

LYONS

By Eva Bressler

Mrs. Charles Power left by plane Wednesday for Glendale, Calif., to spend a week with her mother, Mrs. Stanley Seale.

Earl Allen and Lynn Lambert are spending several days this week at Paulina Lake.

Donald Sledge from Pendleton is at the home of his grandparents, Mr. and Mrs. Barney Sledge, where he expects to spend the summer. While here he will assist in the strawberry and bean harvest.

Mr. and Mrs. Bob Hill and Stewart arrived last Friday from Honolulu after spending several years there. They will return to Mill City. At present they are at the home of her mother, Mrs. Eulalia Lyons until their house in Mill City is ready.

Col. and Mrs. Thurman Smith and children Mark and Shari have returned from a 10-day vacation to California. They visited friends at Merced and relatives at Stockton. Their daughter Shari a student at OSU has returned home for the summer.

Mr. and Mrs. Wilson Stevens and Mr. and Mrs. Harold Hawthorne have returned from a trip to Vancouver B. C. where they took an excursion trip to Stewart B.C. and visited Hyder, Alaska an old mining town.

Several members from Santiam Valley Grange are attending Oregon State Grange held at Gresham this week. Monday evening Santiam Valley Grange was honored by having Thurman Smith take part in the lecturer's program. He gave a reading impersonating "Dan McGrew." Wednesday evening John Shafer, master, and Mrs. Shafer and Mr. and Mrs. Thurman Smith were present and received the sixth degree. This was the 95 annual session of Oregon State Grange. Registration of delegates and visitors was held Sunday, June 16, from 2 to 6 p. m. at Gresham High School where convention activities were centered. With the five day session to end on Friday June 21.

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myle took their son Joey to Albany Tuesday where he left with a group of boys for induction into the U.S. Army.

Thursday guests at the home of Mrs. Rosa Berry were her sister, Mrs. Grace Elerly, and daughter, Mrs. Elsie Gamroth and son Phillip and daughter, Mary and grandchildren John and Mark of McMinnville.

Walter Olmstead from Everett, Wn., was a weekend guest of his parents, Mr. and Mrs. Arthur Olmstead.

Last week guests at the home of Mr. and Mrs. Bob Walton and daughters, Wendee and Sally were his brother-in-law and sister, Mr. and Mrs. C. L. Salter from Lakewood, Calif. They have purchased the Frank Durland house and plan to move here about August 1.

Mr. and Mrs. George Schoppert from Salem will move into the Jim Harris house this week, and will remain there until their new house, being built near Mehama, is completed. Mrs. Schoppert is a sister of Mrs. Curtis Benefiel.

Mr. and Mrs. Russell Thiel from North Bend and former Lyons residents spent several days at the home of their son-in-law and family, Mr. and Mrs. Bob Walton and daughters, Wendee and Sally. While here they drove to the Breitenbush Hot Springs and made the Mt. Hood Loop, returning Thursday. They went home Friday.

Mr. and Mrs. Claude Huffman were Sunday, June 23 guests at the home of their son and family, Mr. and Mrs. Paul Huffman and children at Idanha.

Mr. and Mrs. Olin Spiva of Lyons will be installed as Worthy Matron and Worthy Patron of Victoria Chapter No. 76 OES of Turner with open installation held at the Turner Grade school Tuesday evening, July 2 at 8 p. m.

Mr. and Mrs. Ralph Baker from Kearney, Neb., were weekend guests at the home of his brother-in-law and sister, Mr. and Mrs. Frank Spellmeyer.

Spending last week at the home of Mr. and Mrs. Joe Bentley was her brother, L. L. Brown from Oklahoma and her niece, Mrs. Irene Short from California. Mrs. Bentley had not seen them for 35 years.

