

Speaking To The Consumer

New Help for Consumers: From kindergarten through the retirement years, we are confronted with the need to make decisions about when and where and how to buy goods and services. Our purchases range from a candy bar at the supermarket to the once-in-a-lifetime investment in a house. When averaged for all consumers, these purchases total an almost unbelievable \$1 1/2 billion each day.

So all of us, individuals and families, are consumers. Spending decisions are made difficult by constantly changing methods of merchandising and advertising--some of which are misleading. New goods and ser-

vices continually being offered for sale add to the confusion that can confound the unwary and the unsuspecting.

Federal and state laws have been enacted to protect the consumer through a variety of government agencies. The purpose of this column is to inform you, the consumer, of these services, and to provide other information useful in managing your money.

Cooling-off Period: Did you know that you have a three-day period in which to cancel a contract made with a door-to-door salesman if the amount of the sale is more than \$50? The salesman must inform you

of your right to cancel the contract or the contract continues to be rescindable until the notice is given. (Excepted are sellers of insurance, farm equipment, and motor vehicles.) If you decide to cancel a contract, it must be done, "in writing," before midnight of the third business day after the buyer signs.

This aspect of consumer protection is included in HB 3037, the consumer bill passed by the 1971 Oregon Legislature. The act contains provisions that enhance the private right of consumers and it also enumerates the major powers of the Attorney General and District Attorneys to provide consumer protection.

One-Step Complaint Service: If you have a consumer complaint-- a defect in a product you have bought, for example-- and you cannot get a satisfactory adjustment from the dealer or manufacturer, there is a state consumer agency to help you.

Write to the Consumer Services Division, Commerce Building, Salem 97310. Explain your complaint, including all pertinent information. Describe the product or service, time and place of purchase, manufacturer's name and address, nature of the complaint, and your efforts to get satisfaction from the seller and/or the manufacturer. Attach copies of any papers that could help explain the situation.

The Consumer Services Division will refer the letter to the appropriate state or federal agency, or may write the manufacturer asking him to take suitable action.

The agency can help the consumer only if he has a justifiable complaint and can provide adequate information about the transaction. It is the responsibility of the consumer to keep important papers and other records in case he needs them to support a complaint.



In Portugal, a cookie is a biscoito!



This beautiful Christmas tree is in the nave of the Faith Lutheran Church, Nyssa. Christian symbols. They were hand-made by women of the church under the direction of Mrs. E. D. Michaelson.

LETTER TO THE EDITOR

Editor, The Journal:
Were you cozily asleep in your warm bed at 4:30 this morning? Not a lighted window showing in the homes about you? Our newspaper delivery boys were not. Eyes heavy, they were dressing with cold fingers, that you and I might find our daily newspaper on our door step - come rain, hail, sleet or snow. One customer whole, hearty and retired,

complained bitterly because the paper was not brought thru the gate and laid symmetrically along the lower edge of her door. All this for around two or three pennies per issue to the delivery boy.

But it does not end here. When this same small guy comes to collect at the end of the month, do you have his money ready or must he return again and again for it? Why not have it on a kitchen shelf? We know the amount due.
It takes a special type of boy to continue carrying our paper month after month. Follow them into adult life and note how many become successful men. Let's remember these young lads with gratitude and respect.
- Bessie E. Long



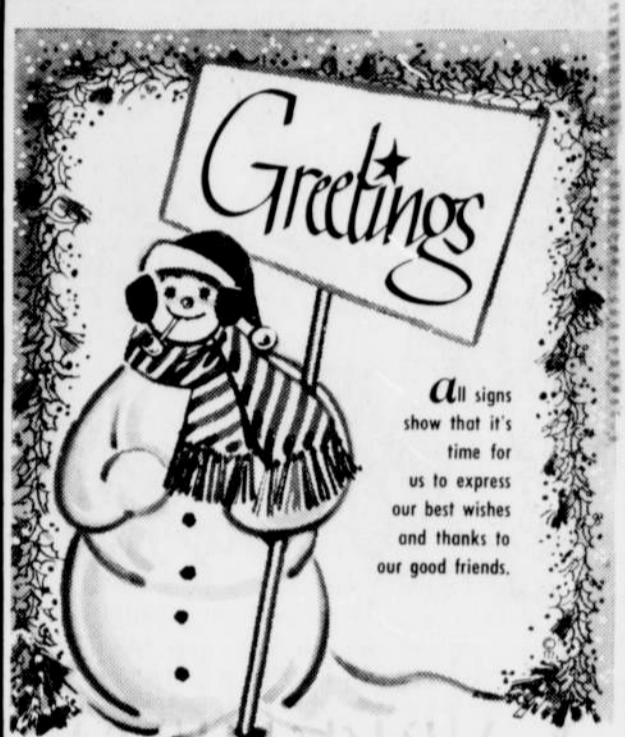
In Poland, a watch is a zegar!

MERRY CHRISTMAS!



...and many thanks to all you wonderful people whose friendship has been so heartwarming during the year.

Nolan Field Agency



All signs show that it's time for us to express our best wishes and thanks to our good friends.

Ray's Body and Paint Shop

MOTHER GOOSE PHANTASY

Dedicated to the children at Christmas

By Harriet V. Turner



Old Mother Goose of Ancient Lore, Decided she must keep up with the times. So in order to be quite modern, She has changed her Nursery Rhymes. Now, the little lamb that Mary had, Creates quite an innovation. She is growing what we call rock wool, We use it for insulation.



