

Marriage Is Incentive High Percentage Thrift

Life insurance first, home ownership second and a savings bank account third—these are the three most common ways by which families in this country are looking out for their own financial security, according to the new 1951 survey of consumer finances, published this fall by the Federal Reserve Board. The survey is made annually for the board by the University of Michigan's survey research center.

Although family security is based on all kinds of things, including stocks, bonds, pension plans, homes and many other kinds of property, the Federal Reserve has found that there are five forms of savings and family protection which lead all the rest—life insurance, home ownership, savings accounts, government bonds and checking accounts. This year's totals show 75 percent of all families in America have life insurance, 54 percent of non-farm families own their own homes, 43 percent of all families have savings accounts in banks and savings and loan associations, 41 percent have government bonds and 41 percent have checking accounts.

Included as families or "spending units" in the new survey are married couples and many other kinds of households, including even "households" which consist of only one person. Married couples, both those who have children and those who don't, are far more apt to own life insurance than are other kinds of spending units. They also are more likely to own other forms of saving and protection.

A tabulation of the new survey, made especially for the Institute of Life Insurance by the Survey Research Center, gives chief honors for life insurance ownership to the family consisting of husband, wife and children, where the husband is under 45 years of age. Eighty-five percent of these families had life insurance.

As might be expected, the size of a family's income also has a great deal to do with how much savings and other kinds of protection the family is able to build up. Ninety-three percent of families whose incomes were between \$5,000 and \$7,500 had life insurance and sixty percent of them reported they owned their own homes. These families also had more life insurance protection than families of less income.

There are many indications in the new survey that nothing in the world so encourages thrift and savings as being married and having children. Consistently, more married couples in the survey had insurance and had larger amounts of

than other families, and although the difference was not quite so marked, more married couples with children had insurance than those without children.

The job the family's breadwinner occupies has something to do with whether the family has life insurance protection or not: the families most apt to have life insurance are those headed by professional workers, managers, self-employed, clerical and sales people, and skilled and semi-skilled workers. College graduates are more apt to have insurance than high school graduates, and high school graduates more apt to have it than grammar school graduates.

Team small cooked white onions (they come in jars or cans) with drained cooked green peas and a cream sauce; turn into a casserole, cover with grated cheese, and reheat in the oven. If the topping is not brown enough by the time the vegetables and sauce are hot, run under the broiler for a minute or two.

Mt. Laki

By MRS. CHARLES F. DELAP JR.

Judy Jackson and Gayle Brannan, entertained a group of their little friends at the Jackson home November 30, celebrating their birthdays, which are a few days apart. Having a good time were Mona Dillard, Judy Patterson, Sherry Briethaupt, Pamela and Lois Delap, Billy and Susan Shite, Mike and David Jackson and David Russell Jackson.

Mr. and Mrs. Ronald Whitlatch, and Mr. and Mrs. Leland Cheyne drove to Salem last Sunday November 23, to attend the state farm bureau convention. When the meeting ended they drove to Portland to do some shopping, returning home Friday evening.

Dona Dixon returned to Oregon State college Sunday with the Whitlatches and Cheynes after having spent Thanksgiving with her parents, Mr. and Mrs. Percy Dixon.

Mr. and Mrs. J. R. DeLap and family of Redding, spent Thanksgiving here, visiting relatives and friends.

Mrs. T. D. Jackson entertained

Helps You Overcome FALSE TEETH Looseness and Worry

No longer be annoyed or feel ill-ease because of loose, wobbly false teeth. FASTEREETH, an improved false teeth adhesive, holds them firmly to the gums more comfortably. Soothing and cooling to gums made sore by excessive use of other adhesives. FASTEREETH today at any drug store.

Wi-ne-ma

COFFEE SHOP AND DINING ROOMS
Quality Food At Reasonable Prices

We Strive To Serve Each Meal As Though Our Entire Reputation and Success Depended On Its Excellence

the Thursday club on November 29, with ten members present. Enjoying the evening were, Mrs. Buford Kaylor, Mrs. Ralph Hill, Mrs. Howard Jackson, Mrs. Gray Brannon, Mrs. E. J. Yaden, Mrs. Ule Dillard, Mrs. Wallace Thompson, Mrs. Charles Delap Jr. and Mrs. Cecil Cheyne.

The Thursday club members entertained their families at the Henley Grange hall Saturday evening, with their annual holiday dinner. Turkey and all the trimmings were served. Fifty-three persons enjoyed the evening, eating and playing "Bunko." High prizes going to Mrs. Ule Dillard, Mr. Gray Brannon, Miss Mary Lou Qualis, and Warren Yaden.

