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**Ladies Have
You Heard?**

By Doris Thomas

Lancaster Home Economist

**FOR CHRISTMAS TREATS
SOME SAVINGS TRICKS**

If the need for Christmas gift money has you robbing Peter to pay Paul, or even going into debt, why not begin now to think about planned and systematic savings for next year?

It's not easy. Many of us tend toward good intentions while the bite is on. Then comes the end-of-season sale, a leak in the roof, or a yen for a vacation - and out the window goes the plan.

For this reason, most banks across the country offer an incentive to help you fulfill your 12-month goal. It's called a "Christmas Club." This account is designed to promote systematic savings by providing you with a reminder coupon for the

amount you determine you want to save weekly, biweekly, or monthly.

When you sign up for a Christmas Club account, be aware that you are signing a contract which includes certain stipulations. Generally, these are printed in the coupon booklet and include such things as forfeiture of interest if you do not complete the on-year payments.

Questions have been raised about some banks not paying interest on Christmas Club accounts. The reason is an economic one. The deposit amounts are often too small to offset the expenses involved in handling the paperwork.

Actually small-and medium-size banks lose anywhere from 73 to 87 cents per account even without paying interest. (This according to the Federal Reserve Board, which analyzes bank costs each year.)

If you're loaded with will power and anxious to have your money earn interest, it's easy to arrange. Open a regular savings account, write out a payment schedule for yourself - and stick to it.

You could even dream up your own penalties for skipping a payment. And, plan a reward for yourself at the end of your 1977 Christmas shopping spree with a special treat paid for out of the interest earned.

Or, you could arrange for your bank to automatically transfer a set amount from your checking to your savings account each month. You might even begin a dime or quarter collection at home and periodically deposit all coins of that denomination in your account. Tricks? Yes, but tricks to provide nice treats - this time next year.

**DON'T LET SEASON
TO BE JOLLY**

BECOME DISAPPOINTING

Gala celebrations are the order of the day for many people throughout the Christmas season. Although, they don't happen often, sometimes avoidable tragedies do take place.

For instance, there may be a party table loaded with a beautiful center piece of Christmas greens and lighted candles. Perhaps we should remind ourselves that when dry, Christmas greens are a pitch-filled tinder box ready to burst into flames with the help of a tiny spark. And paper streamers forming a canopy overhead, right over tall, flickering candles, create a perfect situation for fire.

Plan now to use safe and attractive center pieces made of non-flammable materials. Toy santas and reindeer, standing on unframed wall mirrors may look very wintry, but be sure

the toys are not made of paper, cotton, or plastics which are flammable. The same applies for mantle and window decorations.

When buying decorating materials, insist on having only those that have been flame-proofed. Cotton batting, crepe paper, even paper table cloths can be made fire-resistant. The best rule concerning candles is to avoid using them during this season, especially in situations where the parties are likely to be somewhat active. Why not use an electric candle in the window, but do not place decorations near it.

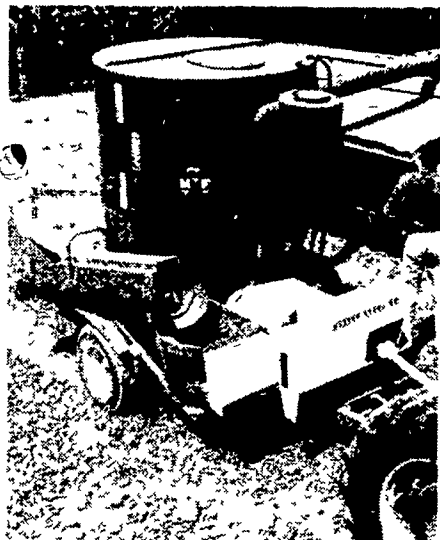
**Farm
prices
drop**

WASHINGTON, D.C. - The Index of Prices Received by Farmers decreased five points (three per cent), to 173 per cent of its Jan.-Dec. 1967 average during the month ended Nov. 15, USDA reported recently.

Contributing most to the decrease since mid-October, were lower prices for feed and food grains, grapefruit, hogs and cattle. Higher prices for eggs and soybeans were partially offsetting. The index was 11 points (six per cent) below a year ago.

The Index of Prices Paid by Farmers for November 15 was 193, down one point (one-half per cent) from a month earlier. Lower prices for feed, feeder cattle and food items more than offset higher prices for other index items. The index was nine points above a year earlier.

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