





SOCIAL FORECAST

Mrs. A. Jeffrey Hostess at NuFu

Thursday, Nov. 17. Trinitarian Lutheran Aid... Friday, Nov. 18. 100 card party Mrs. Gilmore... Sunday, Nov. 20. Exchange 7:45

SOCIAL and CLUB News

\* WEDDINGS \* REUNIONS \* CLUB MEETINGS \* SOCIAL EVENTS

Eight Members Attend BC Meeting Friday

BC club met Friday in the home of Mrs. Glep Wade... Next meeting will be in the Bernard Splitzerger home.

Altona Social Meets In Mrs. John Wegner Home

Altona Social met Thursday in the home of Mrs. John Wegner... Pitch prize went to Mrs. Forrest Magoun.

Two Guests Attend Logan Homemakers Meet

Logan Homemakers met Thursday in the home of Mrs. William Kralman... Election of officers will be held today.

Film Shown at St. Paul's Women's Meet Thursday

St. Paul's Women met Thursday afternoon... Devotions were led by Mrs. Robert Stanley... World Action film, 'Outposts Along The Andes,' was shown.

Elect New Officers At St. Mary's Guild

St. Mary's Guild met last Wednesday... Election of officers was held.

Rebekah Lodge Meets For Regular Meeting

Rebekah lodge met Friday for a regular meeting... Hostesses were Mrs. Lillian Edwards and Mrs. Julia Perdus.

Contract Club Meets In H. Hahn Home

Contract club met Thursday in the home of H. Hahn... Mrs. H. W. McClure and Mrs. John Brigger were guests.

UD Club Meets in C. M. Craven Home

UD met Monday in the home of Mrs. C. M. Craven... Regular meeting of the group worked on puzzles for their social afternoon.

Mrs. A. C. Heylman Talks At AAUW Meet Thursday

AAUW met Thursday... Headquarters is making a survey of all puzzles for their social afternoon.

Piano Students Present Recital Here Sunday

Mrs. Orville Hickerson's piano students gave a recital Sunday afternoon... Students participating in the recital were: Jeroldine Bleich, Nancy Prazewitz, Rebecca Davis and Virginia Hedrick.

Bridge Club Meets In Home of Mrs. D. Kern

Bridge club met Thursday in the home of Mrs. Dick Kern... Mrs. Norris Wolfe and Mrs. Duane Lindsay won prizes.

2 By 2 Club Honors Fred Mann Family

The 2-B-2 club of the Theophilus church... Mrs. Fred Mann and family at a cooperative supper at the Alvin Reeg home.

WSCS Meets Wednesday In Church Parlors

WSCS met last Wednesday in the Methodist parlors... Mrs. Harry Kay led devotions and presented Patty and Sonia Anderson, who sang 'The Bible Tells Me So'.

Officers Elected Friday At Golden Rod Meet

Officers elected at Golden Rod meeting Friday were: Mrs. John Post, president... Mrs. W. C. West was hostess.

Eastern Star Has Initiation Monday

Eastern Star met Monday with 50 attending the initiation meeting... Mrs. Don Emory gave a talk on the year she spent in Germany.

Five Guests At Grace Lutheran Ladies Aid

Grace Lutheran Ladies Aid met last Wednesday with 51 members present... Mrs. Ernest Grone, Mrs. Bill Victor, Mrs. George Bartels, Mrs. Art Meyer and Mrs. Billy Suehl.

Two Join Redeemer Missionary at Meet

Redeemer Missionary met last Wednesday with 29 members attending... Mrs. Freeman Lubberstedt and Mrs. Ervin Longe became members.

Ten Attend Methodist Wesley Service Guild

Methodist Wesley Service Guild met last Wednesday at the church... Mrs. Hattie McNitt was appointed chairman of a committee to pack a box for Christmas to send to the Omaha School of Missions.

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SOCIAL EVENTS

DAR Meets Saturday In Wakefield Home

DAR met in Wakefield Saturday with Mrs. C. M. Coo as hostess... Mrs. Dorothy Larson and Mrs. J. H. Montgomery.

Woman's Club Observes Veteran's Day Friday

World War I veterans J. F. Emding, L. R. Cunningham and Jack Smith spoke about their service experiences to Women's club at the Veteran's day meeting...

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Sunny Homemakers Elect New Officers

Sunny Homemakers met Thursday in the home of Mrs. Henry Danberg with 16 members present... Mrs. Alvina Bruhgan and Mrs. John Phipps and Pamela Roll.

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Swans' apparel advertisement featuring an illustration of a woman in a swimsuit and text: 'all ease... no squeeze! Skippies BY FORMFIT'.

Wells Blue Bunny Ice Cream contest advertisement: 'COLORING CONTEST 100 PRIZES MOM WINS TOO... YOU COLOR THIS PICTURE CONTEST RULES'.

Hardware advertisement for L. W. McNatt Hardware: 'YOUR FAMILY GIFT CENTER For Gifts Men Love to Get Their Hands On... VISIT THE GIFT CENTER FOR TOOLS FOR MEN AND BOYS'.

Automotive advertisement for Coryell Auto Company: 'Another Happy OLDSMOBILE Owner... Young and old... everybody is going for Oldsmobile... CORYELL AUTO COMPANY'.



## 'I See by The Herald'

Items about Wayne folks you know

Jack March, son of Mr. and Mrs. Philip March, left for Camp Coffee, Ark. Thursday.

Joe Macklin came home Saturday evening and spent Sunday with her parents, Mr. and Mrs. George Macklin.

Mrs. John Huxford, Calmar, Ia., was a luncheon guest in the Arthur Magdanz home; Wednesday afternoon.

Mr. and Mrs. Arthur Magdanz were last Sunday dinner guests at the Henry Soost home, Bloomfield.

