

The 1st Loosely United Cash Box a banking alternative

Banks don't have much going for them to distinguish one from another.

They all have the same interest rates, the same style of accounts, the same size safety deposit boxes, and the same teller windows with little pens on leashes. Banks are just as competitive as other businesses so when one comes up with a clever idea to attract depositors, such as the drive-in teller or the 24-hour deposit box, all the big banks soon boast the same.

As the dollar becomes more scarce, the competition becomes keener to see which bank can attract the floating greenbacks. Buildings are redecorated to be more inviting and comfortable. Gifts, ranging from green stamps to china, are offered to anyone who can afford to deposit large sums. Free money is flaunted as a come-on to other depositors. The piggy bank stuffers of today are tomorrow's clientele, and so, children too are attracted by little gratuities. Anything to foster friendly relationships between banker and depositor.

Gone are stiff-necked bankers and rigid formalities that used to surround the banking profession around the



Margaret Schmale's

Bits
and pieces

turn of the century. The feeling that a person was on hallowed ground once inside the bank's front door no longer exists. The fear of banks going broke is almost erased from people's minds who lived through the Great Depression. The extra dollar that people had to entrust in the banking system is also gone. The standard form of banking should have an alter-

nate for people in today's financial bind. It should be something simple, requiring little, if any, backing. Yet it should be flexible enough to suit people's needs. It should have a place to deposit and withdraw money and a place to lock up valuables, but no paper work, checks, pink slips, loans, nor statements of any sort. It could be called, The 1st Loosely United Cash Box.

The Losers, as the depositors would be called, would not have to worry about the federal government taxing their money because the closest government agency the bank would be involved with would be the post office. There would be no actual building to maintain, the bank would operate near the closest mail drop box. Banking would be handled by either walk-in methods or drive-in, but not by mail as the closeness of the post office might suggest.

The large blue drop box would be the communal safety deposit box. Once valuable articles were placed in the box there would be no more worries for the owner. He would have no need for keys, waiting in line for assistance and no rental fee. A withdrawal would have to coincide with mail pickups.

One friendly teller with a big smile and a bigger gun would be all the personnel needed. The night shift offering 24-hour service would also carry a flashlight. There is always a utility pole near a drop mail box and this would be the central point of the bank.

The Losers would simply walk or drive up to this pole and impale their deposit on a large nail protruding from the pole. A small note saying, "This is my money" and the signature would, of course, accompany the money.

A withdrawal would be just the reverse and it would be up to the individual to keep track of how much he had at any one time in the bank. The money intended for savings would be snugly stuffed into a large wool sock personalized in embroidery with the depositors name and nailed to the back of the pole. The person would have the option of using his own mattress at home.

Children would like the convenience of being able to ride their bikes past the deposit window.

Once the idea caught on, the 1st Loosely United Cash Box could be a huge success financially and a great place to hang around and meet people.

THRIFTWAY...PART OF THE COMMUNITY!



APPLES

LARGE, EXTRA FANCY RED DELICIOUS, GOLDEN DELICIOUS OR NEWTONS

4 99¢ LBS.

LARGE, "ZIPPER-SKINNED"
ALGERIAN TANGERINES

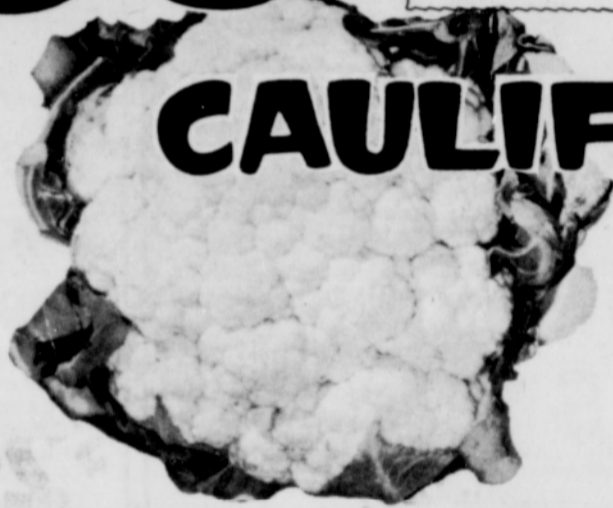
3 99¢ LBS.

LONG, GREEN
SLICING CUCUMBERS

5 99¢ FOR

TENDER, CALIFORNIA
ZUCCHINI SQUASH

39¢ LB.



CAULIFLOWER

FIRM, FANCY HEADS

49¢ LB.

BROCCOLI

FRESH, BUNCH

TIGHT-BUDDED

49¢ LB.

