ssa's Annual
stmas Parade—
urday, Dec. 10

Nyssa Gate City Journal

SECOND SECTION

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ringer Plans to Attend Jamboree World Scouts at Farragut, Idaho

Stringer, son of Mr. and Mr.s Vaughn Stringer of will attend the World Boy Scout Jamboree next sum- Farragut, Idaho.

is one of seven boys from the Ore-Ida council which of the area between Burns, Ore., and Nampa, Idaho. from Troop 419 and his scoutmaster is Tom Nishitani.

SCOUT TOM STRINGER

Stringer has held positions of quartermaster, patrol leader, senior patrol leader, junior assistant scoutmaster and at present is senior patrol leader.

Participants in the World Jamboree will be from 85 different countries all over the world. It is the first World Jamboree to be held in western United States and probably the biggest event Idaho has had in a long time. To be eligible, boys must hold the rank of Life Scout or higher. Tom received the rank of Eagle Scout in 1965.

Tom will serve in the trading post at the jamboree and states that it will be a good experience. "I'm proud to represent the council at the jamboree and I plan to make a good impression on the other scouts from other countries," stated Stringer.

Garner Chosen Alternate

Rodger Garner, also of Nyssa, has been chosen as first alternate to the jamboree. His parents are Mr. and Mrs. Dee Garner of Nyssa.

If one of the seven boys cannot attend, then Rodger will take his place. He is a member of Troop 438 and his scoutmaster is Nathaniel Ashby.

Rodger has been patrol leader, secretary of his troop and senior patrol leader. He is now a representative in his Explorer Post and is a Life Scout.

450 Cub Scouts Various Awards

ds were presented to Cub of Pack 450 at a Nov. 29 pack meeting in Nyssa st church.

t pins went to Mike Eas- e Leseberg, Fred Stelling, tchell, Scott Ward, David Mark Strom, Bruce Goo- Ken Landreth.

Baker received a wolf and gold arrow points Larry Haney and Mike The latter two, together Stults and Ross Fox, also bear books.

mothers are Mmes. Floyd nd Harvey Easton, assist- Mmes. Don Stults and itchell. Mrs. Easton and tchell served refreshments adjournment of the Tues- ion.

Buy, Sell or Trade, the Classified Page!

ATTEND FAMILY REUNION

Attending a recent family reunion at the Jack Chard home in Meridian were Mr. and Mrs. Elver Nielsen of Sunset Valley, Mrs. Effie Nielsen of Nu Acres, Mrs. Bill Nielsen and Lee Ann, Mr. and Mrs. Doyh Price and family of Pendleton. Others included the Homer Whitman family and John Teeter of Emmett, the Kenneth Chard family of Boise, Mr. and Mrs. Ewen Chard and Earl Chard of Nyssa.

Secretaries of Area Study Business Law; Examinations Slated

Business law is the subject now being covered by a secretarial review study group of Futura chapter, National Secretaries association. The meetings are held at 7:30 Thursday evenings at Treasure Valley Community college.

Contracts, agency and history of law were included in the Dec. 1 review session, and other aspects of business law will be studied during the remainder of the month. The course is under direction of Mrs. John Croner, past chairman of the chapter's certified professional secretaries advisory board. Mrs. Michael Spratt assumed the position on Dec. 1, to serve for a one-year period.

Also on the board are seven management representatives, serving with chapter members, to acquaint area residents with the scope of the CPS examination and to assist in organizing study classes to prepare local secretaries for the test.

Members to Take Test

Several Futura chapter members will take this year's examination which will be given May 5-6 at TVCC.

Applications are available from Mrs. J. Eugene Grasty, Futura chapter president; and should be submitted immediately. Mrs. Grasty reports that in 1968 examination fee will increase and urges local secretaries to take advantage of the lower rates. The examination is not limited to NSA members, she stated.

The chapter president conducted a review of secretarial procedures during October, and during November the group reviewed business administration, under direction of Mrs. Chester Hull.

All area stenographers are invited to participate in these study classes.

ALBERT STOCKDALE TAKES JOB CORPS TRAINING

Mr. and Mrs. Jim Nichols and family received a telephone call on the afternoon of Thanksgiving day from Albert Stockdale. He is in training at the Weber Basin Job Corps center in Ogden, Utah.

