

Good budget handling saves family conflicts

Managing the family finances long has been one of the major sources of marital conflict, and even the most level-headed find they are constantly having



make an endless series of choices. Questions on spending crop up constantly: Should we entertain? Should we trade in the old car? Should we take a trip now, or put it off till we have a larger savings account?

There's no problem if both see eye to eye, have patience, and stick to a long-range plan rather than spending in ill-considered spurts.

In a booklet titled "Personal Money Management," which is published by the American Bankers Association, healthy advice is given on budgeting. "Effective money management," says the booklet, "does not require painstaking book-keeping, but it does require selectivity and loyalty to the couple's goals."

Flexibility in budget accounting is urged. It doesn't matter whether the couple uses a family account book, an envelope system, or does the bookkeeping on check stubs. It's the end, not the means that counts.

Usually it's the bride whose hands fall the business of family financing. And if she rides herd on both her husband and herself when spur-of-the-moment buying gets into the picture, she'll be a good money manager.

comes from a close friend. The form of acceptance reads: Mr. and Mrs. Stewart Jones accept with pleasure

Mr. and Mrs. Albertson's kind invitation for Saturday, the ninth of June at eight o'clock.

If the invitation to the reception reads "immediately following the ceremony" rather than listing an exact time, the last line is omitted.

If those invited are unable to attend, this form is used: Mr. and Mrs. Stewart Jones regret that they are unable to accept Mr. and Mrs. Albertson's kind invitation for Saturday, the ninth of June. If a husband or wife is unable to accept because of illness or absence from the city, the other party may accept in this manner:

Mrs. Stewart Jones accepts with pleasure Mr. and Mrs. Albertson's kind invitation for Saturday, the ninth of June but regrets that Mr. Jones will be absent at the time.

Housework said muscle builder

Confined to four walls — and a homemaking career — when you've been used to tennis matches and a bowling league?

You won't use the same athletic equipment, but you can keep your muscles in trim while you do your housework. And get more fun out of it, if you think of floor scrubbing as a healthy knee bend rather than as a bare dirt chase.

The authority who gives this new slant on old-time drudgery is Dr. Frederick Stare, professor of nutrition at Harvard University.

As added inducements, he mentions loss of poundage and perfection of posture. The program calls for reaching, stretching, bending, and a ballet rock-and-roll which will knock pounds of your hips while you wash the dirt away from the baseboards.



MR. AND MRS. X HAVE RARE MEET

LOS ANGELES (AP)—Mr. X was in a mental hospital at Camarillo, Calif.

His wife was in a mental hospital in Norwalk, 85 miles south.

And, though they didn't know it, hospital authorities were planning to reunite them.

Mr. X and Mrs. X had met, by sheer coincidence, at a dance for mental patients at Los Angeles County General Hospital, where they were admitted separately this month. They hadn't seen each other since 1954 or 1955 in New York. The man told his psychiatric counselor about the

FOR MOTHER

The mother of the bride will be in the latest style in this creation from a selection at Holman's of P.E.I. The model is Mrs. Walter Beairisto.

RENTAL AGENCY IS AID TO BRIDE

The white runner for the church aisle, the reception punchbowl, formal dress for men in the wedding party — All these things and many more can be rented at rates based on the service and equipment required.

Arrangements can be made on short notice. But generally rental services should be notified at least a month and sometimes as much as three months in advance of the ceremony.

Tents are available for garden weddings — either decorative side tents to protect refreshment tables or elaborate canopies complete with wooden floors for dancing.

Bridal rental services are usually listed in the telephone directory. They're welcomed by both budget and luxury minded brides.

Let us Bake your Wedding Cake

Yes, for a beautiful bride bride there has to be a beautiful wedding cake. We can bake the perfect cake just for her on that day.

Stewart Bakeries Ltd. 161 Kent St. Phone 4-8391

Finance review needed when buying on credit

"Buy now, pay later." "Charge it." "Invest in a credit card." These appealing slogans may help or harm the young couple

anxious to finance purchases for which they are unable to pay cash. How safe is such credit buying?

