



## Don't Let These Misconceptions Mar Your Marriage

New York (NAPS)—Whether wedding bells will soon peal for you, or you've already celebrated a score of anniversaries, your attitude toward money matters will greatly affect your chances of future happiness.

According to Dr. Carl F. Hawver, executive vice president of the National Consumer Finance Association, "Many American families would be a lot better off, economically and emotionally, if they forgot some of their false notions about money. Unfortunately, these financial 'old wives tales' are heard so often that millions accept them as gospel truth."

How many of these popular fallacies do you believe?  
1. It's not necessary for a wife to know exactly how much her husband earns. In fact, "nothing places more strain on a marriage than lack of complete honesty about money—where it comes from and where it goes." This is the consensus of experts like Dr. Hawver, Dr. James A. Peterson, a noted marriage counselor, and the late Dr. Roy A. Burkhardt, a minister who also won fame for marital counseling. In their manual, *Money and Your Marriage*, these authorities state that financial planning should be a group enterprise involving husband, wife, and all children old enough to take part in family decisions.

2. A really good budget accounts for every penny. This widespread notion has caused countless budgeters to give up in disgust. Budgeting means deciding in advance how much of your income to spend on food, clothing and other expenses. It does not mean making an entry in a notebook every time you buy a pack of chewing gum! The simpler your method of handling money and keeping financial records, the longer you are likely to stick with your budget. Another point to remember is that a realistic budget does not outlaw splurges; it controls them. Give each family member an allowance he can spend as he likes—no questions asked.

3. Going into debt is sure to make a marriage unhappy. Actually, wise use of credit can help prevent the unhappiness that comes from having to do without things that make life easier and more pleasant. Credit, for example, can help a young couple furnish a home without waiting years to save all the necessary cash. Credit can also enable a family to meet an emergency without depleting its savings. It's the unthinking use of "easy credit" and unlicensed lenders that create unhappy situations—and these pitfalls can be avoided by seeking expert help. For example, state-licensed consumer finance companies not only make small loans, but give useful advice on how much credit you can afford and what kind of credit best suits your purposes.

4. First you pay all expenses; what's left over goes into the bank. This statement explains, in a nutshell, why many families cannot save. After they take their vacation, buy a new coat, give that party, then they'll really be able to put money away—if nothing else comes up. A good money manager will avoid this trap. He (or she) builds savings right into the budget, deciding each year how much should be saved out of the weekly paycheck. This amount can vary from year to year, but once you make the decision, consider it a firm commitment.

5. If you use installment credit, you can really travel first class and buy the best of everything. Any reputable credit source will tell you that credit does not help you beat your budget; the monthly credit payments become part of your budget. Says the National Consumer Finance Association,

A flock of sparrows were headed west out of New York when they suddenly discovered one of their number was missing. They stopped and waited for the straggler. Finally, bruised, battered and with but few feathers left he appeared. "What happened to you?" the flock chorused. "It wasn't my fault," replied the sparrow sorrowfully, "I got caught in a badminton game in Philadelphia."

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6. Most of your financial problems could be solved by a substantial raise. Unless you continued to live on your present scale, a big boost in income might only increase your headaches. Some bill collectors claim that a \$10,000 income is a "danger sign"—many people think this salary puts them in the "executive" class and justifies more lavish spending. Officials of some colleges have recently noticed a rise in the number of scholarship applicants from families earning \$15,000 or more. Despite—or maybe because of—their high incomes, these families found their living expenses too great to permit adequate savings.

### In Fashion

The styles this season are peculiar to put it mildly. We have long jackets and short skirts, dangling earbobs and hair styled with plaited braids on either side of the head. Braids are also used around the back of the head to make a large bun.

Dresses remind one of night-gowns, flowing from the neckline or from a yoke. Chiffon and lace are favorite fabrics.

Long evening dresses are sometimes split up the side to the knee or have one shoulder bare.

Black and white bids fair to be a popular combination of colors for spring garments. One designer is showing an A shaped dress of white gabardine laced up the front with wide black ribbon ending with a big bow at the neckline.

### LBJ On Crime

President Johnson, in a speech before the swearing in ceremony of Ramsey Clark as the Attorney General, pledged his Administration would make a dual drive against crime and unlawful police activity.

## Health And Beauty

Nearly all American women have deformed feet, which is due to many causes, the chief of which is the wearing of shoes not fit to be worn by a human being.

A perfect foot must have the toes lying in parallel lines like the fingers of the hand. There are no corns or bunions on perfect feet.

Did you ever examine a baby's feet? The feet of young children are beautifully shaped. The skin is smooth and free from blemishes. You can put the feet together and you have symmetry. The toes form almost a complete half circle with the great toes fitting closely against each other.

Nature has beautifully arched the feet of the Caucasian races at the instep. There are many bones entering into their structure, also muscles, nerves and blood vessels. The muscles that support the arch are attached like a string on a bow, reaching from the heels to the toes. The most important are very long and slender.

Our shoes are not shaped like the feet that go inside

them. Consider a foot such as I have described, and look at the shoes that you see everywhere. Each shoe, especially those of the women is symmetrical, most of them run to a point at the toes or are perfectly round, though it takes the two feet together to describe half a circle and produce symmetry.

No wonder that half the people suffer from enlargements of the joints of the great toe or from corns and bunions and calluses on the bottoms of the feet. In order to get a foot into a shoe, such as I have described, the great toe is pushed out of line and crowded towards the other toes before it can accommodate itself to the shape of the shoe. The feet are very pliable and easily moulded, especially in the young child. High heels are vicious. They not only deform the feet but the figure.

Time flies in this modern world. We are faced with many problems and tensions that our grandmothers never had to deal with. It is no wonder that more people than ever before are having nervous break-

downs. All this tends to make us age faster.

Fortunately, there are a few tricks in living which we can apply to barricade ourselves against early aging. A list of them would include a good nutrition, good posture, happy thoughts, eager interests and careful skin and hair care. Then there is exercise, which has great magical powers.

As the years fly by, there are a few exercises which will be especially good for you. Here are two:

Stand with your back toward the wall with your head, shoulders and hips touching the wall. Your heels should be about 6 inches away from the wall. Pull your abdomen in hard until the curve of your back touches the wall. Hold while you count to six.

The customs of youth and old people change with the passing years, but it is very difficult for some older people to get the idea.

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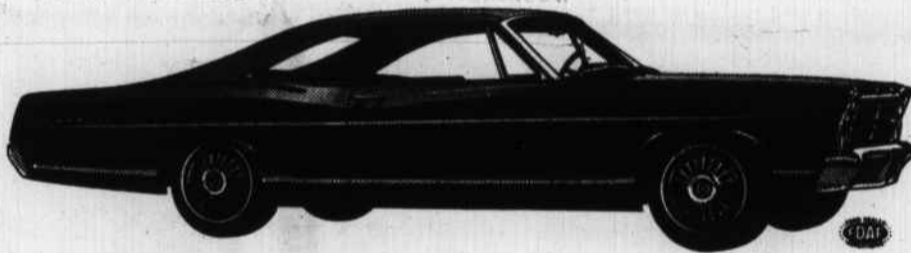
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