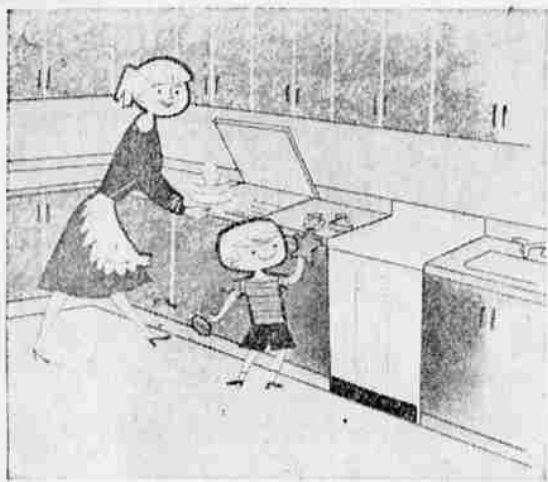


Mass Production, Credit, Make White Christmas Possible



NEW VERSATILE WATER HEATERS can even fit into your kitchen. Here, in addition to all the advantages of plenty of just right hot water for all your household needs, they save piping, reduce thermal loss and install more easily.

Gift To Warm Her Heart

How about giving your wife plenty of hot water for Christmas? Today's homemaker likes to be in hot water.

As a matter of fact, lack of an adequate supply of hot water spells nothing but trouble for the modern housewife.

That's because more and more, appliances depend on a good supply of hot water to produce their full labor-saving potential. Consider the automatic dishwasher which requires water of 160-180 degrees to deliver all the benefits it can provide.

Water that hot is needed not only to get food soil off the dishes but to kill any bacteria or germs which may be present on the dishes.

To provide an adequate and ever-ready supply of water as hot as this you can choose between a wide variety of modern electric water heaters.

Among the most popular are the so-called "quick recovery" heaters. This is the engineer's way of describing a rather small unit which has tremendous capacity because it heats more water

as quickly as it is used up. This development is particularly important in today's homes where space is limited.

To fit any homemaker's needs these modern electric water heaters are available in both countertop and tank models. The latter can be installed in basements or utility rooms while the countertop model is trimly designed to fit into the kitchen and look like just another appliance.

The countertops on these models are available in a wide variety of materials and colors and provide extra counter space in the kitchen.

Another prime advantage of the electric water heater is that it does not require a vent or flue. This enables you to put it anywhere in the house, even in the kitchen where it will be close to the sink, the automatic dishwasher and possibly the laundry.

By bringing the water heater closer to where the hot water is used, shorter piping is required. This reduces the thermal loss, keeps the water hotter and makes it easier and less expensive to install.

Ironer: Key To Neatness

What woman doesn't worry about what her neighbors think of her?

What woman, for example, ready to leave on a vacation, doesn't spend a final minute in tidying up the house so the neighbors who bring in the mail and the papers will be impressed by her neatness?

And what woman doesn't worry about how her children and her husband look? She knows, for example, that nicely ironed clothes are the best index of her ability as a wife and mother.

That's why so many women are using a modern electrical appliance which is designed specifically to make it possible for them to do a professional job of ironing with ease.

The product is, of course, an ironer. The smart woman would do well to think seriously about adding it to her list of "things I really want" for Christmas. And the smart husband will realize that here is a gift which will be appreciated for years and years to come.

Here's why. The ironer banishes almost all of the physical labor in ironing. There are no ironing boards to get out, set up and put away again, and the putting away inevitably comes after you've put in a long afternoon of ironing and are completely tired out.

Better yet, the automatic ironer takes the physical labor out of the ironing process itself. There's no more standing, no more lifting, no more exerting ironing pressure.

The ironer also cuts ironing time. Some experts say you spend only one-third as much time in ironing by machine as you would spend in doing the same laundry by hand. This additional leisure time is all yours—it's time saved out of your busy schedule.

Best of all, an ironer lets you do a thoroughly professional job on every item in your laundry—from dresses and shirts right through the flat work. Slacks and shorts can be ironed easily and men's trousers pressed in a jiffy. You'll finish your best linens in a hurry with never a wrinkle to mar them. And you'll find that you get generally smoother, more uniform ironing with an ironer.

ASK AN EXPERT

When planning kitchen improvements, consult an expert, especially when a built-in range is considered, suggests the Gas Appliance Manufacturers Association.

Borrowing To Buy Major Appliances Is Now A Pleasant, Practical Process

A recent national survey of 100 leading bankers undertaken by the American Banker revealed the faith these responsible men of business have in their borrowers. One hundred per cent of them said they are ready and willing to help good customers during periods of uncertainty such as reduced income, temporary layoff and unemployment.

Here are some typical comments gathered from bankers around the United States:

From Detroit, where layoffs and unemployment were probably more frequent than anywhere else, one of the nation's leading bankers says: "We naturally are sympathetic to cooperative borrowers, particularly if delinquency is caused by unemployment. We have been through prolonged periods of unemployment in the past, and while delinquency has risen sharply during those periods, losses were kept to a minimum as we nursed our good borrowers over the bad spots."