Martha Shops and Shops

She's About So High . .

she's waiting with bated breath for the tinsel, tinkling, tantalizing time of Christmas bells, candy canes, berries holly and a demure pause under the mistletoe when she catches YOUR eye . . you LOVE her and she's hinted YOU'LL find HER favorite PERFUME at CURRIN'S . . manlike you wander in . . you're in a merry muddle . . bewildered by bottles . . fooled by fragrances . .

If she's SO tall . . so small . . sultry as a siren or dainty as a demi-tasse she'll ADORE the familiar CARON fragrances JUST arrived . . BACK again after a LONG absence . . PLUS bewitching LES POIS DE SENTEUR DE CHES MOI the heady, mysterious, intoxicating scent for sophisticated women . . graceful, unadorned tall crystal bottle . . \$25.

Sweet proof of your love . . a gift of CARON . . EXTRACT BELLODIA . . three sizes, \$10 . . \$15.75 . . \$27.50 . . lace and velvet scent . . at CURRIN'S . .

A rock garden scent with a hint of cinnamon plinks . . Sweet William and heliotrope . . EXTRACT FLEURS DE ROCAILLE by CARON . . two sizes, \$12.50 . . \$15.75 . .

"Solash of Splendor" . . a gift to send her whirling cloudward . . OR et NOIR . . surprise evens and midnight mystery . . the first whiff is the gay aroma of flowers . . MANY flowers with strong overtone of ROSES . . give it a moment or two to fade into the ether, the alcohol evaporates, the floral notes FADE and gradually, VERY gradually a WARM, heavy blend surrounds your love . . OR et NOIR is a tenacious scent, it clings and clings . . it's a GREAT perfume by a GREAT French perfumer . . dashing done in black and gold . . \$27.50 . .

Dainty, delicate NARCISSI NOIR (Black Narcissus) \$7 . . \$10.50 . . \$18.50 . . CHRISTMASY NUIT DE NOEL . . the fragrance of pin-point stars, crackling snow . . fir boughs . . dancing flames by CARON at CURRIN'S for \$16.50 . . \$25 . .

WICKED wild, windblown FRENCH CANNON, lace beruffled bottle in a quilted white silken box . . sweet proof that a gift from CARON is a gift of enchantment . . FARNESIANA and gay LE TABAC BLONDE . .

Matching LOTIONS (French for COLOGNE) in SOME fragrances starting at \$5.50 . . Make this a never-to-be-forgotten Christmas for your Christmas ANGEL with IMPORTED FRENCH PARFUMES by CARON from Ninth and Main.



For Ladies Only

is this yarn about STORMY'S BEAUTY SALON where WE sampled this week the thrill of being CODDLED by an EXPERT in COSMETICS who gave us PERSONALIZED service with LA JOLIE INDIVIDUALIZED cosmetics . . prepared on the Pacific coast to make "us girls" LOVELIER . . LOVED.

She "EYED" and "SIZED" . . analyzed hair, skin, eyes . . decided on DRY SKIN treatment and went to work . . massaging revitalizing oils into our epidermis from hairline to collarbones . . cleansed and tonicked and cleansed again . . relaxed and renewed us with manipulations . . brushed color here . . put color there . . a bit of eye shadow (a line through light eyebrows) a hint of mascara and the right shade of powder, CHOSEN to blend with our aging pigment . . the improvement was startling . . the SHOCK of the transformation just about FLOORED us . . AND the entire process took little more time than the usual "dabbling" that we dash through daily.

LA JOLIE COSMETICS will be "TUNED" TO YOUR NEEDS . . if you are ALLERGIC TO PERFUME . . TO LANOLIN, let STORMY order SPECIAL creams for you . . let her explain the benefits of HARMONES for skins losing youth.

Skins vary as much as personalities . . youthfulness and beauty depend to a large extent on a healthy body, a clear, firm, finely textured skin and a gorgeous skin is more OPTEN developed than inherited . . SO . . STORMY'S BEAUTY SALON invites you to drop in . . the nimble fingered operators have ALL been trained to give the SAME "eye-opening" treatment WE had from Hazel Whyte the LA JOLIE representative who knew all the SIMPLE routines to make a lovelier you . . LA JOLIE COSMETICS are packaged in smart, pale blue plastic containers . . wonderful travelers and the cost . . m' dears is FAR LESS than you'll EXPECT to pay . .

