

Article Advises Women About To Put Money in Stock Market

By ELMER C. WALZER
UPI Financial Editor

New York — (UPI) — Women own half of the stock outstanding in this nation and each day more of them become potential investors through inheritance or insurance left by their husbands.

Many of them lack training in market procedure and often lose a large part of their money that should have provided for their future.

Mrs. Morton Seidel, of Beverly Hills, Calif., wife of an investment banker, says: "The layman in women some advice on this subject in the current Commercial & Financial Chronicle."

She decries the free advice given women by novices in investment. "The layman in the field of investment is an offender," she says. "A person who has no knowledge or experience or has not had the

opportunity to study problems, techniques, or methods of investing is not a person from whom to take advice."

Study Balance Sheets
Women should invest with care, says Mrs. Seidel. "We should read more books, articles, reports written by financial men and hear reliable, well-informed speakers. We should study and above all learn to read a balance sheet."

And what about checking up on one's investment adviser? The women, Mrs. Seidel holds, should investigate his moral and financial standing, his reputation, background, and his interest in his clients.

You'll throw your money away if you accept tips on nothing better than rumor, she explains.

And a woman shouldn't become angry with the counselor or who tells her, "don't buy." She explains that investments must be made to suit the individual. What is good for one may not be good for another — another, perhaps, with plenty of money to take chances.

The Standard

What is the criterion of a good investment? It is one the counselor can describe: "This is as safe as any good security can be." Here's why:

"1. It has conscientious, reliable well-trained men at its head."

"2. It has paid its dividends without interruption for years."

"3. It is a type of business which does not fluctuate from prince to pauper."

Mrs. Seidel insists women must familiarize themselves with the fundamentals of investment. They must know the various terms used in dealing in stocks and bonds.

The best way for a woman to learn all that, is from her husband while he is still alive, says Mrs. Seidel.

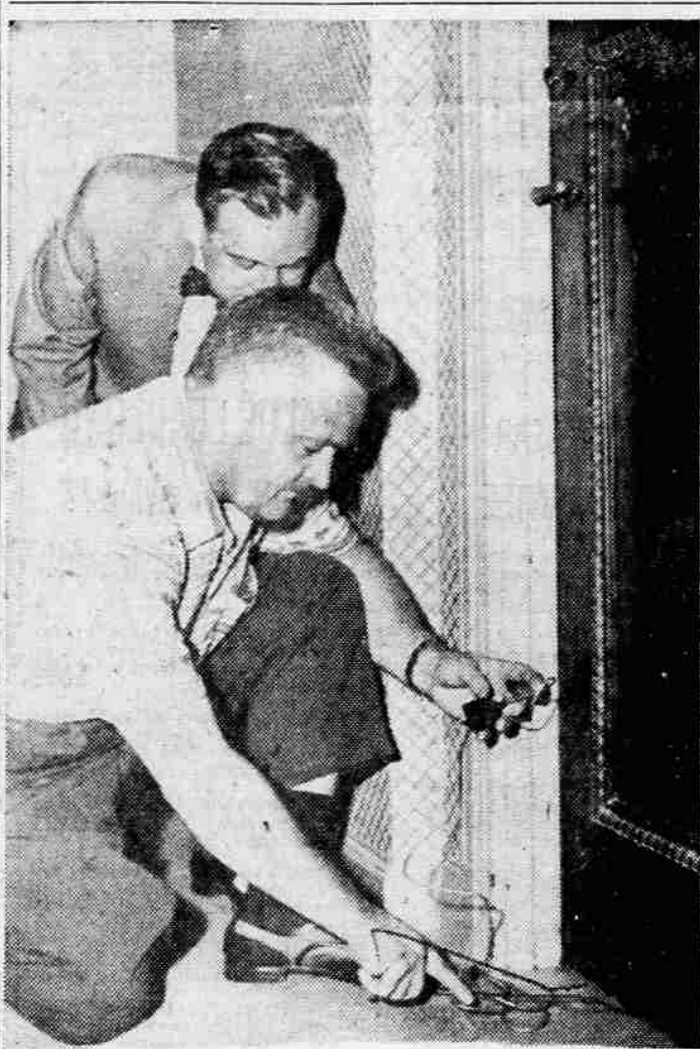
Donald I. Rogers, financial

and business editor of the New York Herald Tribune, not long ago wrote a book designed to give such instruction, entitled "teach your wife to be a widow."

He seriously outlined the

problems involved when a man dies and leaves an inexperienced widow with more money than she has ever seen before without a knowledge of how to handle it. He gives details on methods, and generally outlines what the widow ought to know.

