

Look of Luxury Is Seen in New Leather

If you want to be rewarded with the warmest "thank-you" ever on Christmas morning, choose a gift of leather apparel to wrap around that special someone.

New leather apparel has the look of luxury, yet for all its elegance is long wearing and easy to care for.

For woman, there are fashionable coats and jackets of smooth, grained and sueded leathers combined with knit, fur and tweed. Soft, all-leather full length coats in elegant high key colors such as bone, beige, and golden tan go dressy or casual with detachable fur collars.

Smartly styled leather jackets are teamed with tweed, wool or knit for tailored and casual daytime suits. Jackets carry through the ensemble effect by matching jacket detailing, such as knit cuffs, collars and waistbands to matching fabric skirts.

New Smock Coats

New smock coats in bright red, rich forest green or soft plum with large patch pockets and dolman sleeves, are beauties that set off a formal evening gown or dramatic lounge wear.

For the man of the house, there are new tailored casual jackets in smooth leather, with smartly tabbed collars and cuffs and self-leather buttons. He'll love a new car coat or sports jacket even if his auto isn't a sports model!

There are gift suggestions

For a sick friend, or one who can't get around easily, try giving a package of post cards and stamps. The amount you spend can be big or little, and it's one gift any one can surely use.

Although the golf enthusiast usually prefers to select his own clubs, he is most receptive to such gifts as a golf bag, a pair of lightweight golf shoes, a golf cart, and the numbered club head "mitts." All are best in leather. Not in leather, but of course always welcome, are golf balls!

for the children in leather apparel. Young misses will delight in new luster leather finger-tip length coats in pink, sky blue, bone, or pearlized grey. Boys favor warm "windbreaker" leather casual jackets of smooth cabretta in dark browns and blackened browns.

Consumers Declared in Good Christmas Spending Position

By HENRY J. BECHTOLD
UPI Financial Editor

New York — Increasing cautiousness in consumer expenditures in recent months has left Americans in a good financial position to spend during the Christmas selling season.

The consumer has been repaying old debts at a record pace and contracting new debts at a reduced rate. Personal savings now are above the levels of recent years, but still are below the \$37 billion rate of 1944 when wartime shortages curtailed buying.

One adverse factor at the present time is the stock market decline. Most of the 1959 advance in prices has been erased in 1960. While for most people this has meant only the elimination of paper profits rather than actual losses, it probably has affected the willingness to spend of a great many individuals.

The dip in personal consumption expenditures in the third quarter this year was the first since the initial quarter of 1958, and was attributed to hesitancy on the part of the consumer.

A decline in nondurable purchases is unusual in a period of rising personal income, since expenditures for soft goods, many of which are regarded as essential, tend to rise along with population growth.

The volatility of durable purchases again was displayed during the quarter as consumers cut back sharply in their hard goods buying by \$2 billion.

Purchases of most household appliances have been below 1959 throughout the year. New car buying, which was strong during the first half of the year, dropped sharply in July and continued slow through September. Despite a substantial pickup in new car sales in October and November dealers' stocks are at a record high for this time of the year, and inventories also are high in the appliance and television areas. These are indications that production schedules have not been geared down to sales levels in recent months.

Also helping to drop the nation's gross national product in the third quarter, and probably the main factor, was the failure of inventories to rise from the first through the third quarter.

The outlook for inventories is cloudy. Most firms indicate an intention to cut back further on their stocks of finished goods, particularly in

the consumer durables area. However, the build-up of new auto stocks, and the possibility of increases in inventories of raw materials and goods should help offset the above factor. But little change in the inventory picture is expected this quarter.

Homebuilding, on the decline since mid-1959, may rise some from present levels, but

there is not expected to be an upsurge of the type that occurred in 1954 and 1958. Steel production, already below last year's level, is not expected to show any signs of recovery until next spring.



Henry Bechtold repaying old debts at a record pace and contracting new debts at a reduced rate.

Paper Products in Home Make Room Decorating Easy

Dozens of eye-catching Christmas decorations can be made quickly and easily from paper products you can find around your home, according to the Home Service Center of the Scott Paper company.

For example, you, and the children, too, can create a lovely stained glass window effect in very little time.

You'll need: wax paper; odds and ends of crayon, assorted colors; glitter; Christmas pictures which you can cut from magazines or wrapping paper.

What to do: Cut two identical squares of wax paper the size of your window pane (two squares per pane); place one square on a table covered with two layers of paper towels; chip off bits of crayon on wax paper; sprinkle with glitter; place picture of Santa, star, or such in center.

Second Sheet

Next, lay the second sheet of wax paper over the first. Then press with a slightly warm iron so crayons melt and blend with glitter. Let cool. Attach squares to window pane with cellophane tape.

