

Budgeting Gives Feeling Of Personal Security

To most people, a budget means a provision for financial security. They believe that to be economically independent and to maintain a degree of financial security, it is essential for people to have a budget and to live strictly by this budget, no matter how large or small their incomes.

There is no question about the fact that a budget is essential to economic security. Most people, however, do not realize that it is a large contributor to psychological security and, as such, plays a definite role in the psychological well-being of a person.

Takes Joy Out of Life

Many people feel that living according to a budget takes the joy out of life because it requires constant watching of the pennies or even penny-pinching. This, unquestionably, is true if

the person cannot see beyond the petty and momentary annoyance of having to stop and consult his budget before he spends money for something that has won his fancy.

When, on the other hand, the person can see beyond his nose and realize the valuable service his budget is in making him economically secure, then these petty annoyances lose their sting and he ignores them. The end result, in the form of a feeling of security for himself and the members of his family, far outweigh any minor annoyance that life regulated by a budget can cause him.

At no time in life is the psychological value of budgeting as great as it is when one approaches middle age, with the prospects of retirement and decreased income just around the corner. The person who has lived according to a budget can face the declining years of his life with a feeling of personal security that will make these years among the happiest of his life.

LETTERS FROM READERS

Sense of humor: "Are people born with a sense of humor or can they develop it?" —P.D.J.

(A) Everyone is born with the ability to laugh. But what they laugh at is a matter of learning. Some people find one thing funny while others see nothing funny in it but can see the humor in other situations. One of the most important things in learning to laugh and to find things funny is not to take one's self too seriously. People who are impressed with their own self-importance rarely are able to cultivate a sense of humor.

Financial help: "Should a brother who is well-off be expected to help his nieces and nephews when their father doesn't try to hold down a job? My husband is always helping his brother's children and I maintain that does not give the father a sense of responsibility." —R.F.G.

(A) Are you sure that your brother-in-law would develop a sense of responsibility toward his family if your husband did not help out when they needed help? By the time a man reaches the age of fatherhood, he is not likely to become a responsible person if he has been irresponsible all his life. If it were not for your husband, the children would be the innocent victims of their father's irresponsibility and this, I am sure, you would not want to happen.

Looking forward to retirement: "My husband, who is in his late fifties, is always talking about doing this or that when he retires. I am afraid he is building up such a rosy picture of retirement that he will be in for a rude awakening when the time arrives." —H.P.

(A) Many men, women too, look forward to retirement as eagerly as your husband is doing now. If they have interests that can occupy their time and enough money to carry out these interests, they do not have the rude awakening you are concerned about.

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Three Bomb Blasts Shake Cyprus City

Nicosia, Cyprus—(U.P.)—Three bomb blasts shook Limassol today, critically injuring a young Greek Cypriot girl, and British authorities imposed a new and stringent curfew on the seaport city of 75,000.

The blasts in the downtown area injured several persons less severely.

British troops already were carrying out a house-to-house search through parts of the city where a British civil engineer was killed and a Greek Cypriot woman wounded in a blast of gunfire Sunday.

A week end curfew was lifted Sunday, but the British authorities clamped one back on today when the new bomb explosions came. The curfew means virtual house arrest for the 75,000 residents.

Irish Premier Given Welcome on Return Home

Dublin—(U.P.)—Irish Premier John A. Costello returned to Ireland from the United States Sunday. He dashed from the airport to the General Post Office to take his place on the saluting base for the annual Easter commemorative parade.

He told reporters he felt a "bit tired" after his three weeks in the United States but he looked fit as he acknowledged a rousing reception from the crowd.

Indian Socialists Call For Resistance Movement

Calcutta, India—(U.P.)—The Indian Socialist party has called for a state-wide non-violent resistance movement with Hindu untouchables to win for them the right to enter two Hindu Temples in the Hindu city of Banares.

Despite a government act ending the untouchable caste, the two temples won a temporary injunction against members of the caste.



