



# Your Money's Worth

By SYLVIA PORTER  
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### WHAT SHOULD A WORKING WIFE PAY FOR?—I

"I'm to be one of those June brides you wrote last week and I intend to keep working after our marriage. Now that you've told me how much my husband will cost me on our wedding day, can you tell me how we should divide our paychecks after our wedding?"

"My wife and I have been married 11 years, she has a steady job and we have no children. I pay for everything except the part-time maid. She insists she should save her money in her own account as 'protection.' Your column 'How Much Does a Husband Cost?' prompts me to ask whether this is the right way to manage money when both husband and wife work. We fight a lot about this."

Out of thousands of letters, two — to remind me that it has been a long time since I've dug into such a deep-down family finance subject as this. Yet, in an all-time record 12.5 million households — or three out of ten married couples in our land — this subject is of prime bread-and-butter concern. This is the total of husband-and-wife working households in the U.S. today.

To all married couples too, the question of proper management of the family's finances is of crucial importance, for a harmonious financial relationship is essential to a harmonious spiritual and physical relationship.

In today's column and tomorrow's therefore, I'll report 10 basic rules I've worked out over years of discussions with experts on family finance, of interviews with husbands and wives in every income bracket across the country, of personal experience as a working wife. These are my rules, no one else's, but I'm sure all of you can benefit from some of them, some of you can benefit from all of them and any of the 10 can be revised to fit your individual circumstances.

(1) Make your marriage a financial partnership and discuss your income and plan your spending as a husband-and-wife team.

The wife who insists she should pay for her own part-time maid and the rest of her paycheck belongs in her own savings account is selfish and wrong. If you're a team in other ways, be a team financially as well. If your mutual decision is that the wife's paycheck should be saved, excellent — but make the decision as a couple. Otherwise, deceit and suspicion are virtually inevitable. This is a fundamental rule.

(2) Pool part of your individual paychecks in a family fund which is to be used to cover essential household expenses.

In many households, the pooling will be automatic, for both paychecks are being used to buy things and non-things the family wants. It should be automatic. How much of the wife's paychecks will go into the pool may vary from home to home, depending on the wife's income and the family's circumstances, but the key point is that there should be a pool.

(3) Decide which of you will be responsible for paying specific bills out of the pool. As a husband you might take over payment of the "big bills" — rent, mortgage, insurance, taxes, the like. As a wife, you might take over management of the "household bills" — food, entertainment at home, ordinary household overhead.

This is both a logical division of responsibility and a highly significant one from a psychological viewpoint. It seems right to me for a man to pay the checks for the rent or mortgage. It seems right to me for a woman to write the checks for the food and entertainment at home bills. It's entirely okay if you have other ideas, but talk them out to your mutual satisfaction.

(4) Set up two bank accounts. In one, your checking account, put the money for day-to-day living expenses and the big fixed items. In the other, your savings account, build up your nestegg.

This is the way to "control" where your money goes as well as to manage your paychecks properly. If you don't carefully separate savings from your regular bank account, your savings easily can dribble away without your knowing just how or why. For most couples, the two-account "control" works best.

Next: More on working husband-and-wife finances.



## Bombs Dropped To Break Yukon Ice

Anchorage, Alaska — (AP) — A Navy patrol bomber dropped a number of bombs into the ice-clogged Yukon river at Alakanuk Monday in an attempt to speed the flow of rising water into the Bering Sea below the Seward Peninsula.

But civil defense officials here said there was little evidence that the bombing was successful.

Huge chunks of ice moving down the river Sunday knocked away part of the Northern Commercial Co.'s fish cannery at Kwiguk, about seven miles upstream. Damage was estimated at \$100,000.

Residents of Alakanuk, a community of about 400, told civil defense officials they have never seen ice conditions in the Yukon so bad. The village is near the river's mouth.

## Oregon Fraternity House Damaged

Eugene — (AP) — Fire heavily damaged the Tau Kappa Epsilon fraternity house at the University of Oregon here Monday afternoon. Damage was estimated at between \$30,000 and \$50,000.

The fire was confined to the top two floors of the four-story frame structure. Cause of the blaze was not known. It began on the roof outside a fourth floor window.

