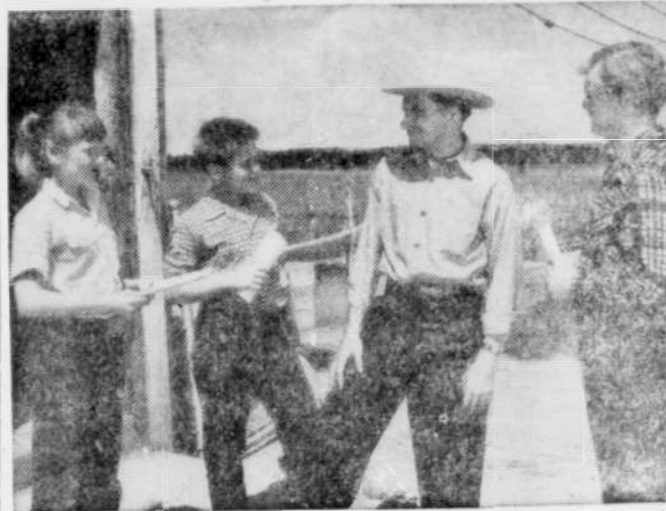


John Deere Day at Gresham, Jan. 11



A treat of six color films awaits farmers and their families who are to be guests of Hessel Implement Co., Inc. on John Deere day to be held on Wednesday, January 11.

The film fare which is to be shown at the Gresham Armory will be headed by a full-length feature titled "Tim's Choice." According to the Hessel Implement Co. this picture is a happy type of movie built around the three youngsters of a typical rural family. How the delightful trio, all of 4-H age, vie with one another for activity honors and the sometimes anxious and sometimes comical situations they find themselves in provides a story that is a pleasant combination of humor and sentiment.

Free to Farmers
In announcing the program, Hessel Implement Co. emphasized that the showing will be free to all farmers, their families and friends. They caution however that admission will be by ticket only. Any farmer who has not received his tickets in the mail may have them by calling at the Hessel Implement Co. store in Gresham.

George Reports

Christmas eve Mr. and Mrs. Howard Guthrie entertained her father Harold Joyner, Mr. and Mrs. Ernest Guthrie, Hale Guthrie and Mr. and Mrs. Otto Paulsen.

Christmas day Mr. and Mrs. Ernest Guthrie entertained Mrs. Mary Staton of Portland, an old neighbor of the George community Mr. and Mrs. Otto Paulsen and Hale Guthrie.

Monday night the folks gathered at the home of Mr. and Mrs. Otto Paulsen for dinner.

Mr. and Mrs. Oscar Forseth drove in to Portland to have dinner with his sister Mrs. Ellen Christensen. It was a family gathering with several other members of the family there too.

Monday, Mrs. Elmer Timm's brother, Cliff Vannoy, and wife of Portland, and Mrs. Urcel Vannoy of Coos Bay were out to enjoy our snow.

New Years Day, Mrs. Ella Timm and Mrs. Grace Oviatt of Portland had dinner with the E. Timms. Mike went in to spend the rest of his vacation with his aunt.

Mr. and Mrs. Ole Moe and Mrs. Dena Walling, all of Salem had New Years dinner at the Austin Moes.

On Thursday of last week Mr. and Mrs. Joe Walker and daughter, Joan, of Portland, Mr. and Mrs. Bill Nippers of Bend, Ore. and Mr. and Mrs. Chris Nielsen of Portland called at the Oscar Forseth home. On New Years Day Mr. and Mrs. Oscar Forseth drove in to Portland to a family reunion at the home of her sister, Mrs. May Boone.

Mr. and Mrs. George Ruhl and family had New Years dinner at Molalla with her folks, the Earl Judds.

Mr. and Mrs. Joe Wiederhold and children drove over to Aurora to have dinner with brother George and family.

Mr. and Mrs. Emil Poikila

entertained recently at a New Years Eve party. The guests included Mr. and Mrs. Lee Perry and son, Lee W. Jr., Mr. and Mrs. Leo Peszneker, Mr. and Mrs. Stephan Peszneker and daughter, Carol Lee, and her week-end guest, Miss Sylvia Bowen, of Portland.

Guests partook of a delicious Smorgasborg. The entertainment for the evening included musical numbers by the Peszneker trio. Colored slides were shown of a vacation trip to Canada, and other scenic spots. The evening was concluded by singing "Auld Lange Syne".