TO LEAD WORKSHOP—Miss Lillian Swanson (left) of Ontario, Canada, and Mrs. Emma Davis (right) of Portland, will direct workshop sessions Tuesday at 10 a.m. and 2 p.m. for the Rogue Valley Sunday School association meeting at the Medford Assembly of God, 1108 West Main st. The Rev. Clynton Crisman is chairman. The sessions are being held in conjunction with the Spring Sunday school convention of the Rogue Valley Sunday School association. Tonight the Rev. Dr. Vernon Grounds, president of Denver Seminary, will address the association at 7:30 p.m. on "The Usefulness of the Useless." At the Tuesday sessions Miss Swanson and Mrs. Davis will give special emphasis to training and materials for the Vacation Bible school.



Wood Roofs for Korea

American service men are contributing much from their military pay to stave off hunger and cold from war widows and orphans of South Korea. The city of Kunsan is a center of refugee assistance. This is a good place for loggers, lumbermen and plywood producers to lend a hand to our sailors, soldiers and marines, to help house war refugees through the program of the American Friends Service committee.

Cull logs will serve and so will economy dimension lumber and boards, and plywood peeler cores. There's a little lumber yard at Kunsan, with a mill that will cut logs up to three feet diameter.

A nice temporary home—from a South Korean family's point of view—can be built for right around \$200, the Friends Service committee says. "Rammed earth" blocks provide the walls and base. Windows are made from the stout, transparent plastic linings of powdered milk barrels. Boards and dimension are required for roofing and roof framing. Each rammed-earth family home can be finished to the top with 750 board feet of lumber.

Story of a House It could have begun with a squad of American soldiers in Korea. Let's say it started with a Sunday school primary class, here in the U.S.A. The children were given coin cards. They were told that just one nickel would buy three large rammed-earth blocks for the wall of a new Korean house, that the price of an ice cream cone would buy six blocks—and that five cents earned every day for 100 days would amount to \$25, or enough to buy all the 1500 "landerete" blocks for a house for one Korean family.

This \$25 was the first cost for our house. The Korean government contributed the land, the home site. The war widows and their children provided the labor for erection of walls and the basic labor for making heat tunnels under the floor, with fireplace and chimney.

The roofing and roof framing were last, and were all-important. The earth walls would last two years, perhaps more, if protected from rainstorms. To repeat, it was distinctly emergency, temporary, housing. So economy grade lumber was specified.

The families teamed up on each house jobs. A group of ten mothers and their children worked on each house. They laid

block upon block to raise the walls of a house 17x13 feet, inside the walls, with height of seven feet. Then came the roof, a roof of wood.

4,000 Widows Among the Kunsan area refugees there are 4,000 widowed mothers who need temporary homes for their families, food and clothing, and finally guidance and assistance in earning an income that will keep the family together.

When you think of so much good being done with cull logs, economy lumber and plywood peeler cores, and maybe wonder about it, think also of the good being done with goats. The goat is no comic animal to the South Koreans. Every widow who has been given a goat has kept it as a regular source of nutrition—sometimes as a source of income too. The female kids are given to other families, to be reared into milk producers. Similar livestock projects have been started with pigs and poultry. A bean-curd business, a sewing shop, and a laundry are examples of private enterprise among the war-ruined refugees of Kunsan.

Looks like a mighty good place to ship a few jags of economy roofing lumber—with Foreign Operations administration doing the shipping free. Any such contribution would be deductible, too, from corporate taxable income.

Easter Breakfast Flight Fatal To Four

San Bernardino, Calif.—(U.P.) Four persons on an Easter breakfast flight were killed yesterday when a private plane crashed 10 miles northeast of here.

The pilot apparently ignored a warning that weather was bad for mountain flying. Killed in the fiery crash were the pilot, Ronald B. Silver, 25; his sister, Sandra H. Silver, 20, both of Alhambra, Calif.; Margo Lee, 20, Beverly Hills, Calif.; and Sal Divner, 20, of Los Angeles.