HELEN DWELLE, Malheur county extension agent, unwraps a fruit cake identical to those being displayed at various meetings of county homemakers. In her hand is a glass, filled with jelly and decorated with sparkles. Homemade toys are also on display at the meetings. The remaining "Oregon Holiday" sessions are today, Dec. 8, 1:30 p.m., Nyssa Methodist church; Dec. 9, 1:30 p.m., Juntura school house; Dec. 12, 8 p.m., Jordan Valley high school building; Dec. 13, 7:30 p.m., Vale Grange hall. All homemakers of the area are invited to attend these admission-free meetings.

Hospitalman J. Koch Completes Training

Hospitalman John F. Koch has completed basic hospital corps training in San Diego, according to a Navy news release.

He is a son of City Manager and Mrs. Fred O. Koch of Nyssa.

The four-month course teaches hospital corpsmen and corps WAVEs to assist in the applying of bandages and dressings, taking of temperatures and care of ward patients.

With further on-the-job training, Koch will be able to assist in physical examinations, perform first aid and be trained in operating room, laboratory and x-ray room procedures.

DAIRY GROUP SETS FRIDAY DINNER IN PHIFER HOME

Malheur county dairy wives and dairymen will meet Friday, Dec. 9, for a 12 o'clock potluck dinner at the Jim Phifer home on Overstreet road in the Kingman Kolony area.

Mr. and Mrs. Scotty Payne of Vale will report on the dairymen's annual state meeting held last week in Portland.

All area dairymen and their wives are invited to attend.

Bankruptcy Study at Oregon State Presents Picture of Personal Woes

Oregon enjoys the unhappy distinction of ranking third among all states in the number of personal bankruptcies per 100,000 people. Many agencies and individuals are studying the bankruptcy problem in the state in an attempt to arrive at some explanation and solution.

A recent survey by an Oregon State university home economics graduate student helps to show what kind of person uses bankruptcy as the answer to financial problems. The study was done under the supervision of Mrs. Dorothy Miller, assistant professor in home management.

The work by Suzanne Matsen was one of the first bankruptcy studies which involved actual interviews with people who had petitioned for bankruptcy.

Average Petitioner Described

The survey results helped to build a picture of the average petitioner as a male, 28 years old and married. This is Mr. Average Petitioner's first marriage and he has probably been married for about four years. He has two young children and his wife is probably not working.

Both Mr. A. P. and his wife have completed the 12th grade, so are above the average educational level for Oregon or U. S. residents as a whole. He is probably a machine operator or semi-skilled employee. This is the first time he has filed a bankruptcy petition.

One or more of his creditors has threatened to garnish his wages during the six months before the interview.

Attempts to Refinance

Mr. A. P. has tried to solve his financial problems by consulting a debt consolidation agency or attempting to refinance his contracts in some other way before he petitioned for bankruptcy. Either buying too much on credit or doctor bills got him in trouble in the first place.

The circumstance that directly triggered the bankruptcy petition was probably either an overload of debts, threatened garnishment or unemployment.

Mr. Average Petitioner said that he and his wife shared the responsibility of deciding which bills would be paid and generally agreed on the way in which their money was spent.

Financial data for the petitioners contacted in the survey indicated their average income was $4,950 a year and that they owed an average 16½ creditors a total of $4,831.

Most of the debt was due to automobile creditors, with the second highest percentage of total debt owed for medical expenses. Other debt categories included automobile repair and garage, appliances, hardware, house repair, plumbing and utilities.

One of the most startling facts turned up by the study was that the petitioners who said their marriage was happy tended to have lower incomes and higher debts than the petitioners who rated their marriages as unhappy. Where the husband was responsible for paying the bills, debts averaged lower than when both husband and wife were responsible.

Further Information Needed

Miss Matsen points out that results of the survey are not conclusive, since the sample size was limited and all of the petitioners who were surveyed were located in the Portland area. Further information is needed, she adds, about the particular financial management practices as well as other knowledge of both solvent and insolvent families before definite conclusions for attacking the bankruptcy problem can be formed.

However, some of the information developed through the project will be put to use soon in statewide financial management educational programs carried on by the Oregon State university Cooperative Extension service, according to Alberta Johnston, extension family finance specialist.

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