

SPEAKING TO THE CONSUMER

ALBERTA JOHNSON

Extension Family Finance Specialist Oregon State University

CREDIT-A USEFUL TOOL. Credit is a financial tool for families. Credit used correctly as a tool can make your lives a little bit better.

For example, it may be less expensive for you to buy a washing machine on credit than it would be to do without the machine and take the clothes to the laundrette.

Remember--credit decisions should be as carefully made as decisions about buying for cash. COMMITTING TOMORROW'S EARNINGS. Signing your name to a contract involves serious responsibilities.

wrote a letter to the company, but still no book. What can you do to get your money back or receive the book you ordered?

Write to the Department of Commerce in Salem. The administrator of the office may be able to help you.

CHECK MOVER'S INVENTORY. If you are planning a move, be present when the mover arrives to pick up your goods. He will make an inventory of all the articles to be shipped, noting the condition of your furniture and other goods.

GUTTER MEN. If a man stops at your door and says he just happened to be passing by and noticed that your gutters need cleaning and repair, he may be playing you for a sucker and a big bill.

Savings Bond Leader Retires

Announcement was made today of the retirement of George W. Minnaugh, State Director of the Oregon Office of the Savings Bonds Division, Department of the Treasury, since 1948.

Mr. Minnaugh is one of only three or four Oregonians who were involved in the old Defense Savings Bonds Program prior to Pearl Harbor and who have continued to be active since.

During the following years Oregon has always had highly creditable Savings Bonds sales, and in the past four or five years has ranked among the top ten states in the country.

Herb Sez ...

Lately we have been hearing a lot about inflation. Inflation is when prices go up faster than the value of money.

In 1922 the Germany Mark was worth about 25¢. In 1923 it took a stamp worth 50,000,-000,000 marks to mail a letter. If we had a stamp worth 12 1/2 billion dollars then we would really know just what inflation is.

Germany recovered. The Krupps still had their billions in steel mills and Germany financed Hitler to conduct World War II. This second war almost ruined Germany again so we spread billions of our dollars over there by reconstruction and an army of occupation.

China also has had inflation to the extent that it took a wheelbarrow full of money to buy a loaf of bread. China had a revolution and emerged with a better financial outlook.

It would be beautiful for me if my wages could go to \$100.00 an hour and everybody else stay put but this is not the way things work, nor will it ever be. Our representatives in Washington can see this but are afraid of loosing a vote.

Studs should only be installed when tires are new, the Tire Industry Safety Council advises. Dirt accumulates in the pin holes of used tires, causing improper seating.

An empty can weighs 1 1/2 ounces.



How come it's too heavy to carry to a litter basket?

Gov. McCall Leads 30-Member Oregon Trade Commission

Governor Tom McCall will lead a 30-member Oregon Trade Mission to six countries of the Far East January 28-February 18.

The trade mission is scheduled to visit Hong Kong, January 31-February 3; Kuala Lumpur, February 4-5; Singapore, February 6-7; Taipei, February 8-10; Seoul, February 11-13; and Tokyo, February 14-18.

Main thrust of the mission will be expanding markets for Oregon agricultural products and opening up new markets in the countries of the western Pacific Rim, the governor said. Irvin Mann, state director of agriculture, and Jay Glatt, agricultural trade development specialist, will coordinate the sales effort for the farm marketing team which will include grower and processor representatives for many of the state's leading commodities.

Several Oregon machinery manufacturers also will be seeking new markets. Products offered will include food processing machinery and car washing equipment.

Attracting investment in Oregon facilities by overseas firms also will be a mission objective. John Fulton, economic development administrator, will coordinate this sales effort, which will be supported by representatives of banks, utilities, the Port of Portland, the chambers of commerce and shipping and transportation interests.

Malheur County range operators are again organizing a range improvement program, according to George Bain, county extension agent.

Ranchers pool their need for sagebrush control and range reseeding, says Bain. These needs are then submitted for bids, usually in March.

According to work at Squaw Butte Range Experiment Station and local observations, Bain says operators can expect to double the forage production on a range with a good understory of grass on sagebrush control.