Sunday guests in the Al Babe home, Central City, were Mr. and Mrs. Earl Love, Mrs. E. B. Love and Mrs. A. Babe.

Mr. and Mrs. Burr Davis and Sandra plan to spend Thanksgiving with Mrs. Davis parents, Mr. and Mrs. John Valley, Plattsmouth.

Mr. and Mrs. Glen Houdersheldt, Mr. and Mrs. Richard Cranmer were supper guests in the Paul Schroeder home, Craigg; Thursday evening. After supper they attended a junior class play, directed by Mrs. Paul Schroeder.

Dean Smith, Lake Andes, S.D., spent Wednesday and Thursday in the Mrs. G. W. Hughes home.

Thursday afternoon callers in the Mrs. Henry Hughes home were Mrs. George Meyer and Mrs. Ed Wolffs.

Mrs. Ellen Huxford, Calmar, Ia., was a guest in the Harold Barrett home Saturday afternoon.

Mr. and Mrs. Frank Horrell called on Mrs. William Libengodd at a Norfolk hospital last Wednesday and report she is doing fine.

Last weekend Mr. and Mrs. Melvin and Mrs. Warren Jacobsen visited in the Lydia Hermanson home.

Mr. and Mrs. S. J. Hale and Mrs. Clifford Hale went to Sioux City Thursday.

Last Tuesday Mr. and Mrs. S. Hale and Mr. and Mrs. Abe Dohn spent the day in Norfolk.

Mr. and Mrs. Roy Christensen were woodland guests in the Ralph Lawrek home, Lincoln.

Robert Carhart, son of Mr. and Mrs. Ralph Carhart, left Thursday for Camp Coffee, Ark.

Last weekend guests in the Rev. M. F. Budnick home were Mr. and Mrs. Harold Herman, Minneapolis.

Mr. and Mrs. Glen Burnham and Nell went last weekend guests in the Robert Buchanan home, Winnetka, S.D.

Mr. and Mrs. John Bressler entertained Mrs. Bressler's mother and sister-in-law, Mr. and Mrs. Hays Matis, Aurora, Ill., over the weekend.

Last Sunday Mr. and Mrs. John Lubber and Mrs. Albert Lubber called on Mrs. Babel's brother, H. D. Addison went to Norfolk and Harrington on business last Wednesday.

Last Sunday evening Mr. and Mrs. Raymond Fanson, Concord, visited Mrs. Lois Anderson and Lillian.

Mr. and Mrs. Paul Harrington attended Nebraskas' homecoming in Lincoln Saturday. Saturday evening they and Mrs. Harrington's high school class had a reunion dinner given at the Archer Davis and Mrs. James Jones' home, Lincoln. They were among the guests in the George Stutz home, Lincoln.

Mrs. Melvin Froehlich, Mrs. George Voss, Mrs. Warren Jacobsen, Mrs. Stoddard May and Mrs. Stanley Soden gave a surprise party for Mrs. Clinton Bentzen, Winslow, Thursday. Bentzen is moving to Denver.

Weekend guests in the Harold Gundersen home were Mr. and Mrs. Ivan Drain, Norfolk.

Last Sunday guests in the Mrs. Henry Bareman home, Wakefield, were Mrs. Martha Ewert, Mr. and Mrs. Carl Waltek and family, Lincoln, and Mr. and Mrs. Eldon Bareman and family.

Mr. and Mrs. D. H. Cunningham, Sioux City, Mr. and Mrs. Bob Cunningham and Louise Ramsey spent last Sunday in the Mrs. C. H. Fisher home.

Anna and Nina Thompson returned home Wednesday from a 10-day visit with Mr. and Mrs. E. H. Heber and family, State College, Pa. Mrs. Heberberg is their niece. They also visited Mrs. Esther Thompson and Mr. and Mrs. Byron M. James, Lincoln.

Mr. and Mrs. Charles J. White visited Father Muller's Home, Sunday. Monday night they were at the Robert Dinks home, Norfolk.

Playing with the Sioux City Symphony orchestra Sunday were Ruth Williams, Darlene Anderson, Sharon Holter and Linda Keskava.

Mr. and Mrs. C. A. Berry, Kathryn Shell and Diane, Mrs. John Huxford and Richard Berry were weekend guests in the Charles Berry home, Omaha. Mrs. Huxford left Tuesday to visit her sister, Mrs. Robert Hammon, Minneapolis.

Mrs. Rena Jeffrey will spend the week in the Bill Pivenitsky home.

Mr. and Mrs. Don Gillespie visited in the Wes Pitzer home Friday evening.

Mr. and Mrs. Dean Pierson were guest supper guests in the Charles Pierson home, Wakefield, Friday.

Mr. and Mrs. Dean Pierson were in Sioux City Thursday.

Mr. and Mrs. Andrew Parker called in the W. J. Rehtenkamp home last Monday.

Claton Parents, son of Mr. and Mrs. Robert Parents, had surgery at the Tippler Army hospital, Hawaii.

Mr. and Mrs. Vern Lundquist, Laura, visited Mrs. Anna Nielsen last Thursday evening.

Weekend guests in the Carl Nelson home were Mr. and Mrs. Dean Wobig and family, Newman Grove.

Mr. and Mrs. Ray Sullivan and Timothy, Norfolk, called in the Robert Nelson home Sunday.

Thursday supper guests in the Robert Nelson home were Sylvia Nelson, Winslow, and Kenneth Rogers, Carroll.

Sunday dinner guests in the Alvin Reeg home were Mr. and Mrs. E. Reeg.

Mr. and Mrs. Fred Reeg helped Raymond Reeg celebrate his birthday Sunday evening.

Saturday evening callers in the Fred Reeg home were Mr. and Mrs. Ray Reeg and Jauno Reeg.

