

Ex-Trigger Makers Fight Insect War

Silver Creek, N.Y.—(U.P.)—The Silver Creek Precision Corp. turned out triggers for the U.S. Army's carbine during World War II. Now it's manufacturing equipment to fight a different kind of war—against insects.

The company acquired the patents for a smoke-screen generator developed for the Navy during the war and went to work to adapt it for insect-killing purposes. The result was its Microsol fog generator, which gives off a spray more intense than its wartime-developed predecessor.

Following months of experimentation, company engineers have improved the Microsol unit to a point where it can fire one billion insecticide bullets a second.

Invited to bring the invention to Brazil to determine whether it could be of help against the destructive Broca pest, a parasite which establishes itself inside the coffee bean, the firm flew a large truck-mounted Microsol generator to the South American country. Penetration of the insecticide spray from the unit was hailed there as being superior to airplane spraying, being effective against even the hidden pest.

Recently, large models of the Microsol unit were sent to Iran at the request of the U. S. State Department. They were used to combat a locust infestation which was damaging crops.

Education Board Accepts Gifts, Grants

Portland—(U.P.)—The State Board of Higher Education today accepted \$248,239 in gifts and grants at its regular meeting here.

Almost half the money received, \$108,194, went for medical research and related activities at the University of Oregon medical school and Oregon State College.

A grant of \$49,000 to the University of Oregon from the U.S. International Cooperation Administration will continue a cooperative education program with Nepal another year. Dr. Charles D. Byrne, former chancellor, is in Nepal at present heading the project.

The U. S. Air Force Wright Air Development Center provided \$28,586 for research in mathematics at Oregon State College to be directed by Dr. A. A. Eonseth.

Youth Proudly Shows Stock in Railroad

Hammond, Ind.—(U.P.)—Eleven-year-old Ronnie Cutshall is proudly showing playmates his shares of stock in the Nickel Plate Railroad.

Eight other Hammond grade school pupils also are boasting part ownership in the railroads serving this area, thanks to Ronnie's letter to Mayor Vernon C. Anderson.

Ronnie told the mayor he had seen "where another city had been given steam engines, so why not Hammond?"

The Hammond Times picked up the idea in an open letter to L. O. White, chairman of the board of the Nickel Plate, and the railroad presented a retired steam locomotive to the city as a permanent memorial.

The Calumet District Railroad Community voted Ronnie a share of Nickel Plate as a special award. Then it decided, in cooperation with public and parochial school officials, to give shares of stock in eight other rail companies to eight additional youngsters to interest youth in the railroad industry.

More than 15,000 Hammond grade school children registered for the stock. Names of the lucky winners were drawn from the 15,000 by lot, and they got their stock certificates at a luncheon in their honor.

MULTIPLE SCHOOLING
Manchester, Vt.—(U.P.)—An elementary school here has three sets of twins in the first grade—and a set of triplets in the eighth grade.

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CUTTING off of aid to India and other neutral nations that "carry water on both shoulders," is advocated by J. Adington Wagner, National Commander American Legion, in address before AFL-CIO Federation in New York. (International)

Christmas Buying Spree Almost Certain To Be Biggest One Ever

New York—(U.P.)—Christmas buying across the nation this year is almost certain to be the biggest in history.

Total retail sales for 1955 may reach \$188,000,000,000—an all-time record.

It represents a rosy picture except for one factor which economists are watching with the greatest care.

Americans today are 13 times as much in personal debt as they were 10 years ago. That applies only to installment buying—debts for cars, TV sets, jewelry, washing machines, furniture, clothes. Half of this debt is owed on automobiles alone.

On top of this personal credit debt, the amount borrowed on mortgages for homes has reached \$85,600,000,000. The purchase of a home with little or no cash and payments over 20 to 30 years has replaced for millions

the practice of renting.

Debt Averages \$2500
The total personal debt, credit and mortgage, now stands at \$120,000,000,000. It averages out to about \$2500 for every American family. Actually, only about half of the nation's families are in debt so the figure for them is higher.

But monetary experts are less

SURPRISE FORTUNE

Providence, R. I.—(U.P.)—Miss Winifred Devine, an 80-year-old spinster who lived alone, used candles instead of electric lights because they were less expensive. When she died, a search of her old farm home disclosed more than \$100,000, including \$29,500 in cash stuffed in vases, discarded cigar boxes and old envelopes. Cousins share the estate.

concerned at the total than at the speed with which consumers are piling up new debts. Credit extensions this year are running some \$6,000,000,000 ahead of repayments.

Another consideration is the widening scope of reasons for borrowing. The public now is urged to take a European vacation and pay later, send a son or daughter through college, finance a funeral on the installment plan.

Income and savings, too, are running at record highs. But savings have shown a dip over two years ago. Total consumer disposable income in 1953 was \$250,400,000,000 and savings \$19,800,000,000. This year total income will be around \$271,100,000,000 but savings \$13,700,000,000.

The Institute of Life Insurance figures that out of every

\$7 an American makes, he already owes \$1 of it.

