

Betty's BLUE

PERIODIC PAIN

Don't let the calendar make a slave of you, Betty! Just take MIDOL with a glass of water... that's all. MIDOL tablets bring faster relief from menstrual pain—they relieve cramps, ease headache and chase the "blues." So get MIDOL today.

Betty's GAY

WITH MIDOL

Protect YOUR HEART!

VIOBIN Wheat Germ Oil

Helps Heart Action—Improves Strength & Vigor

PROVED 9 years—500 persons University Experiments

REFUSE SUBSTITUTES—only VioBin Oil PROVED helpful.

Send NOW—VioBin Story FREE Book #15

PROMETOL—8 to 1 vigor factor concentrate VioBin Oil. Same benefits—NO fat calories.

VIOBIN MONTICELLO, ILLINOIS

PHOTO CREDITS

Page 2: Victor Obstz.

Pages 6, 8: European Picture Service.

Pages 16, 17: Carl Baker.

Pages 18, 19: Pix, Black Star.

NOW! MEDICATED WONDER LOTION

Relieves 8 Major Skin Problems Fast With Effect of a Local Anesthetic!

- ✓ ECZEMA-LIKE RASHES
- ✓ DETERGENT HANDS
- ✓ INSECT BITES
- ✓ SUNBURN
- ✓ POISON IVY
- ✓ CHAPPING
- ✓ HIVES
- ✓ HEAT RASH

Amazing Zemacon starts to relieve all these problems in seconds, kills germs that spread infection.

ZEMAcon Medicated Lotion works two ways! On surface of skin, its antiseptic medication prevents spread of infection, reduces irritation, redness, speeds healing. Just under surface of skin, it stops itching with effect of a local anesthetic. Quick-drying, invisible, greaseless. Money back guarantee. Get Zemacon* from your druggist today.

EAT ANYTHING!

ORA-FIX

holds dentures fast...all day!

ORA-Fix

Use Ora Denture Cleanser, tool Products by McKesson

STRIKE OUT BILLS!

Borrow \$50 to \$600 entirely by mail!

BUDGET FINANCE CO.

Dept. BK921, 114 S. 17th St., Omaha 2, Nebr. Amt. Wanted \$

Name _____

Address _____

City _____ State _____

Occupation _____ Age _____

When BACKACHE Makes Your Life Miserable...

Take DeWitt's Pills to relieve such trouble, often caused by sluggish kidneys. DeWitt's Pills increase kidney activity to flush acid wastes from the system. The result is relief, blessed relief from backache, mild bladder irritations, restlessness at night, muscular pains. DeWitt's direct diuretic action, plus mild analgesic relief, often means an active life with freedom from pain.

DeWitt's Pills

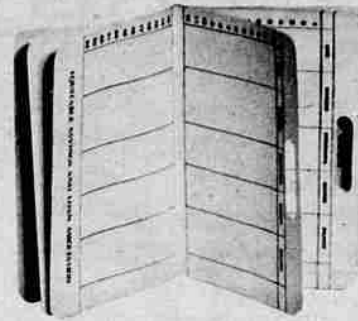
CORNS Between Toes

Fastest Relief For This Painful Foot Trouble

This special size and shape Dr. Scholl's Zino pads for corns between toes stops pain almost instantly... speedily removes them when used with the separate Medications included. 15¢ and 45¢ boxes. Sold everywhere.

Dr. Scholl's Zino pads

A leading woman banker tells how you can save



Has Your Lifetime

By MARY G. ROEBLING

President and Chairman of the Board, Trenton (N. J.) Trust Company;

IF YOUR FAMILY is at all typical, chances are that you spend practically all—if not all—the money you earn each month. You may even have gotten into the habit of living on next month's pay or find yourself dipping into your ever-dwindling savings.

For some families, this may never present a problem. For most, however, there will come a time of reckoning—a major illness, job layoff, or other emergency. Will you be ready for whatever the future brings?

A family must think of the future while living in the present, and many families do manage to save, even on relatively modest incomes. Obviously, to accomplish this requires a carefully worked-out plan. In this article, I would like to suggest a plan, one that will entail only a few hours of your time each year.

First, let me make a very important point: the reason many family financial plans fail to work is because husband and wife do not share equally in the responsibility. The family partnership of husband and wife should, in fact, operate like a business partnership, with the two equally aware of the goals of the plan and the advantages to be gained by mutually agreed-upon businesslike procedures.

I will go even further than this and say that the wife, responsible as she is for many of the major family expenditures and also often the ultimate beneficiary of other items in the budget—insurance, savings, even the home itself—should assume the main responsibility for carrying out the goals of the family financial plan.