Visitors in the Mrs. Henry Lage home Thursday afternoon were Mrs. Cora Carr, Mrs. Fred Wittler, and Mrs. George Gabler, Winslow.

Rev. and Mrs. A. D. Weage spent Wednesday and Thursday in the Arnold Krieger home. Mr. and Mrs. Chris Engelholz and Weages were dinner guests Wednesday.

Herbert Kollmorgen is spending the week in Denver attending a report writing school.

Sunday Mr. and Mrs. Charles Diamon, Wisconsin, left for home after spending the last two weeks with Mr. and Mrs. Howard Diamon.

visit Mr. and Mrs. Ronald Fisher, Cindy and new son, Daniel Ray.

Guests at the Charles Mille home Friday were Mr. and Mrs. Leo Mille, Dodge.

Konda Stansberry, Norfolk, spent the weekend at the Ben Meyer home.

Mr. and Mrs. A. W. Dolph had as supper guests Saturday evening Mr. and Mrs. Claire Buskirk, Omaha, and Mrs. Ray Agler, sr. and Milled.

Friday afternoon Mrs. August Brudigan and Mrs. A. W. Dolph were afternoon coffee guests of Mrs. Lillian Schreiner.

Mr. and Mrs. Dave Theophilus attended the golden wedding anniversary of Mr. and Mrs. Grant Lake, Merrill, Ia. Saturday. In

the evening they called at the home of Mr. and Mrs. Roy T. Jones, Sioux City.

Karol Lou Kay, Fremont, spent the weekend with her parents, Mr. and Mrs. Harry C. Kay.

Mr. and Mrs. Charles Mille visited at the Ole Nelson home last Wednesday. Friday night they were guests at the LeRoy Wolfe home, Hartington.

Mr. and Mrs. Lawrence Smith and Mark were dinner guests Sunday evening at the Donald Peters home, Dixon.

Mr. and Mrs. Paul Mines are visiting her father, Dr. T. B. Heckert, at Crowell home, Blair, today.

Mr. and Mrs. R. H. Hansen, Anne Moh and Mrs. Augusta Han-

son visited in Pierson, Ia. last Wednesday. Mrs. Augusta Hansen remained in Pierson to visit her sister while the others went on to Holstein and Ida Grove to visit relatives.

Sunday dinner guests in the Burdett Hansen home, Wisner, were Mr. and Mrs. R. H. Hansen.

Saturday visitors in the home of Mrs. Walter Savidge were Walter Savidge and Clark and Steve Moore, Omaha.

Mr. and Mrs. Ray Reeg and Mr. and Mrs. Fred Reeg visited in the Charles Wageman home, Pender, last Sunday.

Mr. and Mrs. Ernest Grone entertained Mr. and Mrs. Fred Reeg last Sunday evening.

Mr. and Mrs. Bill Pivenitsky visited in the Dennis Waller home, Winslow, last Tuesday evening and the Floyd Hupp's last Wednesday evening.

Mr. and Mrs. Leland Ellis and Mr. and Mrs. Warren Ellis were in Lincoln last Wednesday to attend funeral services for Mrs. J. L. Owens, sister-in-law of Mrs. Leland Ellis.

Mr. and Mrs. August H. Wittler visited in the Maunso Ulrich home Sunday evening.

Mr. and Mrs. Willard Wittze and Renee and Mr. and Mrs. Wilmer Griess and family attended the Nebraska-Colorado football game in Lincoln Saturday.

Sunday Mr. and Mrs. Ora Wax and family and Mr. and Mrs. Marvin Glass and family were dinner guests in the Arthur Glass home.

Mr. and Mrs. Clifford Jones called in the Ora Wax home Sunday evening.

Sunday evening Mr. and Mrs. Russell Teddie visited in the Morris Hussman home, Pilger.

Thursday afternoon Mrs. Mary Utecht and Mrs. Emil Utecht visited in the Elmer Beckenbauer home, Wakefield.

Mr. and Mrs. Emil Utecht and Mrs. Mary Utecht called in the Arnold Vahkamp home Thursday.

Sunday they were dinner guests in the Melvin Utecht home.

Mr. and Mrs. Ray King, Mr. and Mrs. Harry G. Kay and Mr. and Mrs. Leland Ellis attended a dairy foods company's award banquet in Norfolk Saturday.

Mr. and Mrs. Keith Jech attended the West Point - Stanton football game at Stanton Friday evening.

Mr. and Mrs. Chris Tietgen called in the Edward Grubb home Thursday.

Mrs. Jessie Miller has been seriously ill but is improving.

Weekend guests in the Paul Mines home were Mr. and Mrs. George Peter, Paulia and Jeffrey, Omaha.

Mr. and Mrs. O. F. Moore visited in the J. P. Brauch and F. C. Mercer homes, Des Moines, last weekend. They were Jennifer Meyer's guests at a grandparents tea at her nursery school. They also helped celebrate Jennifer's birthday.

Last Monday Mr. and Mrs. Vernon Miller, Dale and Phyllis were dinner guests in the Don Johnson home.

Visitors in the Mrs. Henry Lage home Thursday afternoon were Mrs. Cora Carr, Mrs. Fred Wittler, and Mrs. George Gabler, Winslow.

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# Thanksgiving Foods

AT THANKSGIVING SAVINGS!

