

WOMAN'S WORLD

# Size of Wardrobe Depends on Personal Requirements

By Ertta Haley

TWO WOMEN WITH practically the same activities hardly ever have the same amount of clothes in their wardrobe even though they may have approximately the same amount to spend on them. The size of the wardrobe depends on the number of changes you require as well as on the variety you feel you need.

One girl on vacation can get along with a bathing suit, a sun dress with a cover-up jacket, an attractive afternoon dress and an evening gown. Another will need two of each of these as well as a suit and possibly two coats.

Those who want to get the most for their money and still keep in fashion will choose apparel for their double duty wear. This means selecting clothes that can be worn in several different ways, or a coordinated wardrobe in which, for example, the coat belonging to a dress can be worn with one or two other dresses.

Any clothing, whether it is chosen with a large or limited wardrobe in mind, should be picked with loving

## Halter Top Dress



This budget-priced dress doubles for sunning as well as shopping when worn with its cover-up bolero. Made of Oxford gray chambray with white pique trimming, this halter top dress has slender lines with its buttons down the front and the attractive collar lines.

Shirred nylon makes an attractive style in a swimming suit, and many of these are cuffed with a strapless top, the prevailing popular style.

One-piece styles are available for those who like their slimming lines, and they may have such attractive details as halter piping and cuffed legs. Many two-piece styles are popular two for the younger set in gay prints and colors.

If you want to sun and swim, one suit can do double duty for most of the models are made for both activities. It's no longer essential to have two suits, one in which to swim, and the other in which to tan.



with well-chosen wardrobe.

## Choose Cool Cottons In Two-Piece Styles

Wise shoppers will want to get a two-piece dress for both traveling and town wear. Most of these are of the sunbath variety that can be used for lounging about casually. Covered with a brief or bolero jacket, they are cool for traveling, shopping or sightseeing.

Jackets for these dresses are brief, either waist length or just slightly longer. Styles are numerous and it's best to fit on several to get something exactly right for you.

In two-piece styles, you'll also want to investigate the dress and coat combinations for these have many fresh possibilities in them. Simple, bare-topped or camisole strapped dresses are used with many of these coats, and the dress may be worn without the coat for dining or evening.

Many of the coats in these styles, made, by the way, of cotton as are the dresses, can be worn with other dresses. The refer styles or princess models with their buttons down the front, are splendid cover-up for many dresses.

Dark cottons are especially practical for many of the dresses in these styles. Relieved with fragile and frosty white touches, they are crisp, sleek and smart.

## Use Charming Pastels For Afternoon Wear

Vacationers as well as the stay-at-homes who want to look at their charming best during a quiet and

restful afternoon will select fragile pastels and other sheer fabrics for their dresses.

There's a great variety of fabrics from which to choose depending upon the price you want to pay. Cottons are as sheer as silk, if you want something easily laundered at home, pastel linens with their crease and crinkle-proof qualities are excellent while silk organdy or organza is exceptionally lovely.

Very sheer dresses often come with matching slips, included in the price of the dress, and this makes them an excellent purchase.

Accessories for dresses of this type are in keeping with the loveliness of the frock. You may wear a small flowered hat or a shadowy cartwheel and short white gloves. The bag and shoes may match or contrast, but they should be summery.

## Busy Vacationers Need Play Clothes

Whether you're spending vacation at home or going away on a trip, play clothes are definitely needed. It's true that many of these depend upon the kind of activity in which you engage, but you'll need some of at least one variety.

Even those who say they want to spend their vacation sitting, usually mean they like to see themselves sitting pretty, and not just sitting. Separates in denim with crisp white accents are usually the most practical choice when no special activity is planned.

## KATHLEEN NORRIS

### Arranged Marriage May Succeed

TWO SCHOOL TEACHER SISTERS, Grace and Goldie Brooks, wrote me some years ago from their home in a small town near Duluth, to consult me about marriages that are made through matrimonial agencies. Their parents had recently died, and their lives, they felt, had become narrow, dull and monotonous.

"We love cooking and gardening," wrote Grace, "we keep a nice home, and have friends. But neither one of us has ever had a sweetheart, and we wonder why. Just of late it occurred to us that many an arranged marriage has terminated happily, and that as we are too shy to let the men of our own town know that we would like to be married, yet we would not feel so self-conscious with men who are deliberately seeking good, loving wives. We certainly would not take any man, and we understand that we would be free to decline any proposal that did not appeal. But we both long for companionship, for the interest of talking over our households, husbands, and perhaps someday children with each other, and we feel that a wider life would give us more chance for development, and eventually for service.

