

Farm Family Net Income Continues Downward Trend

Oregon farm wives will have even fewer dollars to juggle in their purses during 1950.

Buying power of the farm family which started downward from its post-war peak in 1946 is expected to continue in that direction next year, believes an O.S.C. extension service home management specialist, Miss Mary Beth Minden. A folder summarizing the outlook, number HE 5-503, entitled "Oregon Outlook for Farm Family Living in 1950," is available through county extension offices or by writing directly to the college.

On the brighter side, Miss Minden believes most farm net incomes will still be above pre-war levels. With wise planning, therefore, the expected 1950 farm income will support a good level of family living.

5 Per Cent Drop
Prices for family living items which reached a peak in 1948 are expected to move slowly downward. The drop has been about 5 per cent thus far, and will continue the specialist predicts.

Although fewer dollars are in prospect, there are indications that farm families are not changing their money spending habits accordingly. Many families are continuing to live on a high in-

come level despite reduced actual dollar income. Dipping into savings or going into debt will result, Miss Minden says.

The fact that Oregon farm indebtedness has been on the climb during the past three or four years points out this fact, Miss Minden declares.

In planning a sound financial course for 1950, she recommends a four-point program: live within probable incomes; pay debts on time; plan home improvements within income and savings; and plan home production of family used articles and produce in areas where greatest savings can be earned.

Debt beyond 25 per cent of an established farm at today's value or 33 per cent of total assets represented by an undeveloped farm is to be avoided.

TOASTMASTERS MEET

Redmond, Dec. 24—Wade West acted as toastmaster and M. E. Larive as evaluator at the Toastmasters meeting Thursday evening at the Redmond hotel. Table topics led by I. M. Davies dealt with the Christmas theme. Five-minute speeches were made by Dr. R. W. Christiansen, whose topic was "Christmas"; Ole Pearson, who spoke on types of religion; R. E. Dugger, whose topic was the use of language, and Jay Shively who talked on big business. R. E. Dugger will be toastmaster at the next week's session.

As a special feature at Thursday's meeting Jay Shively's birthday was celebrated and the group enjoyed a birthday cake which was baked for the occasion by Mrs. Shively.



RECEIVING END—Joe Louis armed himself with a pair of trainer Marnie Seamon's sparring "foils" to catch anything 2½-year-old Joe, Jr., might throw during workout in Chicago on Louis' 10-round exhibition tour.

Christmas Party Held by Redmond Legion, Auxiliary

Redmond, Dec. 24—The Ray Johnson post of the American Legion and its auxiliary held a Christmas party Thursday evening at the Redmond grange hall. The affair was primarily for children of the members and the children themselves were the principal participants in the program. The program was arranged by Mrs. Robert Tull with the assistance of Mrs. Larry Wetherall and Mrs. Jim Mays.

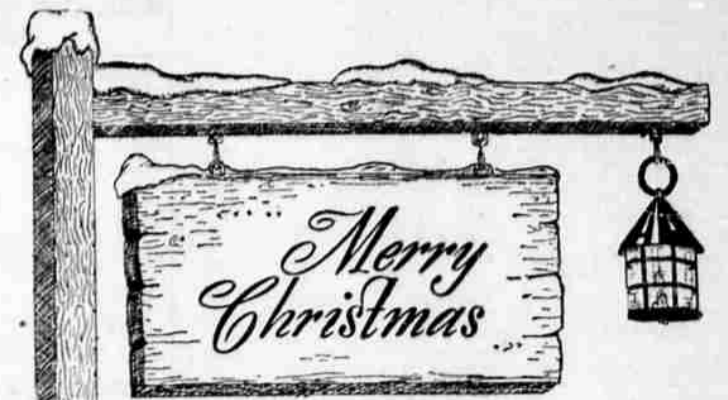
Myrna Tull, Arthur Taylor and Sandra Akins of the school's intermediate band played a cornet trio. Tony Clemence gave a reading, "The Christmas Stocking" and other readings were given by Kenny Tull, May Jean States, Frances Crosswhite and Bill Clemence. Ellen Stacy and Sharon Moran, high school sophomores, performed two song and dance routines. Darlene Clemence sang "White Christmas" and "O Holy Night," and a trio from the legion-sponsored Camp Fire group sang "The First Noel." Girls in this group were Myrna Widener, Patricia Miller and Sandra Akins. Accompanists for the program were Louise Eason and Clarissa Berning. A surprise number which was unscheduled was a song by eight-year-old Joe He-

gardt. Although Joe has lived here for two and a half years, he is a native of Belgium. He responded to a request to sing, and much to the surprise of everyone, even his parents, he sang a Santa Claus song in French. Although he was unaccompanied his voice was clear and true.