Humpty Dumpty--who sat on the wall, And Humpty Dumpty had a great fall. All the kings horses, all the kings men, Could never put him together again. Now he's been mended the modern way, Really thinks he is wise and cute. When he begins to fall, he pulls a ring, And floats gaily down in his parachute.



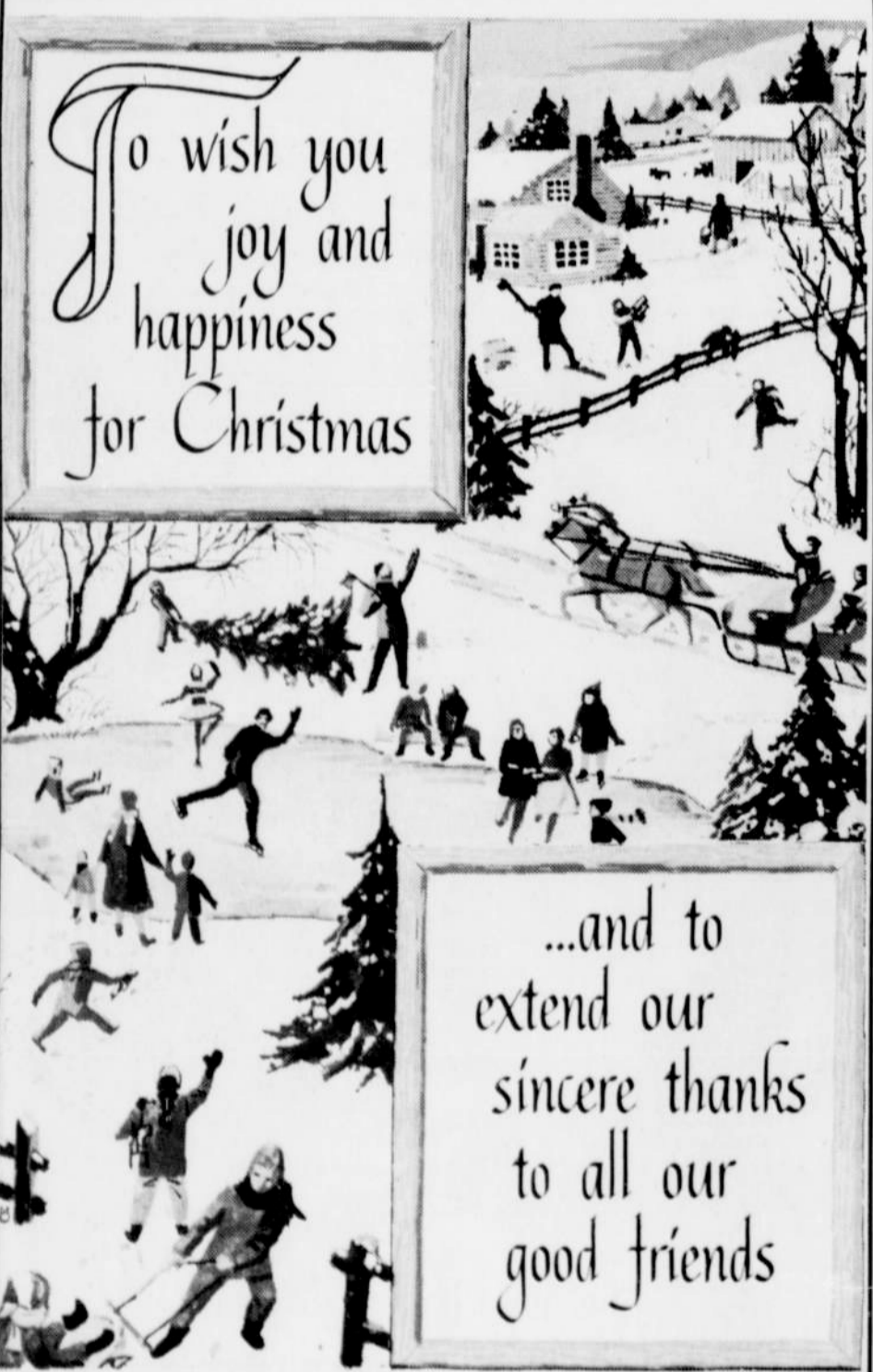
My Old Mother Hubbard went to her cupboard, To get her poor doggie a bone. When she got there her cupboard was bare, And her poor hungry doggie had none. Now she feeds him chuck wagon even gravy train, She gives him a new plastic bone. He chews it now and is very content, Over and over -- again and again.



Little Miss Muffet who sat on a tuffet, Eating her plain curds and whey. Along came a spider, sat down beside her, And frightened Miss Muffet away. She's forgotten the spider and dines on lemon creams, Her strudle made of red apple, pheasant must be under glass. Served with crepe suzettes and frapple.



The cow who jumped over the moon, Wears blue ribbons at the dairy shows. The happy little dog who laughed at her sport, Now mashes the sled for the Eskimos. I've many more Mother Goose Rhymes, I could bring up to our modern times. But do you agree--I like them the best, In my old time Mother Goose Rhymes.



To wish you joy and happiness for Christmas

...and to extend our sincere thanks to all our good friends

Nyssa Co-op Supply



And may Santa bring a houseful of happiness.
Cascade Natural Gas



Season's Greetings

Away we go, full speed ahead! We just couldn't wait another minute to tell you how deeply we appreciate your loyal friendship and patronage and to extend to you and your family our very warmest wishes for a holiday season bright with all the great blessings life has to offer!

FARMERS FEED and SEED COMPANY