

insurance plan so that you have no choice (or options, as they are called) as to whether you receive a lump sum or monthly payments. Or he may have left the choice open. Either way, you should know why your husband decided as he did, and what the purpose of each policy is.

Note particularly: If the policies paid you a lump sum, you would have to invest the money. How would you invest it—in what?

Then figure out the total monthly income you could expect from the proceeds of the policies, plus social security. It may open your eyes—and your husband's!

To get a clear picture of your husband's insurance program, sit in on the next conference he has with his life insurance agent. The agent will be glad to explain the program and can do it better than your husband because the agent won't be as self-conscious. Caution: Don't let the agent use you as an unwitting tool in efforts to sell your husband more insurance. Your husband may need more insurance, but let him make the decision himself.

What Is Your Family's Financial Status?

You should have a pretty good idea of the sources of your husband's income, how much comes in, how much goes out, how much is retained as savings. Here is an excellent way of educating yourself. It takes a little work but is worth it. Volunteer to balance the bank statement each month. Your husband will probably be happy to hand over the task. And you will be kept informed automatically on the family's financial status and cost of living.

Be your husband's personal book-keeper, if you think you can manage it. That means, in addition to balancing the bank statement, keeping a record of his assets and liabilities. The

assets, of course, are savings and checking accounts, stocks, bonds, personal property and real estate. The liabilities are debts, money owed on the car, the unpaid portion of the mortgage, etc.

What Property Do You Own?

Can you make a list of the family property, write down the market value of each item, whether it is owned jointly or by your husband alone, and what his purpose was in acquiring it? But whatever his original purpose, you need not be bound by it forever. These are changing times!

Your husband may own a piece of land. Did he buy it to build on someday? Or did he buy it as a speculation? What is it worth now? Should it be held indefinitely or sold? What real estate agent would he recommend?

If your husband owns stocks, has he bought them for income or because he thinks they will go up in value? Should they be sold? The only way you will ever know these things is by taking a careful interest in what your husband is doing.



Eugene Hotel

Eugene, Oregon

Headquarters
For All Occasions

C. E. McLean, Mgr.

Telephone 12

121 Lyon Street

NISSEN MOTOR CO.

Ford

Authorized Dealer

ALBANY, OREGON