SNOW-WHITE

FIRM, FANCY HEADS

DEL MONTE
APRICOT NECTAR

99¢

CHOCOLATE-FLAVOR
NESTLE'S "QUIK"

\$2 99

FLICK-ETTE
BAKING BITS

\$1 29

KELLOGG'S
RAISIN BRAN

\$1 55

WESTERN SHORES, TALL
KITCHEN BAGS

99¢



MINUTE MAID
FROZEN ORANGE JUICE

68¢

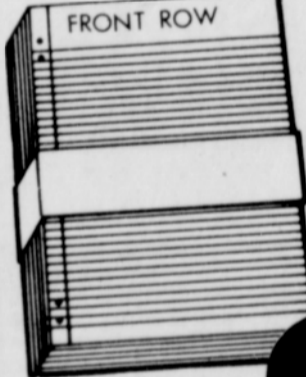
EACH ADDITIONAL AT 79¢ CASE OF 24: \$17.59



NABISCO
PREMIUM SALTINE CRACKERS

59¢

ADDITIONAL AT 69¢



FRONT ROW
FILLER PAPER

88¢

ADDITIONAL AT 119¢

FROZEN FOODS DEPT



ENCORE
FRENCH FRIES

99¢

GREEN GIANT BUTTER SAUCE

VEGETABLES

78¢

RED
HAWAIIAN PUNCH

89¢

RONZONI
MEAT RAVIOLI WITH SAUCE

99¢

JENO'S
PIZZA SNACK TRAY

\$1 59

BEEF STEW



DINTY MOORE

24 OZ. TIN

\$1 69



CHIFFON

60 COUNT

83¢



KOTEX

30 COUNT

\$2 79



FRISKIES ASSORTED

14 to 15 OZ TINS

3 99¢

HEALTH & BEAUTY AIDS



"GOOD NEWS" DISPOSABLE RAZORS

89¢

EXCEDRIN

PAIN CAPSULES

\$1 99

PEPSODENT
TOOTH PASTE

6 1/2 OZ.

98¢

NORMAL OR OILY
BODY ON TAP SHAMPOO

7 OZ.

\$1 87

4-WAY
NASAL SPRAY

1/2 OZ.

\$1 57

MASSENGILL
DISPOSABLE DOUCHE

TWIN PACK

\$1 69

THRIFTWAY

WILLIAMS THRIFTWAY, 17450 MEINIG AVE., SANDY, 668-4240

HOODLAND, WELCHES RD., WEMME, 622-3244

Prices effective Wed., Jan 7 thru Tues Jan 13

HILLS BROS. COFFEE

\$6 99

HILLS BROS. "HIGH YIELD" COFFEE

\$6 89

HILLS BROS. INSTANT COFFEE

\$4 49

SNOWY BLEACH

\$2 56

MILK MATE SYRUP

\$1 37

PURINA BUTCHER BLEND* DOG FOOD

\$11 88

GENTLE TOUCH SOAP

2 89¢

MHCC to continue late registration

Mt Hood Community College will continue late registration for winter classes through Jan. 19. Students must register in person at the college's Gresham campus, 26000 S.E. Stark. Hours are 8 a.m. to 8 p.m. Monday through Thursday and 8 a.m. to 3:30 p.m. on Friday.

There is no additional charge for late registration, according to Marilyn Kennedy, MHCC registrar. Tuition for district residents is \$16.50 per credit for part-time students and \$150 per term for full-time students. Day and evening classes are offered at the Gresham campus and at the MHCC Maywood Park Center, 10100 N.E. Prescott St.

College evening classes also are offered at high schools in the MHCC district, including Sandy, Centennial, David Douglas, Parkrose, Gresham, Sam Barlow, Reynolds, Columbia, and Cascade Locks. For details, call 667-6422 and ask for registration information.

Draft due for volcano area

Planning for the Mount St. Helens volcano area of the Gifford Pinchot National Forest is progressing well, and the U.S. Forest Service will issue a draft environmental statement for public review early next month.

The public will have a wide range of alternatives to look at in the statement being developed by the Mount St. Helens planning team and by the recovery personnel who have been studying the area. A final environmental statement in June will display public comment and recommend the course of management.

Considerations for the area will include setting aside a large portion for geologic and educational purposes, timber salvage in the face of unpredictability of the active volcano, and other actions that must mesh in any final plan.

IRS changes deposit rules

Employers who are required to deposit withheld income taxes and Social Security taxes for their employees may need to change their deposit schedule.

Under the old requirements, an employer with \$2,000 or more of tax liability within a seven or eight day period had to deposit the taxes within three banking days.

The new requirements raise the accumulation to \$3,000, but lowers the holding period to three or four days. This means there could possibly be eight deposits required within a month's time instead of four.

Corresponding changes raise monthly deposit requirements from an accumulated tax liability of \$200 per month to \$500 per month. Employers falling into this category have 15 days after the end of the succeeding month if it is for the last month of the quarter.

Details on the employer's responsibility for withholding, reporting, and paying over federal taxes can be found in the free IRS Publication 15.