We HOPE you'll take advantage of this GENEROUS offer . . from EXPERIENCE we KNOW you'll walk out on winged feet, ready to challenge all-comers, confident that you GLOW . . ready TO ORDER LA JOLIE cosmetics for your personal needs . . CALL 5239 for an appointment, it's a CHRISTMAS GIFT you'll adore from the Esquire building.



In a World of Star

and holly wonder . . in the magic of CHRISTMAS DAY . . someone YOU adore will feel like a fairy princess when she slips about her small, curved wrist, a DIAMOND adorned WRIST WATCH from RICKY'S . .

Give her an ELGIN . . the watch with the HEART that never BREAKS . . the trouble-free DURAPOWER mainspring . . give her a BULOVA, the gift SUPREME . . give her a HAMILTON, the TIMEPIECE that will tell TIME with TIMELESS BEAUTY . .

WHITE and YELLOW gold and PLATINUM . . delectable, durable, oblong and round shapes, frosted with DIAMONDS . . WATCHES so beautiful, YOU'LL gasp at their splendor, start as LOW as \$33.75 at RICKY'S . .

A WATCH is a substantial investment . . don't forget the most IMPORTANT detail of ALL . . buy with CONFIDENCE from your REGISTERED JEWELER who KNOWS that the wisest women will smile into your eyes . . will say "I Adore You" when she glimpses the proof of your love, a nationally-known TIMEPIECE come Christmas morn, glittering with DIAMONDS from 709 Main street.



Hundreds of Mile:

from the ARCTIC CIRCLE . . close enough for us ALL to BENEFIT from wise buying is CARTERS' . . if YOU have SOMEONE on YOUR Christmas list that has you puzzled . . If you're rushing against TIME like mad and brilliant thoughts on GIFTS desert you . . SLOW down and go to CARTERS' . . the store is BURSTING with ideas for FILLING FOOD BASKETS with GAS-TRONOMIC delights . . one of the GRANDEST ways to say MERRY CHRISTMAS on the docket . . who DOESN'T love to eat good food from CARTERS'?

Stockpiled in tiers are delicious delights . . famed FANCIFOOD jellies seasoned with WINES, Black Walnut and Cinnamon . . TRADER VIC'S Rock Candy Syrup . . "antipasto" COCKTAIL BARS complete with the "fixings" . . mammoth stuffed olives, wee pickled onions . . slices of oranges for delicious "old fashioned" . . mint syrup and ruby red cherries . .

Imported RUM CAKES and MUSTARD with CHAMPAGNE . . SPICE ISLAND VINEGARS . . MING TEAS from Arabia . . CRYSTALLIZED GINGER . . plus . . GLAZED FRUITS in baskets . .

Quit furrowing your brow . . we know tummies will be begging for MORE fine foods from "Your Most Thoughtful Grocer" . . it will soon be time for a TIRED Santa to limp out of sight . . help him finish his last minute tasks and don't forget your own emptyarder when you shop at 1420 Esplanade.



Surprise! Surprise!

and a MERRY CHRISTMAS to you from NEAL'S FOUNTAIN, headquarters for those delectable, TRIUMPHANT, festive, BLUM'S famous original FRUIT CAKES and PLUM PUDDINGS . . aristocrats of HOLIDAY dinner tables . . festive finale to fine foods . .

BLUM'S DARK FRUIT CAKES are a confection, toothsome as if baked with your own hands, fruits and freshest nuts from the remote corners of the world . . fragrant with spices, darkened with sugar, softened with molasses . . a never-to-be-forgotten DESSERT, brought to you by NEAL'S in ONE POUND BOXES . . AND . . TWO POUND CLOISONNE tin containers . . lovely as a jewel . . headdress shaped to please your fancy . . ONE whiff and you're a GONER . . swept off your feet with the aroma of sherry and brandy and rum and of butter . .

Positively precious, the way that BLUM'S ENGLISH PLUM PUDDINGS are steamed for your table . . these are by an OLD, OLD ENGLISH RECIPE, probably brought from the kitchens of ROYALTY, steamed to perfection, in WHITE WAX for safe-keeping . . moulded and topped with a holiday "BOOYAH" of holly and red ribbons or DONE in a MELON-MOULD . . mark of "AULD ENGLAND" . . 1 1/4 and 2 1/4 pounds for the asking at the ONE spot in TOWN where BLUM'S FRUIT CAKES and PLUM PUDDINGS are EXCLUSIVE . . so here's a toast to a fine Christmas dinner from NEAL'S where gift wrapping is SO exotic, so beautifully done you'll NEVER tie another gift up by your "ownself" when it can be done for you at 1223 Main.