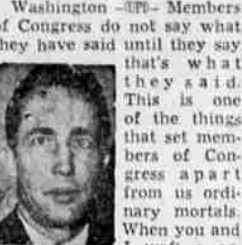
J. O. Lindstrom, business manager for the university, said the 35 men students housed in the fraternities would be placed in dormitories for the remainder of the school year. The university owns the fraternity buildings.

Many students lost their books and class notes.

## Omar Khayyam Would Flip

# Congressmen Don't Say What They Said Until They Say They Said It

By DICK WEST



West

Washington — (AP) — Members of Congress do not say what they have said until they say that's what they said. This is one of the things that set members of Congress apart from us ordinary mortals.

When you and I wait a remark into the thin, translucent air, it is, for good or bad, gone forever, never to be retrieved. As Omar Khayyam put it:

"Nor all your piety nor wit shall lure it back to cancel half a line, nor all your tears wash out a word of it."

Obviously, never met Omar Burleson, the congressman. In the transcript of debates and certain other congressional proceedings, Burleson and his colleagues can indeed cancel half a line. Yea, half a line and more.

Neither piety nor wit is needed to lure back a transcript, and, so long as they stay within the rules governing such practice, they can wash out words as they see fit, without shedding a single tear.

The ability of congressmen to confound Khayyam was pointed up this week in a press release put out by Chairman Wayne N. Aspinall (D-Colo.) of the House Interior Committee.

Aspinall was exasperated

by the fact that some unedited transcripts of a hearing on legislation relating to Puerto Rico had been reproduced and were being widely quoted on the island.

I am not familiar with the details, but apparently someone jumped to the conclusion that what was said at the hearing actually was said.

In reality, as Aspinall put it, the committee members were only speaking tentatively and perhaps not at all.

"I want to make it clear for the benefit of the people of Puerto Rico that any quotations taken from these transcripts are not official and are subject to revision," the chairman declared.

Newspapermen who regu-

## Two Reach Shore As Boat Capsizes

Halfway, Ore. — (AP) — An outdoor film producer and his brother, both from Klamath, Idaho, safely made their way to shore Monday when their riverboat capsized in the Snake river near Steamboat creek.

The boat's owner, Dick Roby, said the craft overturned when it hit rough water. However, he said, the boat had ample pontoons on it to keep afloat and "we should be able to salvage most of the stuff."

Roby said he and his brother, Del, were on a fishing trip when the mishap occurred.

The men swam ashore and then made their way to Half-

**SUGAR PRICE REDUCED**  
Vancouver, B. C. — (AP) — The British Columbia Sugar Refining Co. announced a 25-cent cut in the wholesale price of sugar Monday. Prices started rising to a high of \$17.50 for a 100-pound bag last week.

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**SECOND MARRIAGE**—Dinah Shore is shown at Redlands, Calif., as she was married in a civil ceremony to Maurice F. Smith, a Palm Springs, Calif., contractor. It was the second marriage for each. (UPI)

## Bridegroom Lost On Navy Flight

San Diego, Calif. — (AP) — When Judith K. Wolfe, a blonde 22-year-old school teacher, boarded a Hawaii-bound airliner on Sunday, she was "very excited, very thrilled," according to a friend.

The attractive Miss Wolfe was to wed Navy flier Lt. (J. G.) Richard E. Farrington in Honolulu Wednesday. For the occasion she had obtained a leave of absence from the high school where she teaches.

Monday word came from the Navy that Lt. Farrington was one of four crewmen missing and presumed dead in the crash of a plane south of Honolulu.

## BIRD STOPS TRAINS

London — (AP) — One train was canceled and three were delayed near here Monday because of a swan with a broken leg. The swan could not move off tracks between Shepperton and London's Waterloo station. The engineer of the first train decided to wait until the Royal Society for the Prevention of Cruelty to Animals removed the bird.

## PRESENT FOR JFK

New York — (AP) — A group of more than 100 physicians, who take a scholarly interest in good food, wine and spirits, have given President Kennedy a keg of 46-year-old cognac for his 46th birthday Wednesday.

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