**Matrimonial Candidates**  
In answer to this letter I wrote reminding these sisters that, being adults, they were quite able to judge for themselves the merits and appeal of any matrimonial candidates, and that it might not be a mistake to investigate any responsible bureau in their neighborhood.

But I also said that this line of business is a notoriously unreliable one, open to the unscrupulous and dishonest, and especially patronized by fortune hunters, men to whom even the Brooks girls' modest com-

ly attracted to a man from Milwaukee. A quiet wedding followed, Kent being introduced to friends and neighbors as "a man our friend Mrs. Oliver knows."

Immediately a man who had known both sisters for years announced himself as extremely interested, as he said, he had loved Goldie for a long time, but had been waiting until her obligations to her mother and his to an old father, were somewhat less pressing. Goldie only could accept this with the complacency of a bride, and the disappointed admirer elected himself to comfort Grace, afterward finding that she was the one he loved, after all. On their wedding trip they could act as godparents for Goldie's baby son; the sisters between them now have five children, and the whole venture ended happily and successfully for everyone.

Which is only to say, perhaps, that there is no harm in breaking out of the rut into which our days sometimes sink. This adventure usually belongs to girls and boys in their teens.

Some find congenial companions and open little bachelor-maid establishments, sometimes not far from the home nest, but independent, anyway.

Grace and Goldie were not young, as love affairs go. They were sensible women, already experienced in guiding the young, and they knew they needn't have any dealings with charlatans and crooks and gay deceivers generally. The real danger of these matrimonial agencies is that to the young, curious, adolescent mind they present enormous fascinations.

### English Monarch Has 264 Helpers

Days of Strong Arm And Sword Are Gone

LONDON—It used to be that all a king needed was a lion's heart and a good sword arm. Things have changed since the Windsor family went into the crown business more than 1,000 years ago.

To handle the job today, you have to have a lot of assistants. A new household list has recently been compiled for King George VI, and it shows it takes at least 264 helpers to hold down the monarchy. In fact, it's pretty much a job just keeping up with the assistants, those close to the throne say. These are complicated days in Buckingham Palace.

King George has 43 doctors (physicians, extra physicians, sergeant surgeons, surgeon apothecaries, surgeon oculists, manipulative surgeons, surgeon dentists, etc.)

He has 43 chaplains. He has 13 secretaries and assistants and a treasurer, a comptroller, a vice-chamberlain and 14 helpers just to take care of the royal income.

**Purity on Stage**  
Five people work full time preparing the royal archives and five more control the king's charities. The king keeps an eye on purity on the stage through his chief assistant, the lord chamberlain.

His palaces are under a lord steward and even in this atomic age he finds it necessary to have a master of the horse.

Sovereigns have to be patrons of the arts, so the king needs a poet laureate, a master of the music and an official miner or painter.

## U. S. Dollar Devalued 40 Percent In Purchasing Power in Ten Years

This is the first of two articles on inflation, how it works and its future, as prepared by the Family Economics Bureau of Northwestern National Life Insurance company.

In these hectic days, fresh alarms and fresh problems flare up both here and abroad, crowding each other through the spotlight. Seldom is there time enough to think each problem through.

Meanwhile, inflation creeps quietly on, down underneath. It chisels every pay envelope, every savings account. It undermines every pension program, every plan for future security. It weakens our ability to deal with all our other problems, both at home and abroad.

Though inflation has gotten badly mixed up in politics, no one party has a monopoly on the blame for it. Groups and individuals belonging to all our important political parties have contributed to our present inflation menace, usually with the best of intentions.

### Buying Power Down

Inflation needs to be thought through now, regardless of politics and in spite of all other distractions. For we, like Britain and France and many other nations, now have the inflation habit. As citizens of a democracy, we must all share the blame as well as take the consequences, if we do not find a cure.

Our own dollar has been devalued 40 per cent in actual buying power since 1939. The white haired couple existing on old age assistance, the elderly worker retired on a pension, the widow trying to keep her family together on social security and her husband's savings—these can testify whether inflation has whittled down their comfort and their security.

To see how, and why, the inflation process goes on and on, we must first stop long enough to realize the nature of money, and why it grows or shrinks in buying power.

Money is only waste paper unless there are things to buy. Without things to buy, it is as worthless as a hat-check when there are no hats in the checkroom. Things to buy—or goods, as the economists call them—result from work and production.

Money enables the farmer in Minnesota to trade a gallon of milk for canned pineapple from Hawaii, or fresh oranges from Florida.