There are varied opinions among economists as to what threat such a debt poses to the overall economy. It is noted that such a buy now-pay later boom is almost exclusively American, that the people of foreign nations are just beginning to try installment buying.

The government has shown its concern over runaway inflation by tightening the availability of money to banks and other lending agencies.

Many bankers and finance company officials argue there is little danger. They note that loans are being made on sound credit lines and point to all-time low levels of defaults and repossessions.

The Prudential Insurance company says it looks for consumer spending to rise \$11,000,

000,000 in 1956. It believes the gains in income and savings, coupled with a tax cut, would easily offset any dip in consumer credit extensions.

Meanwhile, the consumer

goes his merry way. He seems confident of the future and, when he is in that frame of mind, he spends money and readily borrows to augment his earnings.

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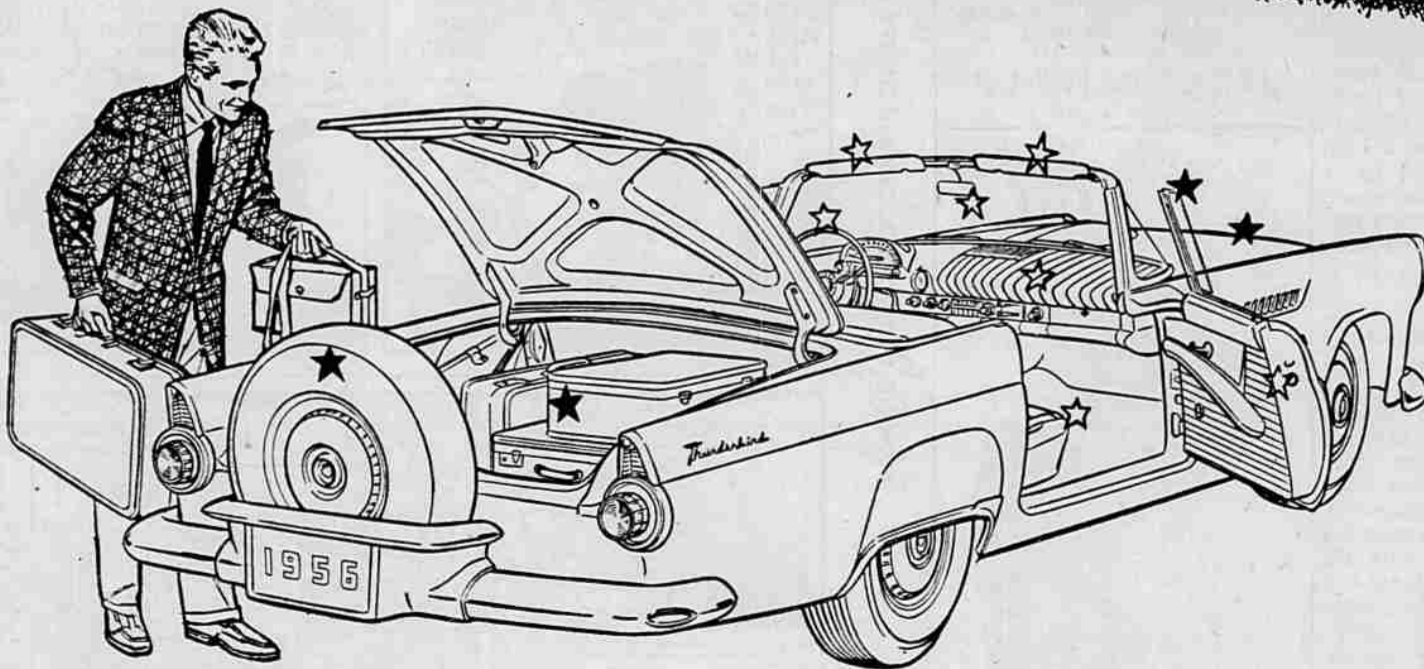
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And, in traffic, the new Ford Thunderbird responds with a change of pace that's as agile as one could wish.

★ New rear-mounted spare. It gives the Thunderbird's classic features an even longer, lower look. And with no spare tire in the trunk, there's lots more space for your luggage! Deck lid pops open on counterbalancing hinges.

★ New wind deflectors and cowl ventilators. You'll enjoy new comfort in all kinds of weather with this new feature. Cowl vents are hand-operated... let new air in. Wind deflectors mounted on doors help draw old air out.

★ New seating. Seat is body-contoured for new comfort with thicker foam-rubber padding, new non-sag springs.

★ New finer ride. New, longer rear springs and new shock absorbers give a more stable ride, even greater comfort.

★ Classic Thunderbird versatility. You may have a sleek removable hard top... an easy-to-handle convertible top (black rayon or white vinyl)... or both! And all the power assists... for steering, braking, operating windows or seat... are also available.

★ New Lifeguard Design. Like all '56 Fords, the new Thunderbird has Lifeguard Design! It's the first major contribution to passenger and driver protection in the event of an accident. There's a new deep-center Lifeguard steering wheel (it's adjustable, too), new double-grip Lifeguard door latches, a new double-swivel Lifeguard rear view mirror, new optional Lifeguard padding for instrument panel and sun visors, and new optional floor-anchored Ford seat belts.

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