is located in New Braunfels to serve the cooperators living in Comal County. All of the engineering work on cost-share conservation practices approved by ASCS committees is the responsibility of the Soil Conservation Service.

The SCS has one member of their organization on the County Technical Action Panel and the County USDA Civil Defense Board. In case of a nuclear attack, SCS technicians would be responsible for monitoring the area for danger of fall-out, contamination of land, food and feed products on the farms and ranches. They have monitoring equipment in each office and personnel trained to use it.

COMMUNITY COUNCIL OF COMAL AND BLANCO COUNTIES

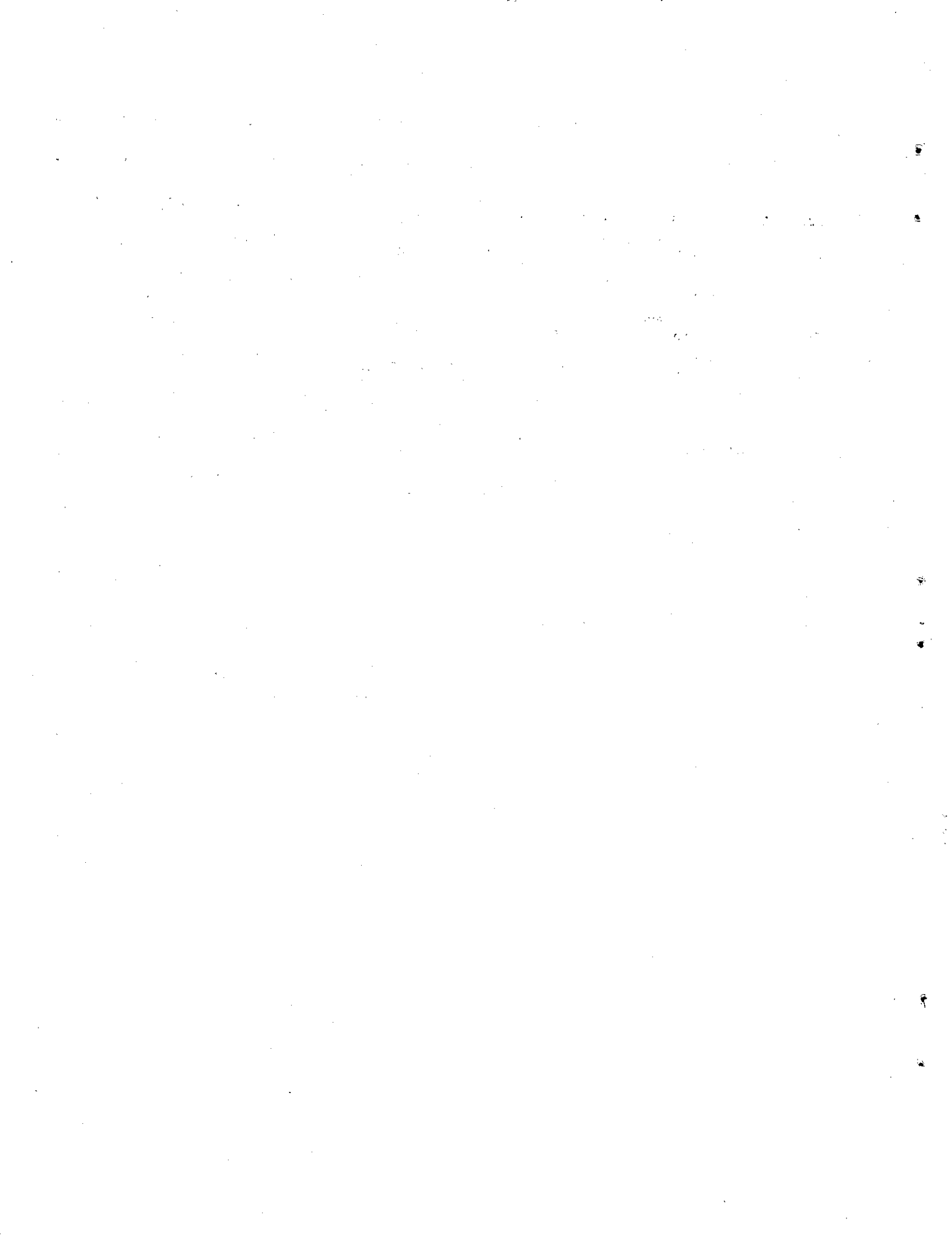
The policy and purpose of this organization is to support and implement programs which will endeavor to eliminate poverty through educational and training