Sheriff's deputies said the four were warned at the El Monte Airport, where the plane was rented, the weather was bad in the direction of Apple Valley, their destination.

Silver said they would go north to Santa Barbara instead, the airport officials said.

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Jay Gould Heir Dies at Age of 78

Juan-Les-Pins, France—(U.P.)—Frank Jay Gould, 78, who inherited railroad millions from his father, Jay Gould, and parlayed it into an even greater fortune by helping to develop the fabulous French Riviera, died yesterday in his Riviera villa.

Gould had been bedridden for the past 13 years with uremia, asthma and a liver condition.

He was the youngest of Jay Gould's six children and inherited an estimated \$40,000,000 chunk of his father's giant estate, built on rail speculations. Frank Gould had lived in France since before World War I and invested his money in gambling casinos and hotels.

He was credited with playing a large part in transforming the French Riviera from an obscure coastal resort to an international playground.

City Vehicles Limited

By Lack of Licenses

Toledo, O.—(U.P.)—Suburban Perryburg City vehicles are ordered to stay within city limits now that the deadline for new Ohio license plates passed. The reason—no tags.

Mayor Lloyd Meiderhaus said the license applications were mailed late. He expected it would be a few days before city cars are back in legal operation.

Development Urged In Columbia Basin

The Dalles—(U.P.)—Sen. Warren G. Magnuson (D-Wash.) Saturday advocated a six-year program for the development of Columbia basin projects with an average expenditure of \$116,000,000. Magnuson is chairman of the Senate appropriations subcommittee on public works.

The Washington legislator is making a tour of Columbia river basin projects.

Magnuson predicted that appropriations for public works in the Northwest this year will receive more favorable treatment in Congress than they have the past few years. He said that both the House and the Senate have completed hearings on Northwest projects and are in substantial agreement.

Projects coming before the appropriations committee and included in Magnuson's remarks are:

- The Dalles dam, \$50,000,000; McNary dam, \$7,000,000; Ice Harbor, minimum of \$5,000,000; Chief Joseph dam, \$16,000,000; Hills Creek dam, \$2,000,000; Cougar dam, \$3,500,000; dredging at the Columbia bar \$1,300,000.

A three-step program for improvement of Columbia river navigation facilities also was advocated by Magnuson. The Washington senator spoke in favor of modifying Bonneville

Columbia Flood Threat 'Emergency'

locks to increase the width and length, the establishment of a 27-foot channel from Vancouver to Bonneville dam and also a channel the same width from Bonneville upstream as far as The Dalles.

Ex-Cambodia Premier Warns on Ending Aid

Siemreap, Cambodia—(U.P.)—Outgoing Premier Prince Norodom Simanouk warned Sunday his country may pull closer to the Communist camp if U.S. aid is withdrawn and South Viet Nam and Thailand continue to blockade Cambodia.

Simanouk announced his Peoples Community party will meet about April 20 to decide Cambodia's position towards the United States and whether the strategically located kingdom should remain neutral.

Japanese Fair To Show Products of America

Osaka, Japan—(U.P.)—New products of American agriculture and industry will be exhibited and demonstrated at the International Trade Fair opening here Sunday, it was announced today.

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Washington—(U.P.)—The three Democratic members of Congress from Oregon said Sunday that the Columbia river flood threat is an "emergency" situation which should be met with "emergency measures."

Sens. Wayne Morse, Richard L. Neuberger and Rep. Edith Green made the statement in a letter to Lt. Gen. Samuel D. Sturgis Jr., chief of Army engineers.