The next step is to start making an estimate of your "net worth"—the differ-

ence between what you own and what you owe—so that you can see just how you stand financially. On a sheet of paper, list the family "assets"—that is, all the things you own, including your bank savings (plus any unpaid interest due you), checking account, cash on hand, the market value of your stocks, bonds, and other investments, the cash value of your life insurance, the price you would get now if you sold your home, car, and other property. Also include the amount you may have in your company's pension plan or retirement program.

NEXT, list your "liabilities" or debts—that is, everything you owe in the form of loans, installment debts, unpaid bills, balance due on your mortgage, taxes not withheld, and other liabilities. Then subtract your total liabilities from your total assets to arrive at your net worth.

Ideally, your net worth should increase every year. Authorities differ in their estimates as to just how much, but to keep pace with the constantly shrinking value of the dollar would require an increase of at least 4 or 5 percent a year.

To what extent your net worth increases or decreases will, of course, depend to a good extent on how you manage your money from year to year. But how can you set up a good, simple budget?

First, write down the amount of income you expect to receive during the coming year. Exclude taxes and any other deductions, of course, but be sure to include any money expected from interest, dividends, Christmas bonus, and so on.

Then write down an estimate of all your

for the emergencies and needs of tomorrow

Family a Finance Plan?

as told to Carl Bakal

Governor of the American Stock Exchange

expenses for the whole year. Some of these will be relatively easy to figure on the basis of your past records or experience, and may be called "fixed" expenses.

What you have left after subtracting your fixed expenses from your net income is the amount remaining for your day-to-day living expenses, which include food, clothing, household operation, car maintenance and transportation, medical and dental bills, entertainment, vacation, personal allowances, gifts, and so on.

Once all your estimated expenses are down on paper, you can see where it is necessary to shave costs. Food expenditures can only be reduced to a certain point, and children must have new clothes periodically, but one way to keep down even these basic living expenses is by careful comparison shopping. A saving of only a few pennies on items purchased regularly can add up to a considerable sum during the year.

THERE ARE many other ways you can save. One way is to pay cash whenever possible. Finance charges, for example, often can add anywhere from 12 percent to 35 percent to the cost of an item.

This is not to say that I am opposed to the use of credit: in fact, it is the lifeblood of American business, and few people could afford to buy a house or car or make other major purchases without its use. But it should be used judiciously and never be allowed to assume unrealistic proportions. One good rule-of-thumb is never to allow one's total debt (exclusive of that owed on a house or car) to exceed 15 percent of annual income.

I have not discussed savings in detail, but they should also be an important element in your financial plan. I realize that there are some families whose income is so low as to make it difficult, if not impossible, to save. Yet once the family's really basic needs—such as food, housing, clothing, and medical care—are adequately provided for, there should be some attempt to save for emergencies.

Apart from this, the family should have at least one other savings account as an additional safety cushion and, more positively, to provide for certain anticipated future needs—education, a new home, a new car, and so on.

As I've already intimated, and as unpleasant as it may sound, there also is the possibility that the wife some day may have to step into her husband's shoes. So she needs the practical experience that can come only with actual management.

Every wife should have an approximate idea of how much she would need to support herself and the children if she suddenly found it necessary to manage alone. In addition, she should have a record of and know the physical location of her husband's bankbooks, insurance policies, securities, property deeds, pensions, mortgages, loans, and debts, as well as his safe-deposit box and will.

Money, of course, does not necessarily make for a happy marriage and family life, but it is a key ingredient. Careful financial planning can do a lot to eliminate an important source of family friction, make life easier for our loved ones, and ease our own cares now and in the years to come.



RIO

WORLD'S MOST EXCITING VACATION! YOURS...WITH VARIG'S NEW LOW EXCURSION FARES



Christ's statue at Rio. Brasilia, modern wonder capital. Sun and fun at Copacabana

ONLY \$45 DOWN for romantic 30-day excursions* on Varig's Super Constellation Cruise Flights. From New York to Rio, tourist class round trip, regularly \$740.20, now \$450—or to Buenos Aires, regularly \$878, now \$480 (\$48 down). *Subject to government approval

ONLY \$59 DOWN for 45-day excursions on Varig's Boeing 707 Rolls-Royce powered Intercontinental Jets. Nine non-stop hours New York to Rio—tourist class round trip, regularly \$790.20, now \$592.70—direct flights to Buenos Aires, regularly \$934, now \$656 (\$66 down). †Jet surcharge included.

SPECIAL TOURS. Choose a complete vacation based on excursion fare savings. Sightsee Rio, swim at famous Copacabana Beach, thrill to the modern wonders of Brasilia, see booming Sao Paulo, splurge on bargains. Ask your travel agent about special through fares from your city.



Varig Airlines, Attn: Carlos Pellegrino
634 Fifth Avenue, New York 20, New York

PLEASE SEND ME EXCITING FOLDERS INCLUDING "HOLIDAY IN BRAZIL"

Name _____

Address _____

City _____ State _____

My travel agent is _____