## TALK-TURKEY SALE!



**Look! Here's Pineapple from Hawaii!**

|  |           |
|--|-----------|
| DOLE SLICED, NO FLAT CAN                 | 2 FOR 35¢ |
| DOLE CRUSHED, 9-OZ CAN                   | 2 FOR 29¢ |
| DOLE CRUSHED, NO CHUNK OR TIDBITS, 3 CAN | 3 FOR 59¢ |
| DOLE PINEAPPLE PIE FILLING, NO 2 CAN     | 2 FOR 59¢ |
| ALOHA PINEAPPLE JUICE, 46-OZ CAN         | 2 FOR 29¢ |
| SUPERB CRUSHED, NO 2 CAN                 | 2 FOR 55¢ |
| SUPERB SLICED, NO 2 CAN                  | 2 FOR 59¢ |

**ARMOUR'S STRAINED CRANBERRY SAUCE 16-OZ CAN**

**15¢**

PRICES GOOD THRU WED, NOV. 23  
WE RESERVE THE RIGHT TO LIMIT QUANTITIES!

**MORRELL'S GANNED PICNICS**

Boneless De Fatted Pre Cooked

**\$1.98**

THIS PRICE GOOD THRU NOV. 23rd

**ORIOLE SLICED BACON 1 Lb. Pkg.**

**39¢**

**ARMOUR'S PURE PORK SAUSAGE One-Pound ROLL**

**29¢**

**ARMOUR'S BIG BOLOGNA Lb.**

**29¢**

**TENDER YOUNG TOM TURKEYS**

16 to 20 LBS. OVEN-READY Lb.

# 47¢



**GROUND BEEF** ONLY ONE GRADE THE VERY BEST! **3 LBS. 87¢**

**TEXAS GOLDEN SWEET POTATOES** (Subject to Stock on Hand) **5¢ LB.**

**FINEST QUALITY GREEN PASCAL CELERY** Large Stalk **17¢**

**WASHED AND WAXED PONTIAC POTATOES 10 LBS. 29¢**

**CRISP JONATHAN APPLES** Bu. 329 **4 lbs. 39¢**

**OCEAN SPRAY—FRESH Cranberries** 1-Lb. Bag **23¢**

**RED TOKAY GRAPES** **2 lbs. 29¢**

**CRISP FRESH HEAD LETTUCE** Large Head **17¢**

Booth's

**LARGE STANDARD OYSTERS**

12-Oz. Tin **79¢**

**ARMOUR'S STAR PURE PORK SAUSAGE One-Pound ROLL 29¢**

**ARMOUR'S STAR BIG BOLOGNA Lb. 29¢**

**ONLY ONE GRADE THE VERY BEST! 3 LBS. 87¢**

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**DOLE CRUSHED, NO CHUNK OR TIDBITS, 3 CAN 3 FOR 59¢**

**DOLE PINEAPPLE PIE FILLING, NO 2 CAN 2 FOR 59¢**

**ALOHA PINEAPPLE JUICE, 46-OZ CAN 2 FOR 29¢**

**SUPERB CRUSHED, NO 2 CAN 2 FOR 55¢**

**SUPERB SLICED, NO 2 CAN 2 FOR 59¢**

**SUPERB FRUIT COCKTAIL NO. 2 1/2 CAN 39¢**

**SUPERB WHOLE SWEET POTATOES NO. 3 SQUAT CAN 25¢**

**SUPERB FANCY PIE PUMPKIN NO. 303 CAN 2 FOR 25¢**

**SALAD SALAD DRESSING QUART JAR 35¢**

**RUSTIC SPICED CRABAPPLES 16-OZ. JAR 29¢**

**SILVER LILY 12-OZ. JAR 31¢**

**STRAWBERRY PRESERVES 31¢**

**WELCH'S FRUIT O' THE VINE PURE GRAPE PRESERVES 9-OZ. JAR 29¢**

**WOLFF'S MANZANILLA STUFFED OLIVES NO. 10 JAR 39¢**

**WOLFF'S QUEEN OLIVES NO. 10 JAR 29¢**

**CRISP CRUNCHY DILL PICKLES QUART JAR 25¢**

**BROWN and POWDERED SUGAR 2-LB. BAG 19¢**

**ROCKWOOD'S MINIATURE CHOCOLATE CHIPS 4-OZ. PKG. 15¢**

**SUPERB SHREDDED COCOANUT 8-OZ. PKG. 29¢**

**BORDEN'S WET MINCE MEAT 28-OZ. JAR 53¢**

**VELVEETA 2-LB. LOAF 69¢**

**SNO-WHITE MARSHMALLOWS 1-LB. PKG. 19¢**

**FRESH CRUNCHY PEANUT BRITTLE 1-LB. BAG 35¢**



**COUNCIL OF OAK STORES**





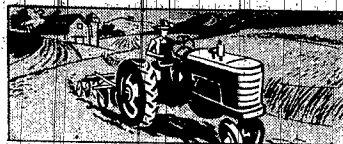








# November Nebraska Farm Outlook



## FARM REVIEW AND FORECAST



"Our Roots Are In This Land"

### FINANCING THE FARM BUSINESS IN 1956

Agriculture is big business in terms of its use of capital in the United States. From 1940 to 1955 farm assets tripled in value—from \$53.9 billion to \$162 billion. In the same period farm debts increased from \$10 billion to \$17.1 billion. Farm liabilities have doubled since 1946.

In 1949 the average capital investment per man in agriculture was \$14,000, which is greater than the investment per man in the manufacturing and mining industries. The investment per man varies by regions. Midwestern farmers use an average of \$20,000 or \$25,000 worth of capital per worker. Farmers in some other areas use much less.

#### Changing Nature of Agriculture

Several interesting things are taking place as far as the finance structure of agriculture is concerned. The substitution of capital, in the form of machines, for labor is very dramatic. The amount of labor used in agriculture has decreased 25 percent in the last 15 years, while the output per man hour—especially in crop production—has doubled.

A second interesting development is the increasing importance of non-real estate capital in agriculture. From 1940 to 1954, the proportion which farm real estate occupied in the total farm capital picture declined from 67 percent to 60 percent, while the comparable share of machinery increased from 6.5 percent to 12.5 percent. The real investment in machinery, in constant (deflated to take out changes in value of money), has tripled since 1930. In other words, American farmers use three times as much machinery and power today as in 1930.