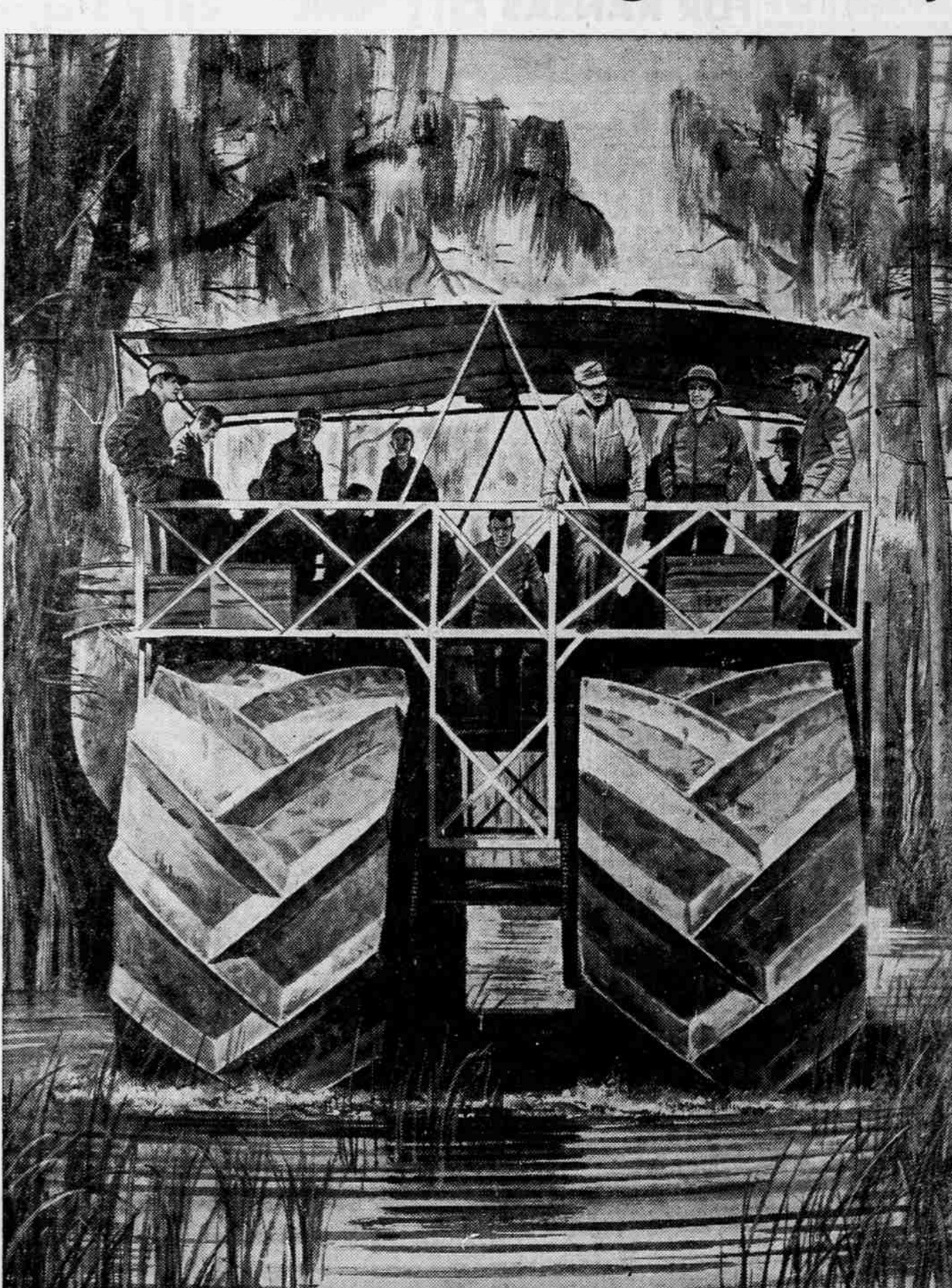
The Oregon Democrats said Sturgis had remarked, in a previous letter, that his authority to undertake preparatory work is "limited."

They said they are "deeply concerned" that the Army engineers corps might limit its survey and recommendations to items "strictly within its present authority and responsibility."

For example, they said, dike and fill installations near Portland which are not under Army engineer jurisdiction are points at which flood waters could break through. Financial arrangements for additional work might take "a considerable amount of time," they said.

They urged that the government take emergency steps, including "any feasible works not within the jurisdiction of the corps."

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