The money that passes through many hands to make these trades possible isn't wealth nor does it create a standard of living. The milk, the pineapple, and the oranges are the wealth and the standard of living. It is production of these things that makes the U.S. dollar valuable, and makes the American standard of living so high.

In the wild post-war Chinese inflation it was not uncommon for a 'ricksha collier to earn 175 million Chinese dollars a week, but he often had difficulty buying enough food with his baskets full of money to keep from starving. There were lots of dollars being poured out by government, but not much food being produced or marketed. Though the people's dollar incomes increased fantastically, this did not raise their living standard; it merely devalued their dollars.

The inflation that is nibbling away at our dollars and our pensions and our future security is not the runaway, printed-money inflation that afflicted China. Instead it is a creeping, gradual credit inflation that is far harder to see. Here's an illustration of how it works:

### Money Supply Tripled

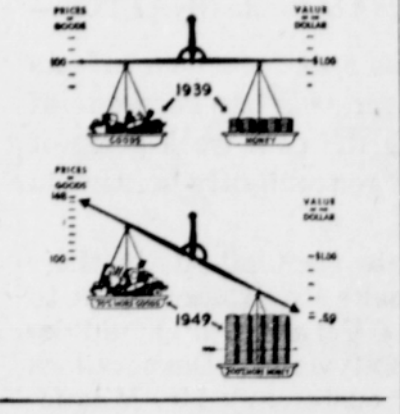
Our government borrows a million dollars from a federal reserve bank, to meet some of its expenses. The U.S. treasury gives the bank a note or bonds for a million dollars. The bank simply marks up a deposit of a million dollars in the name of the U.S. treasury, and keeps Uncle Sam's promise to repay the loan as security.

The treasury then writes checks on that million-dollar bank account until it is all paid out, for road building, pensions, airplanes, public housing, salaries of government employees.

The total number of dollar "claim-tickets" in circulation is increased by a million, just as surely as if the government had printed up a million dollars in crisp new greenbacks and had spent that money instead.

Uncle Sam's checkbook dollars are deposited by individuals and business concerns in their own bank accounts; they write new checks as they pass the dollars on. The million dollars stays in circulation until Uncle Sam repays his loan. Some of the people who receive the bank checks will probably want actual greenbacks for them; any Federal Reserve bank can print up new paper money, using that same million-dollars IOU of Uncle Sam's as security, with only 25 per cent gold reserve required under the present law.

Now, to see just what has happened to the purchasing power of the dollar:



The above chart prepared by the Family Economics Bureau of Northwestern National Life Insurance company shows clearly why your dollar has shrunk to 57 cents' worth.

opened to the purchasing power of the dollar:

In 1939 we had a little under 33 billion dollars of this "checkbook" money and a little over seven billion dollars of coins and paper money—a total "money supply" of 40 billion dollars in 1939.

By late 1949 we had 93 billion dollars of "checkbook" money and 27 billion dollars of coins and paper money—a total money supply of 120 billion dollars in 1949.

This is just three times as many dollar "claim-tickets" for goods as were outstanding in 1939.

But our production of goods has increased, too, though it hasn't tripled, like the money supply, or even doubled—it has increased about 70 per cent.

### Production Fights Inflation

If there were no more dollars in circulation today than in 1939, each dollar would be a claim for about 70 per cent more goods; would buy approximately as much today as \$1.70 would buy in 1939. But there are three times as many dollar "claim-tickets" outstanding today. So each dollar can claim only about a third as much. A third of \$1.70 would be about 57 cents; actually we have about a 59-cent dollar today, compared with its 1939 buying power. If it weren't for the increase in production of goods—our real wealth—we would have about a 33 cent dollar today.

About three-fourths of the 80 billion dollars added to our money supply from 1939 to 1949—or about 60 billion dollars—has been due to government borrowing from banks. Most of this borrowing was done to help finance the war.

Another 17 billions, or nearly all the remainder of the increase, has been due to business borrowings to build new plants, buy new machinery, finance larger stocks of goods.

Such business borrowings were temporarily inflationary, because when they were paid out for construction wages, materials, etc., they boosted the number of dollar "claim-tickets" outstanding against the total stock of things to buy. But as soon as the new factories and the improved machinery got into production, they greatly increased the supply of consumer goods, and thus offset the increase in the number of dollars outstanding.

The government borrowings, however, did not increase production of consumer goods. The things those borrowed dollars were spent for either "went up in smoke" during the war, or were mostly junked after the war. The borrowed dollars are still with us at pure inflation.

