

Chats With Your Home Agent

# Money Managing Gets Attention In Shortcourses

By ESTHER KIRMIS

Plans are underway for the Morrow County Extension service to conduct a four-week money management shortcourse in Heppner, beginning Jan. 31 and in Irrigon, beginning Jan. 28.

**Why All the Talk About Money**

We don't have to look very far to notice the attention that's being given to money and financial planning these days. There's evidence all around us—in newspapers and magazines, on radio and TV, in cartoons, and comic pages, and in conversations with friends and family members. Why all this attention? Why all this financial talk? After all, we've been earning and spending money for a good many years.

The change that's brought all this money talk is a many-sided thing. Here is mention of only a few changes we can see. One is the widespread use of credit—there's more available and more being used than ever before. Credit has forced a certain amount of financial planning.

Certainly our families have changed considerably since the turn of the century from producing to consuming families. Today we need money to buy the necessities and pleasures of life.

More and more of our people are switching from home rental to home ownership and the financing of the home itself has brought families into money management in a big way. Of course furnishings and equipment expand this money management for the home even farther.

The baby boom in the 1940's has also been a great influence on our interest in money. Cost of rearing these children has been great. More families are also concerned with higher education of their children. In earlier years children contributed to the income of the family through their work on the farm and in the home. Today, more money is needed to see them through their school years until they leave home to start homes of their own.

No small factor is the longer life people expect today. At the turn of the century the average

life expectancy was 47 years. Today it is 69. This means we have 22 years more to plan for and enjoy. Families in Oregon not only want security now, but in those extra years ahead.

There are other changes, but we can summarize by saying that today we want more things because there are more things to want and more people telling us we want them; and there are more people with more money to spend than ever before.

What do these people want to know about family finance? They want to develop some educated foresight in planning best use of family money now and in the years ahead.

The old sayings "what you don't know won't hurt you" and "ignorance is bliss" have gone out of style. They are old hat. They are passe! People realize that what they don't know about money leads them to woes and worries. They want to turn the tables and make the most of their money to help them achieve more satisfaction and more of the good things in life. We in Oregon State College Extension Service find that money management is of concern and interest to almost everyone in almost everything they do.

## Willows Grange Installs Officers

Home Economics club of Willows Grange met for an all-day meeting at the home of Mrs. Mabel Cotter Friday, January 18, with Mrs. James Lindsay as co-hostess. Seventeen members and one guest enjoyed the potluck dinner.

The club chose a menu and committees were named to serve the Elks annual dinner in Heppner.

January meeting of Willows Grange was held Sunday, January 20, following a potluck dinner at noon.

The following officers were installed: Berl Akers, master; Mrs. Berl Akers, lecturer; Mrs. James Lindsay, treasurer; Lee Palmer, assistant steward; Mrs. Marion Palmer, Ceres; Mrs. Harvey Ring, Flora; Mrs. Lee Palmer, lady assistant steward, and Marion Palmer, Ex. Com.

Mrs. Oscar Lundell was installing officer, assisted by retiring master, Berl Akers; Mrs. Wate Crawford, chaplain; O. L. Lundell, marshal; Mrs. Vida Heliker, emblem bearer, and Mike Matthews, regalia bearer.

During the program, Bernice and Denise Matthews played a piano duet. The pros and cons of the Morrow county Willow Creek dam project were discussed at some length.

A degree team will exemplify the first and second degrees to a class of initiates in February. Third and fourth degrees will be exemplified at the regular meeting in March.

February 17 is the 37th birthday of Willows Grange. A special program and birthday party are being arranged by the lecturer, Mrs. Berl Akers.

## Show Apron Projects

On January 8 the Country Cutters met at Mary Kathryn Campbell's home after school. Each girl brought her finished apron. We examined our aprons and discussed the different details. For roll call, each girl named a different step in making the apron. We presented our leader, Mrs. Betty Carlson, with a pair of shears.

Linda Pettyjohn, reporter

"A good many of the southern accents you hear around here sounds as though they were acquired from drinking out of a Dixie cup."—Bert Masterson, Hartsdale (N. Y.) Masterson Press.



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## Lexington Siren To Blow Mondays

By DELPHA JONES  
LEXINGTON—The Lexington City Council announced today that the Lexington Fire Department siren will be blown every Monday at 12 noon, starting January 28.

Mr. and Mrs. Armin Wihlon are Portland visitors this week.

Mr. and Mrs. Alonzo Henderson have been in Pendleton several times this week where they visited Neil White, an uncle of Mrs. Henderson, who is a patient in St. Anthony's hospital there.

Mrs. Vic Groshens, Jr., entertained with a coffee hour Sunday evening honoring her small son, Scott, on his birthday. Those present were Mr. and Mrs. Vic Groshens, Sr., and daughter Judy of Heppner, Mr. and Mrs. C. C. Jones and son Kenneth, and Betty Darnielle a house guest of the Groshens, and Mr. and Mrs. Vic Groshens, Jr., and small son, Greg.