Another simple decoration to make, that's a conversation piece as a centerpiece . . . is a red and white Christmas tree.

Shape a cone from a nine inch by 12 inch sheet of red craft paper. Paste it together and let dry.

Next, cut an inch and a half wide bias strip from white paper towels (you'll need several). Snip along both edges one-fourth inch deep to

make fringe. Curl fringe gently with the blunt edge of a silver knife.

Paste the fringe in spirals around the cone, starting at the base. Keep the rows about one-inch apart.

Brush on Paste

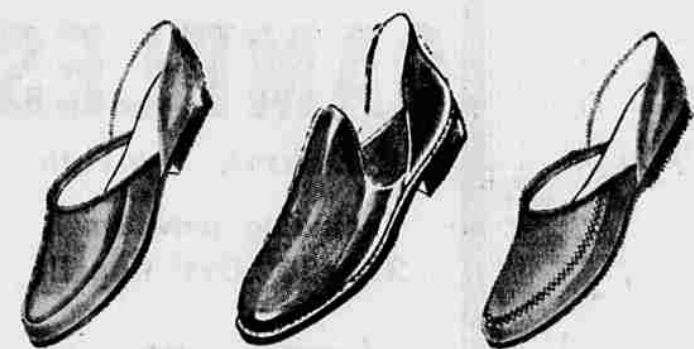
Brush on paste or glue between the rows of fringe and sprinkle with glitter and sequins. Top with a star cut from foil (use several thicknesses for best results).

With paper towels and napkins now available in color, there are many gay decorative uses for them. And, don't overlook the possibilities of the containers either. The tube on which paper towels are rolled can be used as the basis for "pretend" candles. Tissue boxes can be utilized by the imaginative to make three dimensional pictures of Christmas scenes.

Small Leather Gifts Good Stocking Stuffer

Stocking stuffers and budget gifts for men friends abound at the leather bar of any leather goods or department store—slim single or double money clips in Morocco, grained or smooth leather key cases, tooled leather jewelry boxes, handsome brush and travel kit sets, and soft leather-bound diaries.

A smoker's corner can be outfitted lavishly in leather. A leather-covered humidor, leather cases for favorite briars or meerschaums and a wood pipe rack trimmed in leather to match the humidor, add a masculine air to den or office.



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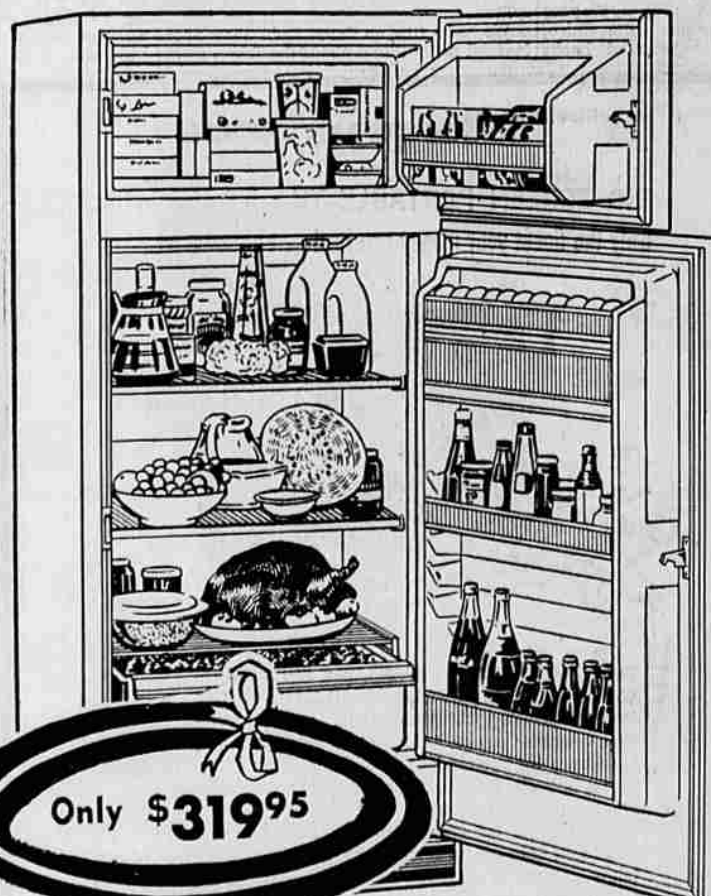
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• Free Balloons • Free Christmas Story and Coloring Book

Santa will visit BOTH STORES — the Toyland in our Main Store and our NEW TOYLAND across the street from our Side Entrance.