Altogether, in 1953 dollars, the average investment per farm in the U. S. has risen

from about \$24,000 to about \$32,000 from 1930 to 1954. Land and buildings just about held their own during this period. The increase is represented in added machinery, power, livestock, household equipment, and cash. Typical hog-beef farms in the midwest report an average of \$12,000 invested in livestock, machinery, and equipment in 1952 as compared to \$2,700 in 1937-41, although part of this increase is due to inflation.

The assets which have shown increases are not long-term assets—land and buildings; neither are they current supplies, necessarily. They are working or intermediate assets whose productive life is greater than one year such as machinery, power, fencing, tile, lime, breeding livestock.

The final trend is that the debt structure of agriculture is changing in line with the above developments. While real estate debt has increased by only 16 percent from 1940 to 1954, non-real estate debts, excluding those held by the CCC, increased 150 percent during the same period.

If we were to look into our crystal ball at this point, we might note the following future developments. Farm mechanization is going to continue, with a continuing replacement of labor by capital and consequent increased financial needs. Technological advance has just begun to hit the livestock side of farming. The cash costs in farming will also increase with the greater use of industrial items in farm production. This will increase the need for short-term and intermediate credit.

These developments will also increase the vulnerability of net farm income to changes in variable weather and prices. The expected steady although controlled inflation will continue to increase the total capital requirements in farming.



#### Planning the Farm Finances in 1956

Farm finance planning is not a separate activity as far as a farmer is concerned. It is a part of the overall job of planning which a farmer does as he looks toward the operations of the next year. He needs to ask himself such questions as the following:

- (1) How much is my family going to need for living during the coming year?
- (2) How much capital do I need for seed, purchased feeds, fertilizer, and other operating items during 1956?
- (3) What household equipment or other improvements would make household work more efficient or living more pleasant?
- (4) What short and intermediate term investments may be necessary? Replacement breeding stock or new breeding stock may be needed. A particular piece of equipment may seem important for the farming program, although the costs and returns for each machine should be given careful thought.
- (5) What about that new machine shed or granary or an irrigation system?

These are examples of long term investments, some of which may involve basic changes in the farm organization. Probably the most satisfactory way to answer these questions is for the family to discuss the pros and cons of each and arrive at satisfactory decisions as to which are essential this year.

The family should then take an inventory of financial resources including savings, income expected during the coming year, and the funds which could be borrowed. The next step is to balance proposed capital needs against the funds which are available, perhaps readjusting contemplated needs in the process.

In this process the family will also formulate a kind of priority schedule concerning the needs which it has planned. Essential family living items come first in priority. Additional family consumption investments have to be weighed against the farm production investments which they replace. A decision between a mechanical dishwasher and a new purebred boar shouldn't necessarily be made in favor of the dishwasher.

Next in priority are farm operating items which are absolutely necessary—fuel, oil, seed, feed, and others. The need for some ready reserves, either for family emergencies or to take advantage of "good" buys, should not be overlooked.

The hardest decisions to make will probably be on items which have not been used previously in the farm business. Some farmers may be contemplating the use of additional fertilizer, or perhaps phosphate in addition to the nitrogen used previously. Perhaps a revamping of the cattle feeding set-up appears to be very desirable, but will take several hundred dollars. The family may be looking at a nearby 40 acres of land which is for sale.

The result of this decision-making process will be an estimate of the kinds and amounts of credit needed for the coming season. It is good business to make use of borrowed funds if it is profitable to do so. Each prospective investment for which money would be borrowed should be examined with respect to its effect on the whole farm business.

#### Obtaining and Using Credit

After making decisions as to investment goals for next year the next step is that of arranging for the necessary credit. It is not too early to take steps in this regard for the coming year. The day that feeder cattle are bought is not ordinarily the best time to arrange credit for their purchase.

You will find it desirable to discuss your plans completely with the lending officials whom you visit. A statement of financial condition is very valuable information for a prospective lender. Operating statements showing past incomes and expenses can also be prepared easily from a good set of books. A budget of anticipated incomes and expenditures for the coming season should be prepared on the basis of the planning conference in which the family engaged.

Repayment schedules should be geared to fit the particular enterprise for which the money is secured. Money borrowed for fertilizer can be repaid most easily after the crop is harvested.

When borrowing for investments which yield a steady income, like dairy cattle or laying hens, it is most convenient to repay the loan on a regular basis such as monthly. In this and similar cases, be sure that your loan is set up so that you pay interest only on the loan balance outstanding.

Another good principle to follow is that of arranging for a complete financial program from one lender if possible, rather than borrowing small amounts from several credit agencies. Small or uncoordinated loans and accounts coming due continually can be annoying and dangerous so far as the business operations are concerned. You can probably get more credit, more desirably tailored to fit your business by consolidating your credit needs with one lender. Charge accounts and other debts should never be concealed from your major lender.

Watch the proportions of short-term to long term credit which you are using. If short term debts become hard to meet, or if they cut into your working capital unduly, you may be able to consolidate them into a longer term mortgage loan.

Urge your lender to visit your farm. The more he knows about your business the more effectively he can advise you concerning investments which you are planning to make. Keep in mind that your lender is as anxious for you to make good as you are.

Make a point of knowing the terms of your loan agreement with a creditor. Some loan agreements make it necessary to get the creditor's approval before making major transactions. It is a good idea anyway. You can usually anticipate situations which will make it difficult to meet loan payments. See your creditor AHEAD OF TIME when such situations appear imminent.

Credit properly used is a tool which can be, as much a part of the farm business as livestock or machinery. Many farmers forego profitable opportunities when they do not use the credit tool enough in their farm businesses.