Reseeding of denuded areas or depleted range areas normally produce 7 to 10 times the usable forage produced by weedy annuals and some native species.

Bain invites any range operators interested in this type of an improvement program to contact him if he wishes to be included in the organized program this spring.

Graphoanalysis Notes

One of your most important possessions is your signature. It acts as your agent at the bank, on legal documents when properly witnessed, and on friendly notes and letters.

A quotation from LAW OF DISPUTED AND FORGED DOCUMENTS by J. Newton Baker states: "The chances of a person writing his signature exactly alike twice are practically nonexistent. This principle was mathematically demonstrated in the famous HOWLAND WILL CASE, #4 American Law Review page 641, by the noted professor and astronomer, Benjamin Pierce of Harvard University. He testified concerning the disputed signatures of Sylvia Ann Howland attached to the codicil of her will. He stated that such identical coincidence could only happen once in nine hundred thirty-one quintillion times, which is to say that exact duplication is beyond human experience and is consequently an admitted impossibility."

If you would like to test this information, try writing your name several times on transparent paper, cut the names apart and then fit one over the other and you will be able to see the differences.

Local Area H & R Block Franchise Sold

Nile Clark of 2017 South Phillippi, Boise, who for the past five years has been managing the Boise H & R Block Income Tax offices has recently purchased the franchise of H & R Block for the Boise, Idaho, Ontario, and Nyssa areas.

Clark will continue to manage the Nampa and Caldwell offices of H & R Block which he has been doing since 1967.

Clark was born and raised in Buhl, Idaho, and graduated from Brigham Young University in Provo, Utah, in 1966 with a B.S. in accounting. Clark said it is good to be connected with America's largest income tax service with over 6,000 offices all over the world. We can prepare any income tax return; we can offer our clients a guarantee that will be honored anywhere there is an H & R Block office.

Lynn Parke who has been with H & R Block in Boise for the past five years will continue as Assistant Manager with expanded duties.

The Boise operation has had over 400 per cent increase in the five years Clark has been manager. He credits his success to his excellent help. Most of them have been with H & R Block since Clark began in Boise in 1966. "We have always tried to prepare the best possible income tax return with the information given, and we will continue to try and improve our service wherever possible," says Clark.

My Neighbors



"He's working for a little loose change for camp."

Applications Accepted Property Tax Relief

Governor Tom McCall reminded Oregon homeowners today that applications are being accepted and assistance is being given applicants for property tax relief under the 1971 law providing relief for low income homeowners.

McCall said a spot check by the Department of Revenue showed considerable activity in representative counties on Monday, the first day applications could be accepted. The new law sets the filing period from January 1 to April 15.

Most of the activity in the counties contacted was for information. In Lane County, telephone lines were busy throughout the day and many persons appeared for interviews. Fifty applications were actually filed-- the largest number of any county checked.

Marion County reported three telephone lines were kept busy all day. Multnomah County had 224 telephone calls and 120 interviews. Thirty-seven applications were filed.

Washington County reported that more than 50 persons sought assistance in the tax department.

In Tillamook County, 15 persons appeared for information, and in Umatilla County, six applications were filed in person, eight were received in the mail, and several applicants needed additional information to complete their applications.

The governor said many of the persons seeking assistance were concerned that they had not received copies of their tax statements from mortgage companies which had paid the taxes. Such documents must accompany applications for tax relief.

The governor points out that under a 1971 law a mortgage holder is now required to furnish a copy of the tax statement to its client not later than January 15.

The governor also reports that an opinion from the Tax Division of the Department of Justice states that in cases where a county does not issue a duplicate receipt and the mortgage holder retains the original receipt, a copy of the tax statement stamped with the notation signed by an officer of the mortgage company or bank that the taxes indicated on the tax statement have been paid would qualify as a receipt under the law.

McCall urged all persons with questions about the new law to contact the tax collector in the courthouse. Special crews have been assigned to give such assistance.

Community Concert To Present Ballet Program

One of the most entertaining, intriguing and informative dance presentations ever to be offered here will be Ruth Page's "Invitation to the Dance" with America's great lady of the ballet appearing in person as hostess-narrator. It is a delightfully clever program concerning the world of ballet and the dance scene in general.