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An Outline For Personal Economy

How much debt can your budget stand? How do you decide whether not to take an additional debt? Each month people have been borrowing one dollar for every six they spend, adding \$6 of new installment debt for every \$5 they repay. Alarming? Yes, say the editors of Changing Times, the Kiplinger Magazine.

There are yardsticks to use to see whether or not your family is too deep in debt. These rules have been developed by bankers and professional credit men. They vary some, but using them you can check up on your own debt and find out if you are within safe limits.

1. The total amount you owe should not go beyond 20 percent of a year's income.

2. You should not owe more than the amount that 10 percent of your income would pay off within 12 to 24 months.

3. Debts should not total more than a third of your income left over after you pay for food clothing and shelter. The size of any installment you commit yourself to make is important too. A conservative total could wreck you

if the monthly payments are too steep. Here's how to see if your payments are the right size. First, most people have reached their limit when all monthly installment payments total more than 20 percent to 25 percent of monthly take-home pay. This is a limit, not a safe load. A healthy debt picture would presumably show payments totaling less than that. Second, the payments to any single creditor should not, in general be more than 10 percent of monthly income.

Here are five ways, suggested by Changing Times editors to prevent yourself from getting in over your head.

Don't take on any debt that will run longer than the period for which you can safely forecast your income and outgo.

When you buy on credit, you are paying slightly more in exchange for having the goods or service now, so don't repay over so long a period that interest will mount to a sum that is more than you want to pay for the privilege.

When buying cars, major appliances, etc. don't sign up for terms that will have you owing noticeably more than the resale value of the item bought.

In general, make your down payment as large and your repayment period as short as you possibly can without undue strain.

Avoid "balloon notes"—those where instalment payments pay off only part of the amount due and a lump sum payment is required at the end.

These days when you can find someone who will give you almost any terms you want, keeping within your credit budget is a matter of will power and budget balancing. Except in a crisis, its wise not to use your maximum credit capacity but keep it within safe limits for necessities, long-lasting goods and equipment that may help pay for itself through budget savings.

Today, credit has become almost the lifeblood of everyday financial operations, both in business and at home. If you have debts on personal loans you are not alone; 55 percent of the people in this country do, too. But among these folks, the majority devote less than 20 percent of after-tax income to making monthly payments. Few of these debts will run longer than a year.

Wisely handled, credit is an asset and worth using, but keep in mind an old money maxim, rewritten: "Credit is a good servant, but a bad master."

MISS DARLENE SAGNER HONORED AT BRIDAL SHOWER

Miss Darlene Sagner was honor guest at a bridal shower on Tuesday afternoon at the home of Mrs. Hazel Day. She received many lovely gifts from guests present. They were Florence Glover, Avis Cyrus, Ruth Westerberg, Venita Gant, Bessie Meade, Norma Lee, Ruth Middleton, Doris Palmateer, Eleanor Day, Arca Buser, Gladys Prater, Beulah Buser, Barbara Randall, Madge Wood, Wilma Rynning, Lorraine Sagner, Susan and Donna Day.

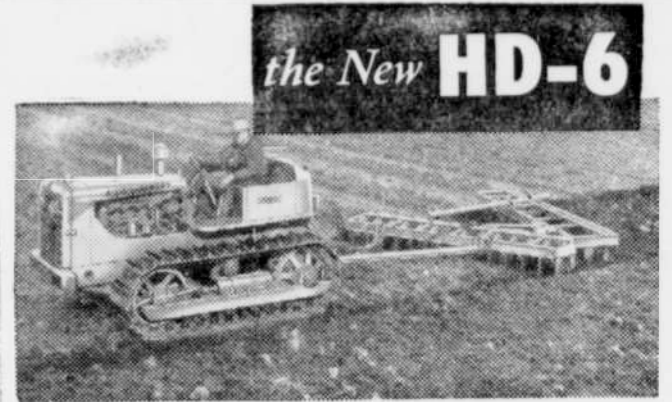
Sending gifts were Madeleine Fourier, Alice Carter, Marjorie Cooke, Mattie Darrow, Gertrude Goos, Marie Fontana and Pat Anders. Miss Sagner will be married to Gerald Shearer of Pennsylvania. He is in the U. S. Air Force on way home from duty in Pacific waters.

Get the NEWS for \$2.50

Eastern Star Sets Installation

Installation of officers open to the public of Mt. Chapter, Order of the Eastern Star, will be held in the local Masonic hall on Friday evening, January 6th at 8 P. M.

Refreshments will be served after installation ceremony.



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