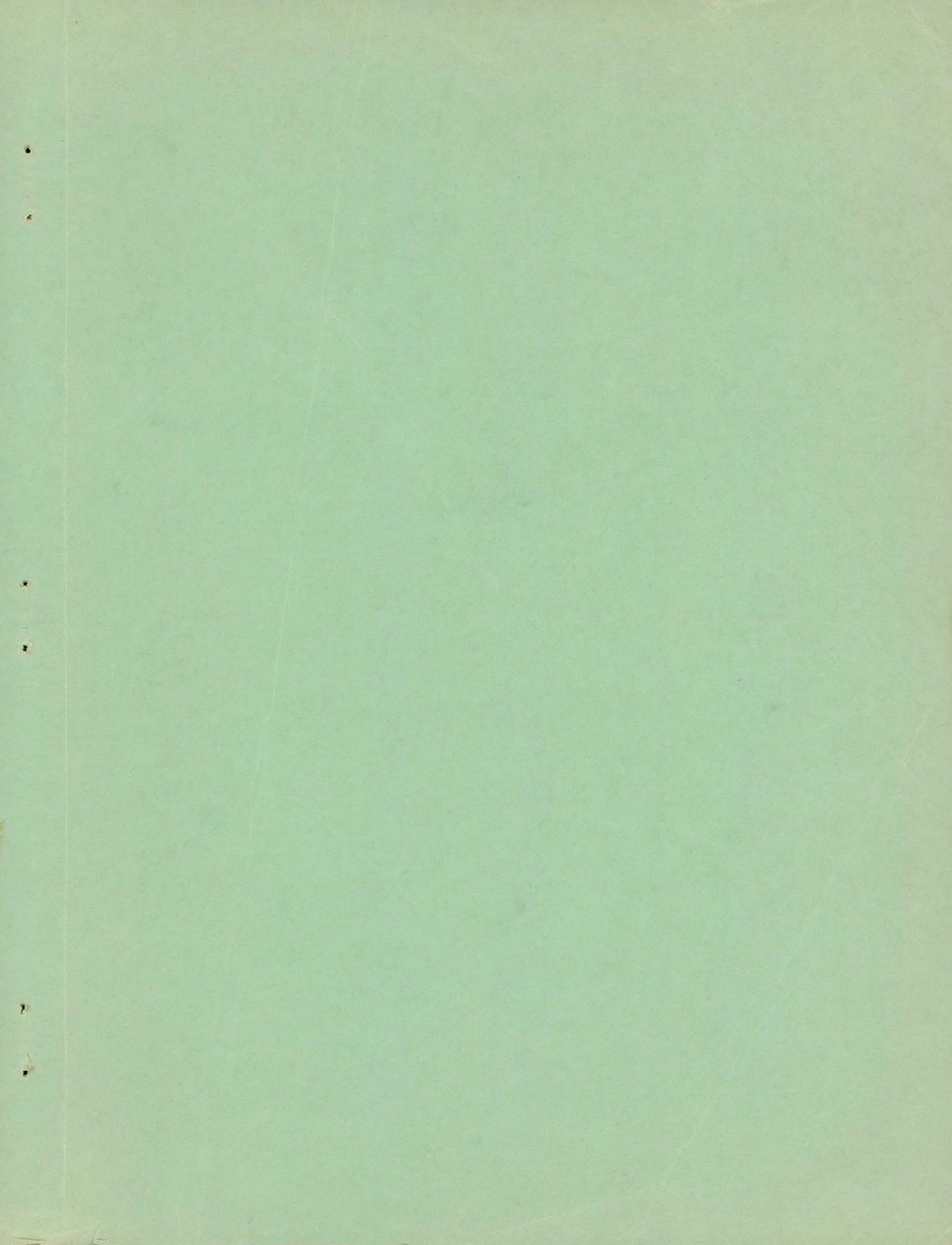
projects and by other means determined suitable by members of the council. This organization will mobilize community leadership and resources for the purpose of the development of the retarded aspects of the community and its society. Funds for the operation of the council will be from local and Federal grants from the Office of Economic Opportunity. The amount of local contribution in the form of facilities, interest of the community, and the volunteer services of individuals and organizations will determine the amount of Federal contributions.

The Community Council is a non-profit corporation, chartered under Texas law, governed by a Board of Directors with representation from the various economic, social, ethnic and educational levels of the communities.

OTHER AGENCIES AND ORGANIZATIONS

The Program Building Committee invites other agencies and organizations who work in these areas to consider the problem areas and objectives described in this handbook when they develop their programs.





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