From the latest official estimates, our government is now spending over five billion dollars more than it takes in in the current year. As previously pointed out, this means that five billion borrowed, checkbook dollars are gradually added to an already existing money supply of about 120 billion dollars.

If every other influence stayed exactly the same, so we could watch this 4 per cent inflation at work, all by itself, we would find each individual American dollar gradually "watered down" about 4 cents in buying power. This is, it would take \$1.04 to buy as much as \$1.00 bought previously.

This means about four cents sucked out of each of our old dollars to create five billion new dollars. No "new purchasing power" has been created; the purchasing power of the new money has been taken away from all the old money.

## Smart Two-Piece Frock Displays Unusual Lines



8536 12-42

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care, never in haste, and with an open mind.

It's not always possible to decide in advance which particular styles you want or think you can wear because small variations make a lot of difference.

Strapless dresses which many women shy away from may be unexpectedly becoming on you. It would be foolish not to have one if you find color and style in your favor.

Fashion should not always be followed to the last degree, either, for no matter how up-to-date something is, it may not be for you. If arms are spindly and too thin, then, by all means, keep away from bare arms.

**This Season's Bathing Suits are Well Styled**  
If this is your year to invest in a bathing suit, you'll find much good styling available. The suits are neither too fussy nor too strictly functional.

For those who can choose only one suit, it's advisable to pick one of nylon that's quick drying. Those who can take two might like one of wool, and the other of cotton or rayon.

## THE READER'S COURTROOM

### Be Aware of Dry Ice Danger

By Will Bernard, LL.B.

#### Is It Negligence to Throw a Piece of Dry Ice into the Street?

Having sold out his stock, an ice cream vendor tossed a left-over piece of dry ice on the street and headed for home. Some children playing nearby picked up the steaming object and put it in a bottle. Then, in an experimental mood, they added a little water, screwed on the bottle top, and shook well. It wasn't long before



the expanding gases burst the container, and a small boy was injured by flying glass. When he sued the vendor for damages, the latter argued: "How could I foresee that children would go to such lengths in playing with a discarded piece of dry ice?" But the court held him liable for the mishap. The judge said the vendor should have known that the ice was both fascinating and dangerous to children—and so should not have left it within easy reach.

A man on a party line got mad at the operator one day and began cursing her vigorously. When she protested, the man dared the company to cut off his service. Promptly the company did just that. Doubly enraged, the man went to court for an injunction—but the judge ruled that the company was within its rights. Said His Honor: "The telephone company requires the observance of common propriety in use of language, because its operators are refined females. Operators have a right to respect."

#### Is a Storekeeper Liable For Shaking His Fist In a Customer's Face?

A man bought a sweater for his wife. However, it didn't fit properly and she decided to return it. By an unfortunate mistake, the woman took the garment back to the wrong store—and demanded a refund. The merchant was furious. He not only ordered her out of the store but also shook his fist under her nose to emphasize his feelings. Later the woman sued him for assault. The merchant protested: "I had a perfect right to get sore. She was trying to palm off somebody else's goods on me." But the court held the man liable. The judge said that, whether he was right or wrong in the argument, he still had no cause to threaten the woman with physical violence.

#### May You Shoo Pests Over To Your Neighbor's Property?

A farmer was standing in his cornfield when he spied a swarm of locusts approaching. To protect his property, he managed to shoo the pests away—and they settled instead on the neighboring farm.



They then fell to work and ravaged the neighbor's corn and potato crops. Afterward the neighbor sued for damages, but the court turned down his claim. The judge said the farmer had a right to defend his property against this "common enemy"—and wasn't responsible for what the enemy did somewhere else!



"... we love cooking . . ."

fort would be worth plundering. Several happy wives wrote me that theirs had been matrimonial bureau marriages when I wrote of this subject some years ago, and many European marriages are arranged this way.

One of my close old friends in New York was an Irish woman who had married a man on the very day set for his marriage to her cousin. The cousin drew out at the last moment, and my friend, then a saucy 18, volunteered to marry Dan and go with him to America the next day. Seven fine children, two priests, a silver and golden wedding were the happy results of this venture.

But it has to be remembered that in these European marriages the religion, background and environment are all familiar to the arranging mothers and fathers, whereas in Matrimonial-agency marriages a far greater chance is taken.

**Quiet Wedding**  
Well, to get back to the Brooks sisters. They went into Duluth, and consulted a Mrs. Oliver, a middle-aged, motherly sort of woman who never openly advertises, but has a good reputation as Cupid's agent. After some negotiating she sent them some letters, and the sister I have called Goldie became deep-