

Family Council

Editor's Note: The Family Council consists of a judge, a psychiatrist, three clergymen, a newspaper editor, a woman's editor and two writers. Each article is a summary of an actual case history. The Council reports on problems that have been dealt with by responsible agencies and counselors.

Mrs. I. L. She's always on the warpath, forever scolding. Nina L.—My brother and sister walk all over me.

Mrs. I. L.—Nina is the third of our four children. She's 12 and attends junior high. Late whenever there's a racket in the house you can bet Nina's in the middle of it. I still can't be sure how these ruckuses start. All I know is they don't wind up until I step in, and send every one off in a separate direction.

Most of Nina's arguments are with her sister, who's 15, and her 14-year-old brother. They're both in high school. I know a certain amount of wrangling is inevitable among kids, especially with sisters who share the same room. But Nina can't be near the two older ones for more than a half-hour without the angry shouts breaking loose.

Strangely, she gets along fine with Timmie, her 8-year-old brother. But with the others and with me, she's a holy terror.

Nina L.—My mother only sees what I do. She's always looking the other way when Bobby teases me, or Eleanor wears my chunky sweater without asking me.

Everything would be all right if I had a room for myself and locks for all the doors and bureau drawers. The way things are now, I have no privacy at all. I wouldn't dare wear Eleanor's things or use her typewriter or anything, unless I asked her first and she gave me permission. But she takes French leave with anything of mine, even a nickel pack of tissues in my coat-pocket.

And Bobby! He kept denying he snooped around my room whenever I was out, but a few days ago I caught him red-handed looking through my desk. I have some very personal things there that he shouldn't know about. They're none of his business.

The Council: This is the sort of situation for which a mother needs eyes in back of her head, feelers on top, and ears which can hear ominous silences, as well as screams. Mrs. L. comes in at the tag-end of blow-ups which she should be able to prevent, or at least mitigate.

In her crude way, Nina is asking no more than her due respect for inviolable rights. By setting the right example with each other and with each child, those parents may have implanted the idea of individual sacredness—but it takes a lot of following-up! Nevertheless, if the L. children aren't learning the limits of the laws of "trespass" at home, they'll make trouble-some roommates in college, camp, job, and eventually, matrimony.

To make it easier to define the delicate line between common property, which must be shared, and personal belongings, which may (but needn't be) shared, Mrs. L. must assign space for Nina to call her own, and both parents must declare this "off-limits" for the rest of the family. This "space" may be anything from a suite to a bureau drawer, but it must be respected as private grounds.

The average 12-year-old still clings fast to parents and siblings, but at the same time flexes new muscles of self, every so often, just to air and test them. Nina uses her "possessions" as the spur. And, we might predict, once the present issue is settled, she'll find another issue with which to ventilate her adolescent uncertainties.

"In most families," said Willa Cather, the eminent American novelist, "the mere struggle to have anything of one's own, to be one's self at all, creates an element of strain which keeps everybody almost at the breaking point." But the open battle for private ownership, raised and waged by Nina and her family, is a homegrown lesson in

Life Insurance Money Being Used for Improvement of Cities

By HENRY J. BECHTOLD
UPI Financial Editor
New York—(UPI)—Life insurance policyholders will be glad to know their money is being used for a very good cause—improving the business, residential and recreational facilities of America's cities.



In the past Henry Bechtold, decade life insurance companies have invested more than \$10 billion to help fight the battle against urban blight and decay.

This huge investment has made possible new office buildings, apartments, stores, schools, hospitals, hotels, theaters, shopping centers, bowling alleys, expressways, bridges, tunnels and many other facilities.

And many of these new structures have replaced crumbling tenements and outmoded commercial buildings which marred the beauty of downtown areas and jeopardized health, safety and morale.

Life insurance funds have been the most important single source of capital for the post-war office building boom, according to the Institute of Life Insurance.

It is estimated that in Manhattan alone, life companies have invested about \$750 million in new office buildings the past 15 years including nearly all of the 150 or so major office structures built during this period or now under construction.

Life insurance money for

city improvement comes mainly from reserve funds set aside to meet future obligations to policyholders. Earnings from these investments help reduce the cost of insurance.

The institute noted that life companies pioneered in helping to meet a critical housing shortage in American cities immediately after World War II.

They planned and developed big, modern apartment projects such as Stuyvesant Town and Peter Cooper Village in New York's Gas House District, and Lake Meadows

in a southside Chicago slum area. And modern apartment developments for all income levels continue to rise on a massive scale as a result of life

companies' investments. One life firm in recent years has provided nearly \$50 million for a dozen different apartment buildings throughout Chicago's northside lakefront

area to house more than 4,000 families. The institute said that perhaps the largest single residential mortgage loan in history has revived a three-square-block area of blighted tenements and dilapidated commercial structures in historic Greenwich Village in New York. A life company invested \$20 million in Washington Square Village which includes two modern 17-story terraced apartment buildings, a shopping area, a playground, and broad stretches of grass and gardens.

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