OID FINANCIAL FIGHTS AT HOME

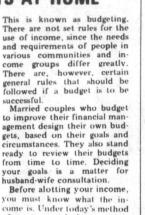


Wife and strife may rhyme all be time, and, when it comes by money, there are times when dispositions are far from sunny among persons who or-dinarily call each other "honey." Some families wait until it's almost too late to avoid financial arguments. But, just as love is a many-splendored thing, the family

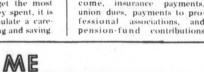
money-splendored budget And by putting into the best methods of thing. effect household money mana ment, finance rhymes with manag mance In order to live safely within

TELL

an income and get the most value out of money spent, it is necessary to formulate a care ful plan of spending and saving.



of payment, take-home pay is the amount customarily left to the discretion of the individual. Federal income taxes, social security taxes, some state in-come, insurance payments, union dues, payments to pro-fessional associations, and

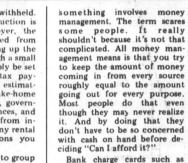


may all have been withheld. Whenever such a deduction is made by the employer, the item may be dropped from consideration in setting up the family budget, although a small amount should probably be set aside for additional tax pay-ments if necessary. In estimat-ing income, add to take-home pay all bonuses, gifts, govern-ment or other allowances, and dividends or income from in-vestments, as well as any rental income or commissions you income or commissions you receive.

HEROINE OF THE BUS ROSA PARKS

ON DEC1,1955 IN MONTGOMERY, ALA., ROSA PARKS A SEAMSTRESS RIDING A

It is usually possible to group It is usually possible to group expenses, summarizing them as future expenses, day-to-day liv-ing costs, personal allowances, and savings for the future. They can further be classified as fixed or flexible expenses. The four groups would then be classified as flexible, or vari-able: day-to-day living costclassified as flexible, or vari-able: day-to-day living costs, the expenses which are neces-sary for running a household; fixed: personal allowances, sums covering the individual family members' personal ex-penses, recreation, special les-sons and hobbies. Savings, both fixed and regular, depend on the nature of the expenditure. Wise husbands and wives real-ize that only by knowing where their money is really going can they take sensible measures to keep inflow and outgo in balance. Figuring out whether or not you can afford



First, it puts money in your

First, it puts money in your hands when you need it—for example, to take advantage of a special sale you might have to take money out of a savings account and lose interest. Yet, by using a Master Charge card and naving for your purchases by using a Master Charge card and paying for your purchases within the specified period you lose no interest and pay no interest. In effect, you are get-ting free use of someone else's money for almost a month. You also receive an accurate record of your expenditures in one monthly bill. Husbands and wives, taking advantage of this procedure.

advantage of this procedure, can give each other full credit for intelligent money matters. And they'll never consider their mate a louse as a spouse * * *

Invite someone who is alone to share holidays with your family. * * *

There are all kinds of kind-ness. One is the Clairol Kind-ness 20 Instant Hairsetter with 20 heat-at-once rollers in three sizes. The new model is design-ed with 20 thermostatically controlled rollers, each with its own heating post, and features rollers in three sizes—six jumbo, ten large and four small.



Wall boards They use them at the best advertising agencies to show-case brilliant new campaigns.

shoulders

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In one form or another, most every office has at least one for bulletins and displays. And now, someone's even designing them to be used in the home ... as a perfect frame for whatever you'd like to show

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Introduced by Monsanto as part of its new Dimensionals line of decorative wall hang-ings, Plush-Pin Decorative Wall Boards offer a unique and modern way to personalize the room you love best. Made of exclusive Monsanto Fome-Cor (a display and gra-phic arts material), these functional and distinctive plaques are ideal for game rooms, fam-

ily rooms, dens, libraries, stud-ies, bars and kids' rooms . . . for framing photos, prints, awards and anything else that deserves spotlight treatment. With soft flocked finishes, and mounted in brillingt metal.

and mounted in brilliant metal-lic frames, Plush-Pin Wall Boards are available at department, variety, hardware, drug and discount stores in six dif-ferent colors (orange, black,

x 23"). Whatever your choice might



(6) CREATIVE CRAFT IDEAS 0

Prepare dye solution (start-ing with lightest color to be



By the sea ... by the see ... two great swimlooks by Robby Len. In ottoman ribbed stretch nylon — one, a laced long bodice, the other, a two-piecer. Both, flipped for fashion with hip-hiding flip skirts.