### BRIEF and IMPORTANT

#### HOGS—

The federal purchase program for pork products will have only a very minor effect on hog prices received by farmers in the next year. A total of \$85 million dollars is to be spent over the next ten months for a total of 170 million pounds of pork products and 30 million pounds of lard. In terms of hog numbers, this represents between one and 1.5 million head, or only a little over one percent of the 1955 pig crop. This quantity spread over a 10-month period may have a slight strengthening effect on top hog prices, and will not justify any significant rise in retail pork prices.

#### WHEAT—

The U. S. Department of Agriculture has announced that as in 1955, cross compliance between crops and between wheat farms will not be required to be eligible for the price support on 1956 wheat. A wheat farmer will be eligible for price support on wheat produced in 1956 on

the farm he operates by complying with the acreage allotment on his farm. He can receive a marketing card for any other farm on which he has an interest in the wheat crop by complying with the allotment for that farm. Thus he will not be required to comply with his allotment for any other crop (like corn) or any other farm as a condition of eligibility for price support on wheat.

#### POPULATION—

U. S. baby crop continues to be a bumper one causing the Census Bureau to revise population estimates upward. Increase between 1955 and 1960 is expected to exceed 14 million. Gain from 1955 to 1975 has been re-figured at over 63 million, up 7 million from previous estimate of 56 million. This will mean a total population of 228 million twenty years from now. Present figure is 165 million. This means growing demand for farm products; but farm production is still expanding faster than population. We can't count on eating our way out of the surplus problem very soon.

Compiled from "Notes on Nebraska Farm Business," Prepared under the Direction of E. E. Peterson, Agricultural Extension Service and Department of Agricultural Economics, College of Agriculture, University of Nebraska, Lincoln, and Reprinted in the Public Interest by—

## The State National Bank

We Invite You to Bank With Us

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Member Federal Deposit Insurance Corporation





LEGAL NOTICES

Every government official or board that handles public moneys should publish at regular intervals an accounting of showing where the public dollar is spent. We hold this to be a fundamental principle of democratic government.

LEGAL PUBLICATION

NOTICE OF THE MEETING OF THE CITY COUNCIL AS A BOARD OF EQUALIZATION
Notice is hereby given to all persons interested that at 7 o'clock P.M. on the 13th day of December, 1955, the City Auditor and the City Auditor of the City of Wayne, Nebraska, will meet in a public hearing for the purpose of equalizing and adjusting the special assessments...

ANITARY SOWER DISTRICT NUMBER 16
The first section includes in said tract the following lots, to-wit: All of lots 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100.

LEGAL PUBLICATION
NOTICE OF FINAL SETTLEMENT
County Court of Wayne County, Nebraska, Estate of Neil Nelson, Deceased.
The State of Nebraska, to all concerned parties in the above-entitled matter, notice is hereby given that a petition has been filed for final settlement herein, determination of the debts of the said Neil Nelson, deceased, distribution of estate and approval of final account and report of the executor thereof, which will be heard at 10 o'clock A.M. on December 17, 1955, at 10:30 o'clock A.M. in the County Court of Wayne County, Nebraska.

LEGAL PUBLICATION
NOTICE TO CREDITORS, HEIRS, DEVISEES & LEGATEES
County Court of Wayne County, Nebraska, Estate of Edmund Longo, Deceased.
The State of Nebraska, to all concerned parties in the above-entitled matter, notice is hereby given that a petition has been filed for final settlement herein, determination of the debts of the said Edmund Longo, deceased, distribution of estate and approval of final account and report of the executor thereof, which will be heard at 10 o'clock A.M. on December 17, 1955, at 10:30 o'clock A.M. in the County Court of Wayne County, Nebraska.

LEGAL PUBLICATION
NOTICE OF ADMINISTRATION
County Court of Wayne County, Nebraska, Estate of Emil Salda deceased.
The State of Nebraska, to all concerned parties in the above-entitled matter, notice is hereby given that a petition has been filed for final settlement herein, determination of the debts of the said Emil Salda, deceased, distribution of estate and approval of final account and report of the executor thereof, which will be heard at 10 o'clock A.M. on December 17, 1955, at 10:30 o'clock A.M. in the County Court of Wayne County, Nebraska.

LEGAL PUBLICATION
NOTICE OF PROBATE
In the county court of Wayne County, Nebraska, to all concerned parties in the above-entitled matter, notice is hereby given that a petition has been filed for the probate of the will of said deceased, which will be heard at 10 o'clock A.M. on December 17, 1955, at 10:30 o'clock A.M. in the County Court of Wayne County, Nebraska.

LEGAL PUBLICATION
NOTICE OF MEETING OF COUNCIL AS A BOARD OF EQUALIZATION
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and accepted by the City; that the cost of grading, curbing, guttering, or improving the same, shall be borne by the owners of the lots on which the improvements are made...

Section 1. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

Section 2. To pay the cost of said grading, curbing, guttering, paving and improving the same, the City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds...

Section 3. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

Section 4. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

Section 5. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

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Section 7. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

Section 8. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

Section 9. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

Section 10. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

Ball on Wideness 1st Street. 634.16
N. H. Bruggler, Sec. Expense 96.00
Peoples Natural Gas, Gas 1.50
Chas. Hansen & Co., Plumbing, Plin. 27.00
Estimate Paying Dist. No. 27 1701.67

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Section 10. The City Treasurer is authorized to execute and deliver to the City Auditor a check for the amount of the bonds to be issued for the purpose of paying the cost of the improvements...

By the engineer is approved, passed and approved this 13th day of October, 1955.
Glen Houdersheld, Mayor
Walter S. Bressler, City Clerk

BE IT FURTHER RESOLVED that the Mayor and Council of the City of Wayne, Nebraska, find and determine that said bid is below the engineer's estimate which has heretofore been filed and approved.