And just to show that all women aren't eager to learn about investment, one married woman wrote Rogers and asked where she might buy the book on "how to become a widow."



SECRET TAP—Private investigator Lloyd B. Furr shows how he used a coat-hanger to snag microphone concealed under door of room occupied by Baroness I. Shacklette, investigator for the House influence investigating subcommittee, and adjoining room where midnight press conference was to have been held by Bernard Goldfine, in Washington, D. C. hotel.

The Family Council

Editor's note: The Family Council consists of a judge, a psychiatrist, three clergymen, a newspaper editor, a women's editor and two writers. Each article is a summary of an actual report. The Family Council does not give advice; it merely reports on problems that have been dealt with by responsible agencies and counselors.

Jack M.—Myrna is best off away from home.

Helen M.—It wasn't her fault—she shouldn't have to run away.

Jack M.—My wife and I are in serious disagreement as a result of a tragic occurrence a few months ago.

Our 12-year-old daughter, Myrna, was the victim of a sexual attack. Afterwards, some people recommended that we send her right back to school as though nothing had happened. I didn't feel she should be forced to face her old friends under these conditions. I sent her to her grandmother's home, about 100 miles from here.

My wife wants her to come back home, but I think things would be very hard for her here. She has a great sense of shame about what has happened. Eventually I hope we can move out of this community, but it will take time—maybe a year or two. Meanwhile she is best off with my mother.

Helen M.—I have explained to Myrna that she was not at fault and has nothing to be ashamed of. Every decent person in our community has the greatest sympathy and respect for her. She should not have to run away because of something that was not her fault.

I feel Myrna misses us and her brothers and sister. She hasn't made many new friends in her grandmother's community and she is not doing as well in school there. She complains her grandmother watches her every step and doesn't give her any peace.

I can't help but worry about Myrna when she is so far from home. Her grandmother is a well-meaning woman, but quite old, and

I'm afraid she isn't the right person to understand a young girl of today.

The Council: Jack and Helen had a difficult decision to make. Unfortunately, they did not choose the best way.

Myrna very much needs her parents at this time. The fact that they sent her away indicates to her they shun her and are ashamed of her. She has virtually been placed in exile or in quarantine—in a place where she can't contaminate her brothers and sister and her old friends.

Of course, Jack and Helen have told her it is for her own good, but Myrna will nevertheless feel that in action her parents scorn her. She needs reassurance of their love and of their protection. It would be particularly helpful to her to receive reassurance of her father's gentle and protective affection.

Myrna could not be sent back to school "as though nothing had happened." There would undoubtedly be some repercussions, but she would be able to face this with good grace if her parents showed their confidence in her ability to surmount the problem.

Myrna should come back to her parents as quickly as possible and she should be encouraged to throw herself into her school and club activities with all the enthusiasm she can muster. If problems arise, the M's should try to get some guidance from a psychiatrist or social worker attached to a family agency.

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At ship launchings in Japan, no wine is wasted in breaking a bottle over the prow. The Japanese release doves and balloons as means of good luck and then drink the wine.

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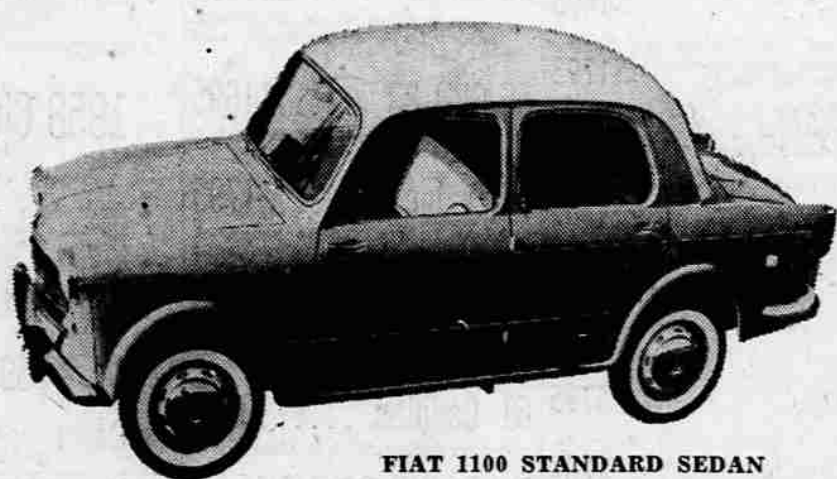
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