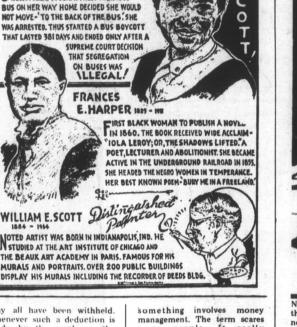
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Bank charge cards such as Master Charge provide a means of not only controlling expend-itures by the husband and wife, but also of enabling you to get more for your money by tak-ing advantage of the time value of money. The calendar date when you make a purchase, for example, can mean a consider-able difference in dollars and cents in many ways.

burgundy, green, canary and blue) and two popular decor-ator sizes (18" x 24" and 8½" be, it's a sure thing it'll be one frame you'll find easy to put up—and delightfully live with!



of surroundings. The easiest way to change your immed-iate surroundings is with a change of color and with create-it-yourself color accents Tie-dye is the way for you to create original and unique accents for color re-decorating The magical effects of tie dye are easy to do for such things as curtains, pillow cov ers, bed spreads, fabric cover-ings for boxes, waste baskets and lamp shades and for strik. ing wall hangings. The ancient art involves use of fabric, rub-ber bands and all purpose dye. The process is really simple

resulting in pattern lines on a dyed background. The choice of colors and pattern effects are up to you. The results will be creative and original as no two tie-dyes are exactly alike. You can dye any washable mater-ial except for some of the polyesters and acrylics and glass or mineral fibers. Material can be white or light col ored. You may want to exper-iment first to test color results and determine the best

patterns. For a striking sunburst wall hanging: Start with a large piece, about 54 inch square, of fabric such as cotton sailcloth. After laundering, lay wet fabric out flat. Mark a point for ric out hat, Mark a point for center of sunburst. Pick up point and secure tightly just below point with r u b ber bands. Holding center, twist and smooth remaining fabric down, securing tightly at fre-

JERRY

MAXWEL

used first by mixing ¹/₄ cup liquid or dissolving ¹/₂ pack-age powder Rit all purpose dye into 1 quart hot water. (Increase amount of dye solu-tion as needed using a con-tainer here source to such tainer large enough to avoid crowding.) Heat to simmering. Immerse tied fabric into so lution and stir for about 15 minutes. Remove ties and rinse well in cool water.



Starting at same center point, retie as before, twisting fabric so that undyed or light ly dyed areas are on the out-side. Immerse into next dye solution. Continue this process, using remaining dye so-lutions, until there are no un-dyed areas remaining. Rinse well after each dyeing. When finished, untie and rinse again thoroughly under running water until water runs clear. Hang to dry and iron while still slightly damp.

To mount your new wall hanging, stretch it over a

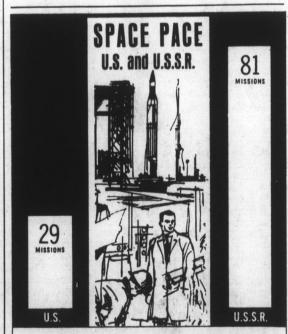
wooden frame and secure with staples. Finish edges with tape or hem all edges and hang by dowel sticks through top and

bottom. Send post card re-quest for free leaflet on tie-

dye with pattern suggestions adaptable for curtains, pillows and other items to color co-ordinate with your new wall

hanging: Fancy Fabrics, Dept. DE, Box 307, Coventry, Conn.

"Master Pierpont Bunkle, I am pleased to inform you, that your final marks are the highest, in the entire academy... but you didn't have to write to your folks that you' ve written my assembly speech, you FINK! ! "



The Soviet Union launched a record 81 space missions in 1970 compared with, 29 missions for the U.S., according to a compilation by Space Business Daily. The Soviet record was nearly 10 percent more than its previous high in 1968 of 74 missions, and nearly 180 percent greater than the U.S. mission rate in 1970. The number of U.S. space mis-sions is declining at a time when the Soviet Union is accelerating its space exploration program.