From Nashville, New Hampshire, came this welcome comment: "This bank is very much aware of the fact that if a man has trouble, he is still the same man of whom we thought of pretty highly when we made him the loan."

Down in Florida, bankers believe that a liberal extension and renewal policy, properly applied, will reduce losses and create good-will among deserving customers. "Tough tactics," says an Orlando financier, "are a poor substitute for intelligent collection policies."

Yule Loans Feasible

And similar, heartening voices were heard clear through the farming areas of the country and across the northwestern states as well.

There is no reason to let lack of cash and fear of the future top or delay you from buying that appliance you have in mind. Go see your banker. It will be worth it.

Borrower Considered

A well-known banker in Kalamazoo, Michigan states: "We will extend every consideration to those borrowers who have had a reasonably good record. We'll refinance the loan, extend it or, if necessary, even charge it off and allow the customer to pay as he can."

The same consideration extends to Texas where the consensus of opinion from bankers was that they weathered recessions, strikes, and even a depression and had always met their customers as individuals and handled

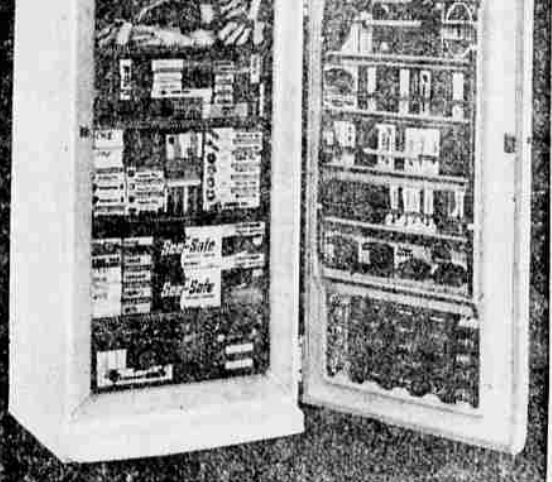
This Christmas why not give a weather out-of-doors when you give an economical, fully automatic gas dryer.

All the family will enjoy a modern gas range, replete with built-in features such as griddle, rotisserie, meat thermometer, top burner heat control, automatic ignition of all burners, oven and broiler, and an array of automatic timing devices.

If freedom from furnace-tending and interrupted fuel deliveries, ranks high on your list of family needs, consider a modern gas furnace. You'll be giving year-around comfort.

For the newest thing in convenience try giving a smokeless, odorless gas incinerator. It puts an end to garbage and trash removal forever.

An ideal family gift is "weather-insurance" in the form of a gas washer-dryer combination which puts an end to washday blues. No need to worry about the



MAKE IT A
**WHITE
CHRISTMAS**

**We
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No Free Food, No Frills

Just **TOP VALUE** for Your Money On Our **ZEROFREEZ** Line

Due to our carload purchases of these freezers and our ability to operate on a very competitive margin we can bring you more value for your investment in freezers.

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No Other Freezer Can Offer So Many Extra Value Features At So Little Cost!

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- Each shelf is a fast-freeze plate.
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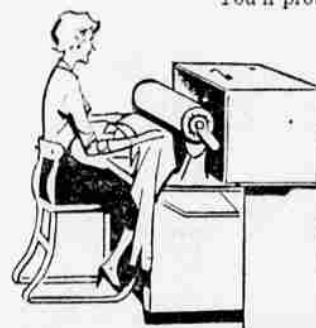
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You'll iron everything in your washbasket in one-third to one-half the time—sitting down, relaxed. You'll protect your health and good appearance.



For Christmas -
What should you give the wife?
Give her a gift
that will give her a lift...
all the rest of her life.
Give her an Ironrite.

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Ask The Person Who Owns One

MERIT'S

Come in and see us today.
End the drudgery of hand ironing now!
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Buy Disposer, Garbage Can Disappears

Chances are you've overlooked one of the best White Christmas ideas of all—but it's an idea that almost four million Americans have thought of already.

Installation of a modern food waste disposer does away with the entire subject of garbage. There's no doubt about the widespread appeal of disposers; they're being installed in one out of every three new homes being built this year.

Owners of disposers indicate that the appliance is truly a year-round gift, conferring benefits in the summer as distinct as in the winter.

There's no need to dwell on the advantages of eliminating food waste before it can become garbage in the summertime with heat and insects complicating the matter of garbage disposal.

In wintertime, the whole process of getting outside to the garbage pail, brushing snow or water off its lid and throwing garbage away is equally inconvenient.

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Cavalier AUTOMATIC ELECTRIC BASEBOARD HEAT NOW with FULLY ENCLOSED ELEMENT

Element is fully enclosed, same type proved so reliable and long-lived on electric ranges. The only system ever discovered that puts the heat where it belongs and will make a room comfortable right up to the windows, no matter how large and exposed they are. Reduces window frosting, too.

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Thrill Mom with the new convenience, the new freedom of a major appliance for Christmas!



Cash speaks extra loud when buying a major appliance. And your friendly neighbors at the Bank of Klamath Falls can put that cash in your pocket with a convenient home appliance loan. Take advantage of low bank terms. See us today.

For another White Christmas in 1959, join the Bank of Klamath Falls Christmas Club Today! It's the easy way to save your Christmas Cash!

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