Mr. and Mrs. Claude Huffman motored to Longview, Wn., last Monday, June 17 and visited with friends, going on to Seattle on Wednesday where they were guests of his brother and wife, Mr. and Mrs. D. C. Huffman until Friday, coming back to As-



Salem Scene

by Everett E. Cutter

Private Interests Help Reduce Bankruptcy Rate

Like Americans everywhere, a number of Oregonians live beyond their means and find themselves deeply in debt. But to a greater extent than most others, Oregonians have resorted to bankruptcy for relief.

In every session here, the legislature has considered governmental solutions to alleviating one of the highest bankruptcy rates in the nation. Legislation aimed at solving this social problem has been enacted including revision of Oregon's wage garnishment laws and "truth-in-lending" legislation.

Still, according to U. S. District Court records, bankruptcies in Oregon increased 650 per cent from 1957 to 1967.

In the first five months of 1968, however, the tide appears to be turning. With a 4.9 percent drop under the same period in 1967 (from 2,080 filings then to 1,978 now), Oregon is experiencing the first decline in bankruptcies in many years.

One national retail firm reports that their accounts in Oregon experienced a 32 percent decrease in bankruptcies during 1968's first four months. In the same period, their Washington State accounts experienced a 5 percent increase in bankruptcies.

Our trend reversal is due in part to a relatively good employment picture and other general factors. More dramatic, however, is the work being done by the business community in helping people with debt problems help themselves.

The Consumer Credit Counseling Service of Oregon, established one year ago in Portland, believes it is helping solve the problem. Now serving only the Portland metropolitan area, success has been so great it hopes to open offices in other Oregon cities.

A non-profit, community-sponsored service for counseling families in financial trouble, it began operation with nearly \$50,000 donated by private business. Sponsors include leading Oregon retailers, banks and other financial institutions, legal organizations, labor, churches, insurance companies and other service and counseling agencies.

Doug Heider, director of the Oregon Retail Council, the organization that initiated the CCCSO and member of the counseling executive committee, reports that in one year it has become the second largest debt counseling service in the United States, out of more than 60. The Oregon service, with 730 clients, last month disbursed \$73,979 to creditors. This month disbursements to creditors reached an annual rate of \$1 million.

Here is how the service works: A client, referred by a creditor, employer, labor or social organization or other,

toria to the American Legion Convention. They attended the Commander's breakfast Saturday.

Mr. and Mrs. Mackleprang and children, who have been living in the Jim Harris house have moved into a house west of Mehama.

Cris and Johnie Barnett returned home Saturday evening after spending last week in Madras with their father, Jim Barnett, who is employed there.

Mr. and Mrs. Paul Huffman and family of Idanha were June 16 guests at the home of their parents, Mr. and Mrs. Claude Huffman. The two families enjoyed a picnic at the John Neal Memorial park.

Mr. and Mrs. Gus Croissant and daughter, Mrs. June Miller of Woodburn were Monday guests at the home of his brother, Henry Croissant.

Mr. and Mrs. Van Prichard were weekend guests at Long Beach, Wn.

Mrs. Myrtle Ayers of Lyons was honored on her birthday anniversary with a family gathering held at Silver Falls Park Sunday, June 23. There were 33 present. The occasion also honored the birthday anniversary of Miss Merrylye Stockwell of Tillamook; the wedding anniversaries of Mr. and Mrs. Melvin Stockwell of Carver, Mr. and Mrs. William Ayers and Mr. Mrs. Burl Coxen, of Salem and Mr. and Mrs. James Stockwell of Lyons.

calls on the CCCSO office and schedules an interview with an experienced counselor and learns which records he should bring.

The counselor takes a financial statement and application, analyzes the situation and recommends a solution if possible. There is no charge for this advice.

Then creditors are notified unpaid balances and terms are verified and, hopefully, agreement is reached on a debt payment schedule.

When monthly obligations exceed income, pro-rated payments over a longer period of time sometimes are arranged. Payments then are handled through the CCCSO, with funds paid by the client deposited in a trustee account and distributed to creditors on agreed payment dates.

