

## Household budget can be good friend

Once a newly-married couple has decided that they must budget their money, the hardest job they face is sitting down with a pencil and paper and looking at the hard, cold figures of what their income is and where it goes.

Banking officials and consultants say "It isn't how much money you have, it's how you manage it." And they warn that unless a couple learns to live on their income while it's small, they won't be any better off financially as their income rises.

One consultant in money management suggests that a couple with a working wife should budget their living costs on the man's income. This is what they'll have to live on eventually. One-third to 40 per cent of the working wife's income can be set aside for her expenses, and the rest be saved.

This early period in a marriage when the wife is working gives a couple an excellent chance to put themselves ahead financially, and it's a chance

that won't come again after they start raising a family.

**BEWARE OF NEW CAR**

Warning signals should go up when the young couple plunges in on buying a new car. No one thinks about how those monthly payments will pinch when they come on top of furniture payments, for instance. Besides the monthly payments, there are the car insurance premiums and the money that constantly goes out to keep the car operating.

A young couple should not try to furnish a home all at once, but concentrate on a few big pieces at first, pay them off and then add to them. The limit of annual income that should be invested in furniture at one time has been estimated 10 to 12 per cent. By dealing with a reliable furniture store you can often purchase on a contract basis, and thus cut down high interest charges.

**TROUBLE SPOTS IN**

Studies have shown that trouble spots in budgeting come from hidden services and costs, such as medical and dental bills, life insurance premiums, car in-

urance and costs of operating a car, and gifts and recreation.

There are many hidden house-keeping costs, too, which can trip up even the most money-conscious brides and grooms.

## Full skirts ignored by Givenchey

PARIS (Reuters)—Hubert de Givenchy's spring collection, shown here recently, ignores the full skirts that emerged as this season's trade mark of the Paris couture.

Givenchy adds a narrow leather belt to skirts gathered round the natural waistline. His necklines generally endorse the high, collarless trend.

Suits were predominantly belted, with hip-length jackets shaped in front to contrast with the straight back.

Givenchy favors navy blue linen for day wear, with narrow white patent leather belts the main accessory.

Hats are as strict and sober as the clothes themselves.

Evening clothes feature stonous crepe sheaths, cut close to the body. Many are reminiscent of Jean Harlow style.

Ball Gowns have wrapover skirts, floor length at the back and cut away in front to show the knees.



Mrs. Jack LaBelle, the former Rena Rayner. Read Studio Photo

## Long history links the wedding band

Of all the symbols and traditions involved in marriage, the wedding ring probably is the most cherished and the most universal.

The ring has been a symbol of union since the days of the ancient Egyptians. But until the ninth century, it was used to symbolize engagement rather than marriage.

the third finger of the left hand, because they believed that a vein ran directly from the heart to this finger. Another Roman custom was the use of the "gemel" twin rings which are hinged and clasped together to form a single band, symbolizing the unity of marriage.

The commonest type of wedding ring is the plain, circular band, which shape symbolizes unending love. Jewelled wedding bands have gone in and out of fashion due to a superstition that the stones break the circle and are unlucky.

Even these rings would seem plain however, when compared to those of the 18th century which featured high-domed cupolas on the so-called Tem, le of Solomon bands.

The wedding ring, in all its forms, has even come in for its share of criticism. During the feminist movements, both in the United States and abroad, advocates of more freedom for women look on the wedding ring as a symbol of bondage, a hold-over from the days when a wife was considered property.

**EXCHANGING GIFTS**

There is no obligation on the part of the bride and groom to exchange presents, although it is considered customary. The best gifts are those of lasting value, such as jewelry.

Much of the tradition associated with the wedding ring can be traced back to the Romans, who were one of the first people to use metal for rings. In poorer cultures, brides were often given circlets of braided rush, leather or hemp which had to be replaced each year.

The Romans began using iron, because of its durability, later couples made rings of gold which has remained the favorite metal.

The Romans also started the custom of wearing the ring on

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## Anniversaries for now and the future

There are many old jokes regarding the husband who forgets his wedding anniversary. They don't really forget but many men aren't apt to make a big production of celebrating. Very often they consider a token gift sufficient to show their thoughtfulness.

For those who do remember to remember, here's an accepted list of the types of gifts considered appropriate to each anniversary.

- First Paper
- Second Cotton
- Third Leather
- Fourth Fruit, Flowers
- Fifth Wood
- Sixth Candy
- Seventh Wool, Copper
- Eighth Bronze
- Ninth Pottery
- Tenth Tin
- Eleventh Steel
- Twelfth Silk, Linen
- Thirteenth Lace
- Fourteenth Ivory
- Fifteenth Crystal
- Twentieth China
- Twenty-fifth Silver
- Thirtieth Pearl
- Thirty-fifth Coral

- Fortieth Ruby
- Forty-fifth Sapphire
- Fiftieth Gold
- Fifty-fifth Emerald
- Sixtieth Diamond
- Seventy-fifth Diamond

### BRIDAL SHOWERS

Bridal showers are never given by the mother, sister, grandmother of the bride or by the guest of honor. Nor are they given by a member of groom's immediate family.

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