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**Ladies Have You Heard?**

By Doris Thomas

Lancaster Home Economist

**About Those Credit Card Billing Errors**

Mistakes on your Christmas bills? Well, did you know that there is a new federal law, "The Fair Credit Billing Act" which says that your complaints must be answered. If you think you have been billed the wrong amount, have been charged for products you didn't buy or were never delivered, didn't get credited for a payment you sent, or think that any other billing error has occurred, here's what your rights are:

Once you have notified the credit card company in writing, the company must within 30 days acknowledge that it has received the complaint. Within 90 days, it must either correct the

mistake or send a written explanation as to why the original bill was correct.

During this 90 day period, you do not have to pay any of the amount that is in dispute or any finance charge on this amount.

The company cannot close your account or give a bad report on you to a credit bureau during this period.

If the company doesn't follow these regulations, it forfeits the amount disputed up to \$50 whether a billing error has been made or not.

**Do Your Pants Smile?**

It looks like pants are really in to stay. The fashion picture for spring has included them in all types of fabric and styles. I believe, however, that we should really work on the fit. If your pants are smiling or frowning, there is something wrong.

Pants that "smile" in the front are too tight across the thighs. Frowns on pants in the back are caused by not having enough seat room.

To alter a pattern for full thighs, add 1/4" to 1/2" to the front at the inner leg, beginning at the crotch. Taper the addition to zero about 7" down the inner leg.



If your thighs are full to the knee, do not taper to zero until 1" beyond the knee. This will give additional room for the thigh and prevent pants from riding up while sitting or walking.

"Frowns" on the back of pants mean more crotch depth or sitting room is needed. Every woman has a different shape derriere, so the pattern's crotch curve won't necessarily fit everyone.

Add 1/4" to 1/2" to the back pattern piece of the inner leg, beginning at the crotch. Taper the addition to zero about 7" down the inner leg.

In addition to this crotch depth alteration, you may find it necessary to deepen the crotch curve. This gives additional sitting room and keeps the pants from riding down in the back when you sit down. Begin deepening the crotch seam in back at the crotch and lower the crotch curve about 1/2" for about 1 1/2". Taper back to the original sewing line.

**TRY A CLASSIFIED AD!**

**THIS is a WOOD heater???**

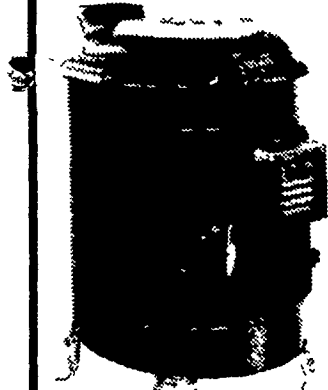


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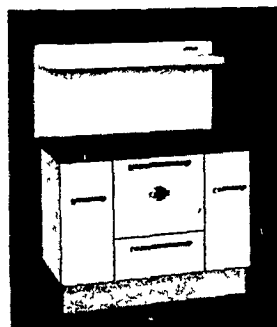
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Height to cooking surface 32 3/8"  
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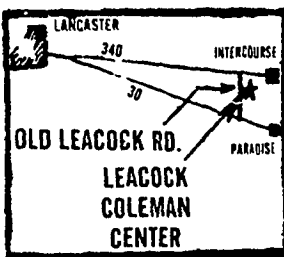
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**Society 23**

The January meeting of Farm Women Society 23 was a "come as you are meeting" at the home of Mrs. Howard Martin, Lancaster R2.

The heart association has designated Feb. 6 as "Farm Women's Day" and eight of our members plan to help. Their work will be filling in charts, taking blood pressure, health histories, etc.

Reports were given by the eight members who attended the State Convention at Harrisburg with 544 people at the evening banquet at the Penn Harris Motor Lodge.

The next meeting will be held at the home of Mrs. Paul Funk, Washington Boro R1.

Several officers were installed for the coming year. They included Mrs. Ernest Hartline as president, Mrs. Mary Hill, vice-president, Mrs. LaVerne Richard as secretary and Mrs. Hazel Sell as corresponding secretary. Mrs. William Moyer took the office of treasurer.

Mrs. Joseph Bartholomew, the newly elected president, was presented with a pewter plate following the installation.

A musical program was presented by Mrs. Julie Longarve and Mrs. Sonja Moyer.

**Society 22**

Society of Farm Women 22 met Tuesday at the home of Mrs. Carl Diller, 2112 South View Road, Lancaster, with Mrs. Jay Landis serving as co-hostess.

Most of the day was devoted to assembling copies of the Dinner Bell cookbook. Cookbooks will continue to be put together next Tuesday, Wednesday and Thursday, and Tuesday and Thursday evening.

During the business meeting there was a report on the state convention held during the Pennsylvania Farm Show in Harrisburg.

Mrs. Wilbur Erb, Dauphin County was elected state president.

Mrs. Lester Landis, president, announced that the Spring Farm Women Rally will be held in Gettysburg at the Sheraton Inn on May 12, with Adams and Franklin counties sponsoring. Tickets will be \$4.75.

The February meeting will be held at the home of Mrs. William Weller. A program on exotic plants will be presented by Jack Matthews.

**Society 19**

Farm Women Society 19 met recently at the Landisville Church of God for an all day sewing session. Twenty-one members and one guest were present. Patchwork lap robes were made for county institutions.

A covered dish luncheon was held at noon with a business meeting following.

The Society will help entertain the residents of Conestoga View on Feb. 17, with bingo and refreshments. Society 19 will also be going to a Hershey Hockey game Feb. 28. The group will leave by bus from the bank parking lot in Landisville at 6:30 p.m.

The next meeting will be held Feb. 14, at the home of Mrs. Harold Saylor, East Petersburg. Miss Ruth Long will be speaking on Japan.

**Berks Co. Society 3**

Farm Women Society 3, of Berks Co., held their annual Christmas banquet at Stabl's Seafood Restaurant near New Berlinville.

"These days," says the CPA Journal, "you have to learn to take the bad with the worst."

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