

## Money Management Ideas Offered by Institute

There may be no statistics to prove it, but it's a safe bet that just about every family that succeeds in staying ahead of the bills uses some kind of money management plan.

Of course, there are budgets and there are budgets. In some families, sound money management is accomplished simply by talking over proposed expenditures and keeping a sensible balance between income and outgo. Most families use some form of financial records—ranging all the way from a simple account book to complex ledgers where the amount of money available for each type of expense is carefully spelled out.

Many still prefer some variation of the familiar envelope system. Dad brings his pay home in cash, which is then parceled out into as many envelopes as there are major items of family expenditure.

**Has Drawbacks**  
Simple as this system sounds, it has a number of drawbacks—apart from the obvious risk involved in keeping substantial amounts of cash around the house.

As the Institute of Life Insurance points out, this system probably made better sense in the days when money generally was earned—and spent—on a week-to-week basis. But more and more people now are paid about twice a month, and some—especially teachers and government workers—just once a month. A similar pattern can be seen on the spending side of the ledger as well.

In addition to housing costs—which traditionally have been on a monthly basis—most families now have car and installment loan payments, insurance premiums, charge accounts, etc., to the point that many families have a quarter to a third of their after-tax income committed to regular monthly expenses. To complicate matters further, most of those payments are generally made by mail.

All this helps explain the soaring popularity of personal checking accounts, which can serve as a kind of informal financial control or, better yet, as a supplement to a more formal type of budget. Check stubs and cancelled checks not only provide excellent tax records, but also make it easier for the family to keep track of expenditure patterns, with an eye toward future improvements.

**First Step**  
Knowing where the money went is not quite the same thing as budgeting, but it's the first step in drawing up or re-

vising a budget to make sure it's realistic, and therefore more likely to work out over the long pull.

"Realism" in fact, is one of the key words in the vocabulary of budgeting. A good budget can't make two dollars do the work of three, or reform a spendthrift, or change radically a family's ways of spending money. However, it can and should reflect the family's real goals, needs and interests. And, of course, it should take into account past financial history (for instance, debts to be paid off) and any benefits available on the job (group life and health insurance, pension plan, Social Security, etc.).

Another key is "first things first." For every family there are fixed items, payments they have to meet, rent, heat, utilities, insurance premiums. Then comes an emergency fund for the unexpected and the allocation for day-to-day expenses (food, running the household and the car). After these have been taken care of, any workable plan includes an order of priorities for the distribution of the money left over.

Perhaps the most important word in talking about budgets is "attitude." The actual system adopted makes little difference. What counts is how well and how consistently it's used. It's no coincidence that financial troubles seem to haunt families that resort to a budget only in times of difficulty and abandon it until the next crisis appears on the horizon. A wiser course, the experts say, is to use a budget not as a remedy but as preventive medicine for financial ills.

### Care of Polished Cottons

Polished cottons are treated with resin finishes for permanent crispness, crease resistance and easier ironing. Too much heat softens the resin finish. Therefore, it is better to wash in warm rather than hot water. Home economists with the Gas Appliance Manufacturers Association recommend drying clothes made of polished cotton at low temperature in the gas clothes dryer.

### FRUIT TREAT

Peel and section 1 large orange, and cut the sections in half. Add 1 cup seeded raisins, grapes, 2 large bananas, peeled and sliced, 3 tablespoons of sugar and 1 cup (½ pint) of commercial sour cream. Toss lightly and chill. Serve in sherbet glasses garnished with a sprinkling of grated fresh orange rind. Serves 6.



These short and snappy sleep-shirts of crisp cotton are in fresh-paint colors and teen-age girls will love the wash, wear and wow of them. From Warners holiday collection, they are "Cabana Stripes" in sunshine pink or yellow on white; "Ruffled Dandy" in blue and white or pink and white pinstripes, and "Cut-Ups" in a giddy paper-doll print, green, pink or turquoise on white.

## Gardening Under Glass Subject of New Handbook

The long-felt need for a complete, elementary guide to gardening under glass, designed either for those who already have a small greenhouse, or are planning to build one, has at last been met with the publication of the "Greenhouse Handbook for the Amateur" by the Brooklyn Botanic Garden.

Within the 98 pages are direct answers to hundreds of questions that puzzle every backyard greenhouse gardener.

Solid information has been supplied by 22 contributors, each an expert in his own field.

Topics covered include how to choose the right type of greenhouse to fit the available space and one's needs, its orientation, heating, ventilation and uses. The virtues of glass roofing versus plastic are weighed. For those who must simplify the operation of their greenhouses, instructions are given for the installation and control of automatic ventilators, humidifiers, and water equipment.

Major emphasis in this handbook is on all kinds of plants

suited to growing under glass, with explicit instructions on how to succeed with them. These range from plants that will thrive in a pit greenhouse heated only by the sun to the best orchids for a small collection and their care.

Other plans groups included in the 32 feature articles are geraniums, gesneriads, succulents and cacti, hardy and tender bulbs, lilies, camellias, hanging and climbing plants, bonsai, chrysanthemums, annuals, bromeliads, and foliage plants.

Much information is condensed in such forms as lists of plants suited to a cool or a warm greenhouse, with through-the-year growing instructions, to capsule paragraphs on the main cultural needs of scores of different plants. For example, gardeners are advised to keep mature geraniums, being held over for the winter, in as small pots as possible, but to renew the worn-out soil. Essential cultural requirements are, full sun; pruning to promote bushy growth; tight potting; rather low humidity (geraniums are not tropicals); a firm but not cemented potting soil; and watering as needed, maybe twice a week, or only once a week in dull weather.

### Essentials

Considerable space is given to such essentials as soils and their pasteurization, fertilization, soil testing, propagation, pest and disease control, and the use of the coldframe.

As in all of the Garden's previous handbooks, this issue, the forty-second in a series, is lavishly illustrated. There are 115 halftones. Quality book paper has been used. Copies of the "Greenhouse Handbook for the Amateur" are available by mail for one dollar from the Brooklyn Botanic Garden, Brooklyn, New York 11225.

### Dracaenas Spectaculars

Looking for a single foliage plant to hold the spotlight as a fall and winter spectacular in your living room? Try the professionally grown dracaena fragrans massangeana, with its striking green linear leaves three feet long. This dramatic plant thrives in a large porous clay container for proper drainage and aeration.

Kitchen towels, dish cloths and pot holders should be bleached occasionally to remove stubborn stains. Be sure to rinse thoroughly.



Corduroy country can be anywhere this fall as the tried and true cotton fabric gets fresh interpretation. Here it's used by Pantino in a brightly-toned print for a pull-over top with flared cowl collar. Solid pants feature the new relaxed leg.

# Dempster's

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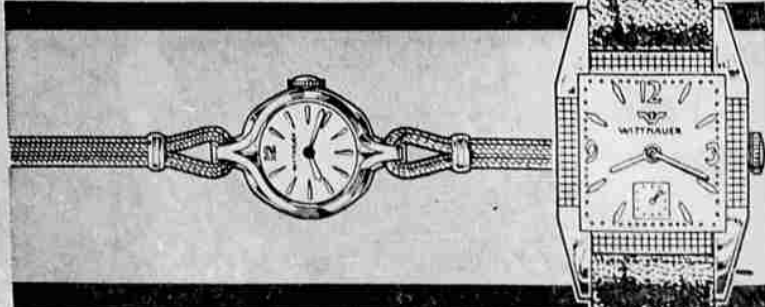
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