CURRIN'S

Why don't you . . borrow from the regal orders of the Scotch by anchoring two signed honor medals to a swashbuckling cummerbund, perfect foil for your jersey separates?

If She Loves, Loves

loves, lovely lace-laden lingerie, then don't look a foot further down Main street than MILLER'S for dreamy GOWNS . . devastating SLIPS . . luxurious NEGLIGEEES . . they'll be lovely and loved long after the tinsel and the gilded angel have been laid away . .

EVERY gal, if she has a drop of romance in her veins, dreams of soft and shimmering "undies" . . undies that make her feel like a Goddess . . bits of nylon NET rufflings . . shirred here . . tucked there . . SLIPS, \$5.95 and "oohp" . . GOWNS, \$7.95 and "oohp" . .

She'll sigh over her image in the mirror when she prances in a "divish" little SHORTE NIGHTIE from MILLER'S . . Christmas as a snowflake in the "Darting" colors . . teeny, demure yokes and mighty pet pockets . .

She'll be on her own little heavenly Christmas cloud in the ethereal high-styled, lace and net trimmed RAYON TRICOT tempters at MILLER'S, "swanky" with cordings and pipings and dainty net insets we found in the LINGERIE DEPARTMENT at PRICES that will knock you "kerplunk" into buying . . \$2.95 to \$5.95 and we're not a stretchin' . . THESE are GOOD buys . .

Pretty as a frosted birthday cake . . NEGLIGEE SETS, nighties and robes . . SATINS . . CREPES . . SHEERS, excitingly etched, feminine fripperies . . personal pretties that will woo her and win her . . fragile and fabulous, fanciful finery . . negligee and gown, \$15.95 and up . .

Even the gal with the "mostest" in her Christmas stocking will smile and smile at a gift of HOLEPOOFER . . MUNSUNGWEAR . . ARTEMIS or BARBIZON LINGERIE if it's sent with a MERRY, MERRY CHRISTMAS from 512 Main.



STORMY'S BEAUTY SALON

Why don't you . . unearth two wide napkin rings . . sterling is perfect . . have them cut to fit your wrist . . wear both on one arm and saunter forth with a new bracelet mode?

To Each of Us, Christmas

has its own special meaning . . its own special glow . . to some of us it brings memories of long-ago years when we sped happily down long, winding stairs to a bearded old Santa, whom we KNEW was Father . . to others it means the love and camaraderie of a BIG family . . to SOME it means a day that COULD be just like the day BEFORE unless YOU have remembered to let the PELICAN CANDY JAR help make a brighter CHRISTMAS day for a shut-in with one of the CLEVEREST reminders of MERRY CHRISTMAS that you've seen since Christmas trees first grew in Christmas tree land.

If you want to bring stars to some one's eyes . . if you want the thrill of doing something EXTRA SPECIAL send a SYNTHETIC CHRISTMAS tree, so "real-like" it might well have been plucked from our own Oregon woods . . prettily decked with "baubles" of CANDY, gay as a red stocking hung by the chimney . . symmetrical small ones, about 2 1/2 feet tall, anchored safely in (of all things) a musical BASE that tinkles tinkling tunes . . \$10 for the ones spun with silver . . \$8 for the glossy green ones weighted with confections . . \$5 if you do your OWN Christmas trimming . . an idea too, if you live in a dove-cote no larger than a grape-arbor.

The PELICAN CANDY JAR will arrange your GIFT PACKAGES . . fill them with WILD PLUM PRESERVES send them off to be welcomed . . lovely green and gold boxes or simulated wood ones . . for long distance traveling, sturdy, strong pine ones . . choose WISELY from DELICACIES gathered from the far-flung corners of the globe and DON'T forget KLAMATH SUGAR PLUM CANDY, packed THIS year with some CHOCOLATE COATED "plums" . .

For a star-spangled CHRISTMAS DAY it takes your thoughtful help . . a visit from Santa . . love straight from the heart, SWEETS and a MERRY, MERRY CHRISTMAS from 722 Main, the



YOUR STORE

Carolers Sing! Some Folks

TELL . . word gets 'round that KOHN'S FLOWERS and GIFTS has been thinking for MONTH about the FRAILTIES of human nature . . that some folks are busy . . some folks "put off" and some folks just DON'T remember that CHRISTMAS comes in late December . . SO gathered together in one friendly store are IDEAS and IDEAS for ONE and ALL . .