Holly Rebekah Lodge held its

regular meeting last Thursday evening with Noble Grand Dimple Munkers in the chair. A visitor for the evening was Thelma Smethurst of Hardman. A tribute to the flag was given, and a short program honored George Tucker, brother of Mrs. Bertha Hunt, who recently presented a new 50 star flag to the lodge in the name of her departed brother. Refreshments were served later by the hospitality committee, Merle Cornelson and June Fields.

Mr. and Mrs. C. C. Jones motored to La Grande Wednesday where they attended the funeral services of a friend, Howard Hudson. Services were at the Daniels Funeral home with interment in Island City cemetery.

Mrs. Morris McCarl has returned to her home after surgery in St. Anthony's hospital in Pendleton.

Charley Padberg has returned to his home after surgery in St. Anthony's hospital in Pendleton.

The high school Sunday school class of the Christian church enjoyed an afternoon of fun at the skating rink in Kennewick. Those going, besides the teachers, Mr. and Mrs. Carl Mar-

quardt, were Billy Klinger, David Cooper, Jeanette Ledbetter and Theresa Munkers.

Mr. and Mrs. Bob Kilkinny have been attending to business matters in Portland this week.

Mrs. George Hermann entertained with a coffee hour honoring Lorine Ledbetter on her birthday on Wednesday of last week. Those present were the honoree, Mrs. Ledbetter, and small daughter Judy, Lois Hunt, Gena Leonard, Elleen Padberg, Donna Orwick, the hostess and small daughter, Donna.

The Padberg bowling team had a "get-together" on Wednesday night at the Bob Lovgren ranch home. Those present for the evening were Mrs. Joyce Espy, Mrs. Roger Campbell, Mrs. L. E. Ruhl, Mrs. Johnnie Ledbetter and Mr. and Mrs. Lovgren.

Newt O'Harra, who has been a patient in Pioneer Memorial hospital in Heppner, is again at his home. Mrs. O'Harra who has been reported on the sick list is much improved and able to go out again.

The Women's Fellowship of the Lexington Christian church met at the church on Tuesday

## Telephone Almanac Offered to Public

The Telephone Almanac for 1963 is now available free of charge in Pacific Northwest Bell's Pendleton business office, according to Manager Dale Slusher.

Theme for the 41st edition of the publication is a series of tributes and dissertations on twelve basic types of telephone users whose occupations are vital to the life we lead in America today.

Usual features of the Almanac include the calendars listing holidays and historical events, astronomical data and recent happenings in the telephone business.

of last week with Mrs. Walter Smith as hostess. This was a social get-together, as there were so many sick that little business could be taken care of. Refreshments were served by the hostess. A reminder that the next meeting is Thursday, February 21, and all members are urged to be present.

## Blackhorse Club Meet

The January meeting of the Blackhorse Livestock club was called to order by Maureen Doherty, vice president.

Michelle Miller led the flag salute and Karen Edwards led the 4-H pledge. Our song leader, Denise Bloodsworth, led the "Star Spangled Banner." Roll call was answered by naming a brand of sheep. We had discussion on the judging of animals. Announcements were made and the meeting was adjourned.

Nancy Campbell, reporter

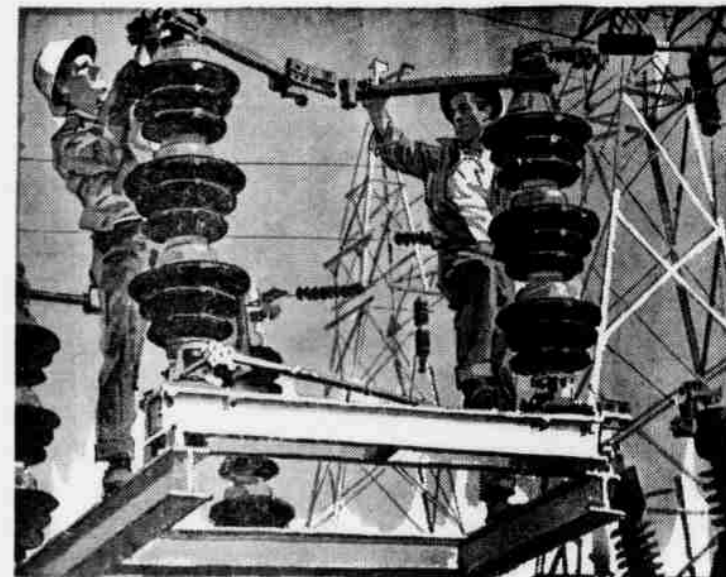
## Holiday guests at the E. Markham Baker home, lone, were their daughter and son-in-law, Mr. and Mrs. Don Larsen of Moscow, Idaho, and their son and family, Mr. and Mrs. Ronald Baker, of Hermiston. The Bakers left in late December for a ten day visit with another son and family, Mr. and Mrs. Duane Baker at Sunnyvale, Calif., and are now vacationing at the Desert Sage Mobile Manor in Phoenix, Ariz.



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