Since Joe has been trying to perfect his English he has refused to speak his native tongue, but he remembered every word of the song perfectly. He is the son of Harry and Yvette Hegardt and he is in the third grade at the Jessie Hill school.

distributed to the youngsters and refreshments were served under the direction of Mrs. Russell Clemence.

Children's school clothes lightly starched retain their freshness and stay clean longer.



It Doesn't Seem Long...



Christmas comes, is enjoyed and is gone. This old world spins and whirls awhile, events come and pass and then first thing you know, why it's time for that festive season again. It seems only yesterday that we were wrapping presents and wishing everyone a Joyous Holiday. That time is here again, so here's our wish for a Merry Christmas.

Ries Radio & Record Shop

Al and Hazel Ries
Johnny Davenport
Beverly Steen

Now you Know!

The answers to everyday insurance problems*
By **ANDREW FOLEY** and **GORDON H. RANDALL**
Insurance Counselors



This is the season when we all want to insure one thing above all others—the happiness of our families and loved ones and those around us. Regrettably it's a season that's fraught with danger on highways and streets. Be extra careful in your driving so that you and yours will be sure to have a

MERRY CHRISTMAS!

*If you'll address your own insurance questions to this office, we'll try to give you the correct answers and there will be no charge or obligation of any kind.

FOLEY & RANDALL
233 Oregon. Phone 1870

FIREMEN SCORE POINTS

Redmond, Dec. 24—With attendance at fires and meetings counting one point each, Hollis Titus and Lloyd Downs tallied the most points for the volunteer fire department at the annual

year-end count. Out of a possible 95 points, each man scored 90. Other high men were John Berning with 85 points and Sheldon Hawes with a score of 80. Fire chief Jack Hartley made a score of 90 but his record will not be rewarded with cash because he is a paid fireman. Each point is worth 18 cents which makes \$16.20 each that the two high men will receive. The city council includes \$300 in its budget for this year-end fire department pay.



Holiday Greetings

May you have many pleasant surprises this Christmas—may it be a season long to be remembered

DESCHUTES COUNTY TITLE & ABSTRACT CO.
805 Wall St. Phone 22

A Rich and Joyous Season to all!

WARD MOTOR CO.

Bond Near Oregon Phone 1445-W

A Very Merry Christmas

TO EACH OF YOU WHOM WE SERVE AND THOSE WE HOPE TO SERVE IN THE FUTURE

The Dairy Store

FLOWERS

ADD A FESTIVE HOLIDAY NOTE

The flaming brilliance of poinsettias carry the spirit of Christmas with them!

POINSETTIAS

BRING GAY CHRISTMAS GREETINGS!

FLOWERS FOR EVERY OCCASION
Free City Delivery
We Telegraph Flowers Anywhere.

OPEN EVENINGS AND SUNDAYS

PICKETT
FLOWER SHOP & GARDEN
629 Quimby Phone 530

Heartiest Thanks

to All of You at Christmas!

Your cooperation and patronage, your goodwill and friendship, have been splendid. We hope that we deserve the good things that have come to us.

Thanks many times over and Merry Christmas.

THE MARKETERIA

1854 North 1st

Bend

SEASON'S GREETINGS

from the employees of

Superior Cafe

- Ralph Hensley
- Ralph Edwards
- John Cochran
- Marjorie Cochran
- Leo Myers
- Nellie Hammer
- Margaret Oldaker
- Melvin Surface
- Herman Seaman
- Violat Newell
- Mary Lindsey
- Constance Hollis
- Daniel Tobin
- Georgie Kulstad
- Mr. and Mrs. Walter Howard

Wish You a Merry Christmas and Happy New Year

WE WILL BE OPEN CHRISTMAS DAY!