Most money lenders agree that no young couple should use more than 15 percent of their monthly income for repayment of loans, and feel that 10 percent is a safer figure.

Others in the loan business agree that couples serious about repaying their obligations — and able to do so — need not feel guilty about borrowing, as long as the loan is for worthwhile purposes.

chance meeting and the wife told her — and each counselor at first assumed the meeting took place only in the fantasy world of the mentally ill.

Then the counselors compared notes. They found that the long-separated couple had indeed met — and then had been separated again when they were assigned to different hospitals for further treatment.

Last Friday authorities decided it would do them good to meet again. Plans were made to have Mrs. X transferred to the hospital at Camarillo.

Wednesday the plans were cancelled. Authorities said Mr. X still unaware of plans to be reunited with his wife — collapsed and died of a heart attack.

They recommend taking an overall look at their income before embarking on credit buying.

Dividing the income into four parts, allocations can be split in this fashion: Housing, one-quarter; food, one-quarter; clothing, insurance, medical expenses, one-quarter; and discretionary spending (savings, entertainment, and family advancement) one-quarter.

The couple whose clothes budget is low can use some of this sura for installment buying, or cut down on entertaining to make a needed appliance purchase.

GOOD RISK

Defining a good credit risk, Edward J. Frey, president of the Union Bank and Trust Co. of Grand Rapids, Mich., says, "The basic requirements from a banker's point of view depend on many factors — regularity and sufficiency of income from a reliable source, occupation,

education, income and expense. Also the banker must give weight to such things as personality, temperament, age, family relationships, skills, and intelligence of prospective borrowers."

Frey is currently chairman of the installment credit committee of the American Bankers Association, and is thus in close touch with 12,000 American banks active in installment lending.

PREGNANCY LEAVE

Working women in Romania are entitled to 112 days leave with pay when they have babies.

FLEXIBILITY IN ACCOUNTING URGED



BUT MANAGEMENT IS NEEDED

Wedding invitations

The problem for wedding guests is sometimes not what to wear or what kind of gift to send, but simply how to tell the bride's family that they will be delighted to attend the wedding.

A wedding invitation which includes an invitation to the reception (and/or breakfast and dinner) requires a formal written reply. An invitation to the church only does not require a reply.

The wedding reply should be written on the first page of a sheet of folded note paper, placed with the fold on the left. If the paper is small (approximately three by four inch size) it may be used with the fold at the top so that each line of writing will fit across the card.

PROPER FORM

The invitation is worded formally. The reply must also be formal even when the invitation

Maurice Mill Ltd.

For Male Attire That Women Admire For WEDDINGS...

Attention Grooms... see our huge selection of Stock Suits and Made-to-Measure Materials for that special suit of yours by Warren K. Cook, Savile Row, Fashion-Craft and House of Stone.

Also for Casual Wear

- SPORT COATS
- TROUSERS
- DRESS SHIRTS
- SPORT SHIRTS

and everything you'll need...



Maurice Mill Ltd. CLOTHING OF DISTINCTION FOR MEN

Enduring . . . Endearing . . . Bridal Ensemble



You'll find the perfect gift in our wonderful selection of Jewellery for your ladies in waiting and groomsmen.

BURKE'S JEWELLERS

172 Queen Street Across From Dominion Stores Charlottetown

Foley's Drug

FIRST CHOICE OF SMART BRIDES!

We Carry in Stock.

- Dorothy Grey
- Helen Rubenstein Cosmetics
- Max Factor
- Kodak Cameras and films

PRESCRIPTIONS

Fast and efficient service on all prescriptions and phone orders. For Free Delivery phone 3237

Foley's Drug Store

Dial 3237 Summerside

EATON'S

Wedding Fashions

From out of your dreams come our wedding fashions, romantic and lovely, to make you as beautiful as only you, the bride, can be. You've never seen bridal gowns quite so exquisite, so thrilling. Do come see them now.

gowns 49.95 - 150.00

headresses 8.95 - 15.95

T. EATON CO. CHALLOTTETOWN, PEI