



THE BRAVEST BRAVE of all is 6-year-old Frederick Pocahello who is pictured above in one of his favorite poses. The young member of the Blackfoot Tribe came over from Fort Hall last year to dance at the All-Indian Basketball Tournament and is expected to return this year.



AT HALFTIME AND BETWEEN GAMES during the All-Indian Invitational Basketball Tournament dancers such as those pictured above will perform for the audience. The contests will be held from March 19-22 in the Chiloquin High School gym.

ON THE HOUSE

At the end of their search for a home, husband and wife are confronted by this question—can we afford it?

The answer can be and often is, no. But how can you be sure it shouldn't be yes?

There's no hard and fast rule-of-thumb answer; but generally speaking a family can afford a house costing from two and a half to three times the family's gross annual income.

Still, this is not a rigid formula because some families have no difficulty in financing homes worth three or more times their gross annual income, while others have trouble managing payments on a house costing less than twice their gross annual income.

Recent statistics of the federal housing authority, based on its experience with more than 3,400,000 government-insured loans, may help you to determine the house that's within reasonable range of your income.

The figures, compiled from the prices American families actually are paying for their homes, indicate that families with incomes under \$5,000 a year are successfully buying homes from two and a half to three and a half times their gross annual income.

GET ADVICE FROM BANKERS

On the other hand, those with higher incomes generally buy homes costing proportionately less.

For example, the FHA figures show that families with an annual income of \$3,000 are able to buy homes costing \$9,000—three times their yearly income—while those with an annual income of \$12,000 buy homes costing about \$18,000, or only one and a half times their income.

Sound advice on home-financing factors comes from such experts as the savings and mortgage division of the American Bankers Assn. Some factors, these experts say, may modify the formula of

multiplying gross annual income by two and a half or three to get the right house price.

These factors include:

The amount of savings available for the down payment, the size of the family and its expenses for food, clothing, medical care and other items, and what percentage of the cost of maintaining a house can be saved by family-done work.

Once the right price has been determined, another question looms for the home buyer—what's the right mortgage for my particular needs and pocketbook?

Your local banker can help you with this answer. He can give you valuable advice not only because of his wide experience in helping people with financial problems but also because of his knowledge of real estate values in his community.

TWO MAJOR POINTS

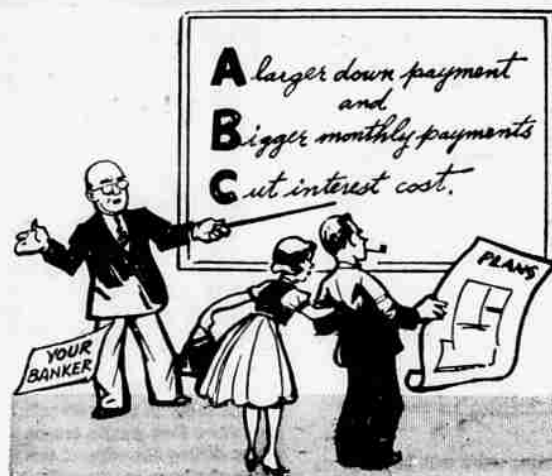
In reaching a final decision on mortgage terms, experts of the American Bankers Assn. point out, there are two major points to keep in mind:

1. Try and keep your interest costs down by borrowing as little as necessary instead of as much as you can. Although a big mortgage loan may look like a bargain, you're generally better off and will save more money in the long run if you make as large a down payment as possible.

2. Bear in mind that the quicker you pay back the loan, the less will be your financing costs in the end. A shorter mortgage period means, of course, larger monthly payments.

But if your earnings permit, the larger monthly payments will save you important money. For example, if you repay a \$10,000 loan at 5½ per cent in 15 years, instead of 25 years, the monthly payment would be \$80.39 instead of \$59.93. But the total amount saved by paying off the mortgage 10 years earlier is \$3,508.80.

A final word of advice: Don't



Dress-Up Home With New-Style Lighting Fixtures

Once a fixture was a garish, glaring object placed smack-dab in the middle of a ceiling.

But today, according to the American Home Lighting Institute, a fixture is a softly radiant, smartly styled home furnishing that is placed anywhere that light is needed—on walls and even in corners.

Fixtures are bigger than they once were, and they're more flexible, too. You can turn or adjust them to cast light just where you want it.

Perhaps the biggest change in the fixture picture is the use of more and more off-center locations. Instead of leaving room edges and corners in the shadows, homemakers are increasing the living space of rooms by putting fixtures in these areas.

Walls and windows are being lighted by fluorescent cornices an valances to push back the edges of the rooms, and to enhance the color, texture, and design of draperies.

Conversation corners, sideboards, and art objects are getting light of their own from off-center fixtures.

make the mistake of buying a house that your family may outgrow and that you would have to sell at a sacrifice. Shop for a house that's big enough for your family or one that can be expanded as family needs increase.

An increase in income later, of course, could permit you to buy a larger home. But protect the investment in the house you're buying now by making sure your family will be happy and comfortable in it at least for the foreseeable future.

LIVING STANDARDS

The average American uses twice as much lumber as his Russian counterpart, four times as much as the Englishman and six times as much as the Frenchman. Here in the U.S., the country's most widely used species of lumber is Douglas fir, found principally in western Oregon and Washington, and popular because of its great strength, as well as beauty of grain and texture.

tures suspended above them.

Fixtures are changing from the static, fixed objects they once were to accessories that move about. A popular type is the pull-down fixture, that goes up and down by reel or spring action to provide the level of light needed.



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