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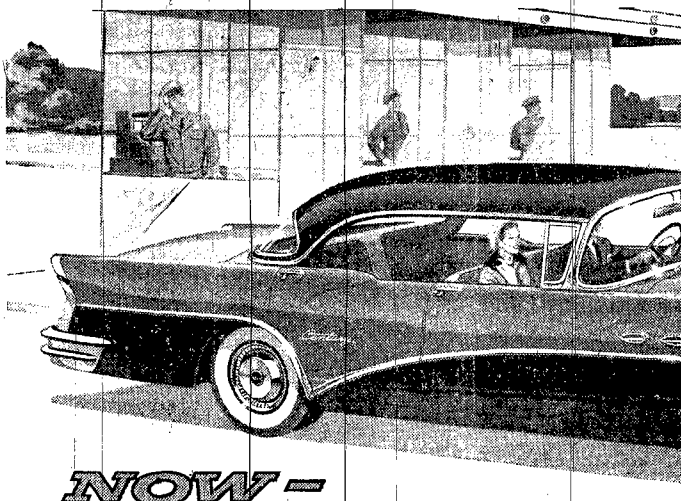
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REPORT YOUR NEWS! PHONE 130

Don't Let Wormy Pigs Cut Your Hog Profits
A worm-free pig will gain 7 to 10 pounds more than a wormy one in just one month. Now Nutrena Hog Wormer helps keep your pigs worm-free - protects your hog profits.

Nutrena HOG WORMER
Tests at the Nutrena Research Center indicate that when Nutrena Hog Wormer is fed according to directions for 3 days over 90% of the large roundworms found in pigs will be removed.

Sherry Bros. Produce
CONCORD WAYNE CARROLL
Get 4-Season Comfort in your new Buick with FRIGIDAIRE CONDITIONING - now at a new low price
The 1956 Buick Century 4-Door Riviera
Just touch the pedal and away you go! (That's the New Variable Pitch Dynaflo!)
Of course, you can floor the pedal of this great new getaway with a big boost in gas mileage, too. So there you are, just nudging the pedal, and getting action that makes you feel like you've floored it.



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Wayne, Nebraska
WHEN BETTER AUTOMOBILES ARE BUILT BUICK WILL BUILD THEM



# The Herald's *Home and Home* Building Section



## Nation's Architects Look West for Contemporary Ideas

America's desire for a more informal way of living and a more relaxed home life since 1940 has had a profound influence on the nation's home design, says George W. Hillier, prominent western architect.



Wide roof overhang makes house larger, adds architectural drama.

By the end of World War II, western architects throughout Oregon, Washington and California were busy evolving a completely new home styling to fit into the faster, more informal living patterns of their clients, Mr. Hillier points out. This contemporary design soon caught the fancy of people all over the country who wanted to live more in the outdoors. Today the nation looks to the west coast as continuing new ideas in the contemporary theme are developed.

A house without distinctive room overhangs is about as complete as a face without eyebrows, says John Abbott, New York decorator and color stylist. Abbott recommends that roof overhangs be extended from the customary 2 or 4 inches to 18 or even 24 inches, whether the roof pitch is steep or low. This "eyebrow line" gives the house "architectural drama," he feels, and "the smaller the house the more important is a wide, handsome overhang. It's the least expensive way to make the house larger and more important in appearance."

Today's contemporary home is also beautiful, not bound by tradition, and informality is the keynote. It is designed with the woman in mind, for easy upkeep, important in this servantless age.

Dramatic architectural features are necessary to do justice to modern building materials, Abbott says. "If you choose one of

Today's contemporary home is also beautiful, not bound by tradition, and informality is the keynote. It is designed with the woman in mind, for easy upkeep, important in this servantless age. The warmth and texture of artistically-grained fir, the lovely, soft golden brown tones of red cedar, and the natural beauty of hemlock are exploited by the skilled architect to develop informality in the contemporary design and to create as much of nature as possible both inside and outside the home. These natural woods blend with soft stone and brick, each material complementing the other. A point in common with all these homes is the easy access to the outdoors, bringing the feeling of the outdoors into the living room by means of large expanses of glass. The homes are made to blend into their surroundings, to take something from nature and to put man at ease with his environment.

chiseled or tapered edges to permit easier flow. High quality paint rollers are also available for the application of most interior wall paints. They will not paint into corners, so a brush is also needed. Many 'Dry Walls' Dry wall commonly refers to wall boards such as plywood, cement board, hardboard, gypsum board, paper board, and fiber board, as well as any other material applied in a dry process. Washable Wall Fabrics Fabric wall coverings that are hung like wallpaper take repeated washing without chipping or fading. Types include coated muslin and canvas fabrics, glass, glazed fabric, and thin wood veneer glued to a cloth base.

TRY THE WANT AD COLUMN IN THE HERALD —

For painting inside and outside use good quality brushes — they will do better work and last longer. They will hold more paint carry it better without messy dripping, apply it without spattering, put on an even, smoother coat and cut a cleaner edge. For wall painting, inside or out, use a flat straight-edge wall brush. This type ranges from three to five inches in width. For window frames, spindles, scrollwork, etc., use a sash brush. Sash brushes range from one to two inches in width for painting narrow areas. For varnishing and enameling, a flat varnish brush is ordinarily used. Most of these are made with

## Many Home Owners Can Add Extra Rooms at Small Cost

Would you like to add an attractive extra room to your present living space without spending a barrel of money? Then you'll be wise to check carefully into all the various add-a-room possibilities that are open to you.