The artist is quick to add, however, that the program is simply give new meaning and lustre to the dancing as performed by four top soloists of the Chicago Lyric Opera Ballet. The artists to dance here are Patricia Klekovic, Kenneth Johnson, Dolores Lipinski and Orrin Kayan -- all of them nationally well-known by virtue of their starring performances with Miss Page's International Ballet during the sixties.

"Invitation to the Dance" will be presented in the Ontario High School Auditorium Monday, January 17 at 8:15 p.m. in a community concert presentation.

Miss Page is appearing here following recent and notable achievements. In September (1971) she spent considerable time in New York City in order to re-stage for the Dance Theater of Harlem one of the most stunning ballets of her distinguished career as a choreographer--"Carmen"--the opera story set to Bizet's beguiling music.

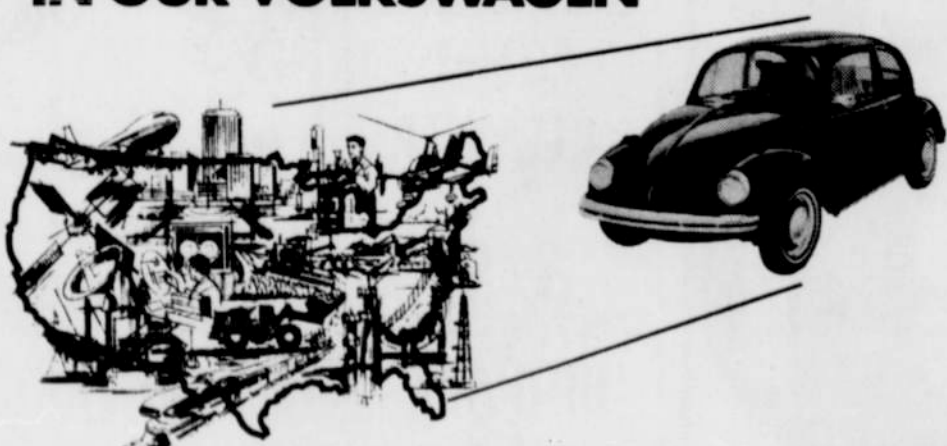
CALLIGRAPHY ON EXHIBIT AT TVCC

Calligraphy projects done by Treasure Valley Community College students during the fall term Basic Lettering Class, are now on display at the college library. The exhibit will be shown throughout the month of January and includes the work of both beginning and advanced students. The public is invited to view these projects.

give to the March of Dimes

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THERE'S A LOT OF AMERICA IN OUR VOLKSWAGEN



Volkswagen currently buys U. S. Steel, Firestone tires, Motorola radios, Detroit-made steering wheels, New Jersey window glass, and American Automatic transmissions, plus millions of dollars worth of Minnesota-made computers and Illinois-produced stamping presses plus Air Conditioners from Texas and Mag Wheels and Bumper Guards from the Northwest.

The West Coast supplies side steps and sleep extenders for the campers, wheel trim rings and camper converter kits and custom made roof racks. About a million Champion spark plugs, hundreds of thousands of GE and Westinghouse sealed beam headlights, about a quarter of a million windshield wiper arms and blades, as well as thousands of tons of American magnesium go into Volkswagens.

COME IN AND SEE OUR SELECTION OF THE 1972 VOLKSWAGENS West Park Volkswagen 2095 S. W. FOURTH ONTARIO, OREGON

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Stub No. Stub to be detached by member of Election Board SAMPLE BALLOT Special Election State of Oregon TUESDAY, JANUARY 18, 1972 Mark a Cross (X) or a Check (✓) in the Voting Square After the Word "Yes" or After the Word "No". REFERENDUM ORDER BY PETITION OF THE PEOPLE 1. INCREASES CIGARETTE TAX - Purpose: This measure increases the tax on cigarettes from 4¢ to 9¢ per package. YES [ ] ESTIMATE OF FISCAL EFFECTS: The annual recurring state revenue from this measure is estimated to be between 12 and 15 million dollars. There will be no increased annual administrative costs. NO [ ]