Clients choosing this protecting solution are charged \$3 monthly to partially cover office costs, according to CCCSO President Lawrence Winthrop, regional credit manager for the J. C. Penney Co.

He stresses, however, that the organization is a non-profit and primarily a self-help service. It exists to help debtors, and it serves the community including creditors by saving millions of dollars that might be lost through bankruptcies.

Poor money management was labeled the major cause of Oregon personal bankruptcies in a study released last year by the University of Oregon Bureau of Business and Economic Research. The ease of obtaining credit, and medical and hospital bills as an aggregate, were considered to be overstated as bankruptcy causes.

The study stated that few petitioners in bankruptcy were adept at money management, "and none was found who operated on a family budget."

For this reason, a future goal of the CCCSO, besides expanding its operation to other Oregon communities, is promoting education in family financial management, teaching budgeting procedures and wise use of credit. Its leaders reason, they can help reduce both Oregon's bankruptcy rate and the heavy caseload of the Consumer Credit Counseling Service of Oregon.

MEHAMA

Mrs. John Teeters

Mr. and Mrs. Earl Taylor returned home June 17 from Portland where they had been guests at the home of her brother-in-law and sister Mr. and Mrs. Joseph Ellis during the previous week.

Lloyd Sletto is convalescing from surgery he underwent at Santiam Memorial hospital June 13.

Mr. and Mrs. D. C. Hughes and five children of Astoria were guests June 17 to June 23 at the home of his mother Mrs. E. J. Hughes and visited with other relatives and friends here.

Charles Darou of Seattle, Wash., visited with friends and former neighbors here Thursday June 20. Mrs. Darou was in Salem Memorial hospital where she had undergone surgery.

Mr. and Mrs. Bernard Griffiths and two sons of Long Island, Kans., visited at the Alvin Griffiths home from June 15 to June 21. Mrs. Griffiths cousins Mr. and Mrs. Lawrence Parr arrived Thursday, June 20 from Victoria, B.C. for a visit at the Griffiths home.

Enjoying a family party at the Harry Monroe home Wednesday evening, June 19 were Mr. and Mrs. Monroe, Mr.



Be still, and know that I am God.—(Psalms 46:10)

We need to take time to go apart, to shut out the noise of our world, and to listen. This does not mean that we have to withdraw from the world, but it means that we need to have moments during the day when we think about God, when we meditate on Truth, when we dwell with God in quietness, when we listen to hear the words of wisdom He has for us.

and Mrs. C. S. Brown and Vicki of Lyons, and Mr. and Mrs. D. G. Robb, Wendy, Marcie and Jenny of Stayton. The party celebrated the birthdays of Mrs. Brown and Mrs. Monroe.

Mrs. Joe Jones of Klamath Falls arrived Friday, June 21 for a few days visit at the home of her mother, Mrs. Jennie Moe. Additional Sunday guests at the home of Mrs. Moe were Mrs. Henry Kormann and son Dick, of Vancouver, Wash., Mrs. Lee Brant, David, Alice, Ronda and Lorraine of Mcleay and Mrs. Roger Brant and baby.

Mr. and Mrs. Bill White of Longmont, Colo., arrived last Thursday at the home of his brother and sister-in-law, Mr. and Mrs. Frank White. They are also visiting with other relatives here and in Stayton. Mr. and Mrs. Frank White, Mr. and Mrs. Bill White, Mr. and Mrs. L. E. Wallen and Mr. and Mrs. Gerald Rockwell and three children of Lyons were among those from this area attending a large family picnic at the State Park on Sunday, June 23.

Mrs. M. V. Frame returned home from Portland June 20 where she had been staying at the home of a nieces family the Thomas Hollcrafts since June 11.

Mr. and Mrs. Raymond Branch took her sister Mrs. Goldie Gall to her home in Coos Bay Saturday and returned home Sunday. Mrs. Gall had been at the Branch home for a couple of weeks.

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