Whether you're interested in adding a new bedroom, rumpus room, combination den-guest room, or something else, chances are you can find some space that's already under roof which you can use for the project. These under-roof areas, at any rate, are the first you should consider, since it's generally much more economical to utilize such an area than build an entire new addition. The cost of a particular add-a-room project depends of course on many factors such as the exact size of the new room, the building materials used, the nature of any plumbing and heating installations, etc., which may be necessary. It is often possible to create an additional room in a basement or attic on a \$400 budget, or to convert a garage or enclose a porch or breezeway for about \$800 to \$1,000.

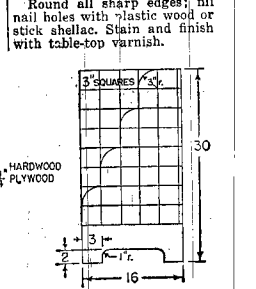
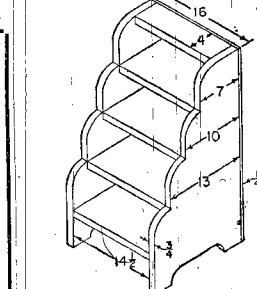
It should be noted, moreover, that labor costs average up to 40 percent of the cost of the complete job. So if you're at all handy with tools, there's no reason why you can't substantially reduce the cost of your project by doing all or part of the work yourself.

To secure expert advice and guidance, consult with your lumber or building materials dealer. Your contractor can build the entire room or just the shell of the addition, installing wiring and heating, and let you finish the job yourself. Available today are many varieties of gypsum wallboard, pre-fabricated floor sections, packaged windows and doors which you can apply or install, yourself. Almost always, a well-designed room adds far more to the value of a home than it costs. Home-improvement loans for this purpose are easy to obtain from your bank or other lending institution.

Holes and Cracks Holes in interior walls can be patched and cracks filled with a prepared patching plaster applied with a putty knife. Level off the plaster with a straight-edge and sand when dry.

HERE'S HOW... MAKE A MAGAZINE RACK

A rack for storage and display of magazines of all sizes is easily made by the home craftsman. First make the two sides, of edge-glued boards or hardwood plywood,  $\frac{3}{4}$  by 16 by 30 inches. With a square, mark off the 3-inch squares, and with a compass inscribe the arcs for each step. Saw out the sides with a jigsaw or coping saw. The shelves vary from 16 to 7 inches deep, and the top is 4 inches. The larger shelves may be of two pieces. Make sure the shelves are cut square to assure a neat joint with the sides of the rack. Use glue and 8-penny finishing nails to fasten the sides to the shelves. Set the heads of the nails. The back is made of  $\frac{1}{4}$ -inch hardwood plywood, cut to fit flush with the sides of the rack, and is fastened to the rack with 2-penny finishing nails or 1-inch brads. Round all sharp edges; fill nail holes with plastic wood or stick shellac. Stain and finish with table-top varnish.



## Cars, Trucks Registered

- New Cars: Walter Flier, Jr., Hoskins, Ford; John D. Rice, Wayne, Oldsmobile; Rev. G. B. Frank, Hoskins, Chev; Tom W. Johnson, Wayne, Buick; Richard Carlson, Wayne, Olds; North, Nat. Gas, Wayne Ford pu; John Agliner, Jr., Omaha, Int. pu; James A. Colson, Wayne, Stude; Laes Nissen, Wayne, Studebaker. Used Cars: 1955: Adolf Miller, Winside, Chevrolet; Dupsky & Ball, Wayne, Ford; Edna Bodenstedt, Carroll, Buick; Herman Guthrie, Wayne, Ford pu; 1952: William Jacobson, Wayne, Int. I; James R. Birdsall, Wayne, Ply; Kenneth Shriver, Wayne, Buick; Fred W. Meyer, Wayne, Chev.; 1951: Donald King, Wayne, Chevrolet; 1950: Harry Oak, Wakefield, Mercury; 1948: Wayne Ice & Cold Storage, Wayne, GMC.

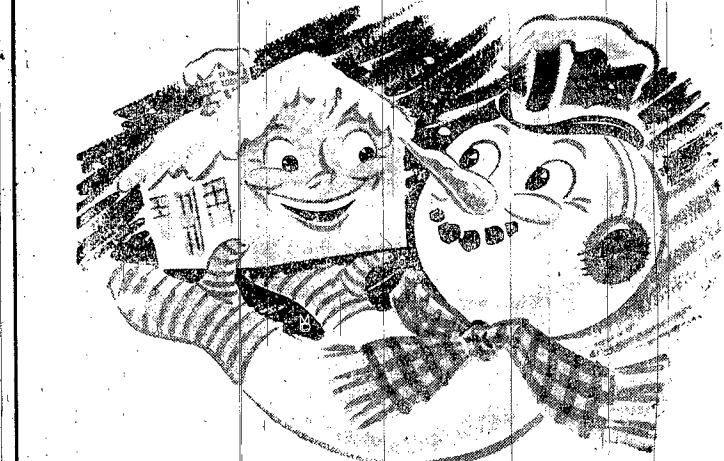
The Wayne (Neb.) Herald, Thursday, November 17, 1955 7



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Find it FAST in the YELLOW PAGES. Includes an illustration of a rotary telephone.

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Insulate Your Attic 639 per mo. For as little as

ALUMINUM COMBINATION Storm Windows 1695 Seal in warmth, cut fuel bills, add comfort to your home. As low as

Weather Stripping Combination Doors Stop drafts from windows and doors with weather-stripping. Easy to apply for do-it-yourselfers. Reduces rattle and bumping of loose installations. Often pays for itself in one heating season. 10c per foot \$2148

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CARHART LUMBER COMPANY 105 Main Phone 614 Wayne, N. Br.

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Timber is America's only renewable natural resource. In rain-rich western Oregon and Washington, fir trees will grow 1,000 board feet of lumber per acre each year.

Liability Insurance Every home owner's insurance program should include comprehensive personal liability insurance. If you are building, you should obtain this coverage as soon as you buy your lot.

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