Found the smartest CHINESE LAMPS . . as ORIENTAL as an PLANTER lamps with charming hand-made shades . . beautiful FOLIAGE PLANTS, perfect for MODERN DECOR, halls, dens, living rooms, sun rooms, a gift that GROWS . . stunning FIGURINES and gay CERAMICS . . "skeery" PREHISTORIC Tyrannosaurus . . Diplodocus . . Mammoth Elephants, Dinosaurs . . PLANTERS . . gay CHRISTMAS CANDLES at KOHN'S to light your happy holiday . . GIFTS in every nook and corner and over all, the thrilling SMELL of CHRISTMAS . . the nose-wrinkling whiffs of pine and fir . . the shivery beauty of holly and mistletoe ready to be shipped to the UNFORTUNATE folks who live beyond the realm of OREGON . .

If you haven't YET the FEEL of Christmas you WILL have when you drop in this week to shop at 430 Main.



ART CENTER

Why don't you . . borrow from you brother or your Pop a mammoth white evening scarf to swathe around the neckline of your dark or pastel jerseys?

'Twas the Night Before

Christmas and all through the house a man went a-mumbling because HE was unhappy with the gift he had just tucked under the shining lights on the Christmas tree for his Christmas angel . . deep in his heart he KNEW he should have gone to LA POINTE'S for an ARM-LOAD of LINGERIE . . lovely lace NYLON TRICOT . . GOWNS and SLIPS and NEGLIGEEES, PANTIES and PETTICOATES . . frothy with fro-frou-frou . . soft as a pastel marshmallow to wrap her in LUXURY . .

He'd heard but didn't heed her HINT for VAN RALLIE shimmering sheers . . fairyland shades, dripping with deliciously delicate lace and nets . . darling deep bodices . . heady full ruffles and flounces and puffs and sweet little Bertieas . . all the giddy gay gorgeousness that ALL women love . .

LA POINTE'S LINGERIE DEPARTMENT is OVERFLOWING with beauty . . PERMANENTLY PLEATED . . hand-embroidered, lavishly lovable LINGERIE . . tuck THESE in her stocking and be SURE you're a SUGAR POPPA . . give her COLOR . . Seafoam, Mimosa, Horizon blue, Coral, Virgin white, Naughty black . . ANY color you ask for . . SLIPS start at \$5.95 . . PETTICOATES \$4 . . PANTIES . . \$1.85 . . GOWNS . . \$8.95 . . NEGLIGEE and GOWN SETS, real Christmas dream stuff . . 77 you drop in and ask at 567 Main.



HARWIN'S

Why don't you . . get into a lather over leather by flaunting lush shades of suede earrings, bracelet and necklace?

Why don't you . . make your own taffeta pettitaskirt with three or four ruffles of different shades of taffeta reaching toward your knees?

For the Answer to a Wish

for a practical CHRISTMAS gift that simply DRIPS glamour go to LONG'S . . for the most "blissfully beautiful" BLOUSES . . flatteringly feminine, sensationally smart, litely lyrical YOLANDE BLOUSES . . white as whirling snow . . festive frivolities for the holidays coming . . all WHITE with pinky little touches at jewel neckline and sleeve . . decorative details in hand-embroidered hints of red, blue, brown . . lush bits of lace and precious pearl buttons . .

These are short-sleeved darlings dreamed up by daring designers who KNOW the UNPATH-OMABLE yearnings that haunt damsels who desire BLOUSES that will do double duty . . for DRESS for CASUAL wear . . styled for originality, designed to fit, detailed for perfection . . these are Christmas dreams-come-true BLOUSES . . every size and every price from \$5.95 to \$14.95 at the store where the HOLIDAY SPIRIT is warm and friendly, 719 Main.



MILLER'S

Why don't you . . make your gray flannel jacket and skirt do double duty by day with a clannish cloche, gloves and perky pumps of tarian plaid, then sail into evening with the jacket replaced by a velvetene canisole, the shoes switched to velvet pumps and, to relieve the simplicity, add large blobs of rhinestones at the ears, throat, wrists?

PELICAN CANDY JAR

Why don't you . . wear extravagantly beautiful rhinestone clips on your low cut black opera pumps when you go dancing in a ballet or ankle length cocktail frock? Match them with earrings for umph?

Kohn's Flowers and Gifts

Why don't you . . wear a touch of holly red . . a fire-cracker red corduroy casual . . a red bandana in your hair . . a scarlet scarf or red, red gloves during the coming holidays . . it's a festive idea sure to bring compliments?

LA POINTE'S

LONG'S