

Wives Should Learn A B Cs Of Finance, Says Woman Expert

By Dorothy Roe
NEW YORK (AP)—If more husbands taught their wives the ABCs of finance there would be fewer divorces, in the opinion of Margaret E. Kennedy, one of the few women in active partnership in a New York stock exchange firm.

"I'm constantly amazed," says this pink-cheeked, patrician tycoon, "at the number of otherwise intelligent, capable women who haven't the faintest idea where the family money comes from, how much there is of it, or what they would do if their husbands suddenly dropped dead."

Mrs. Kennedy, a young and feminine-looking widow and mother of two children, has established many financial "firsts" for women. She was the first woman account executive of the investment counsel firm of Van Sturum and Towne, first woman to be appointed a vice-president of a large mutual fund sponsor and several years ago became the first woman wholesaler of mutual funds when she formed her own firm, Margaret Kennedy Co.

Last year she was admitted as an active general partner in the stock exchange firm of Seligman, Lubetkin and Co.

Know Not Planning

A specialist in finance management, Mrs. Kennedy makes frequent lecture tours explaining her "woman's dollar" program. She explains:

"This all came about when I realized the awful paradox that, although women spend most of the family money, they often know little about the family's future planning, and aren't hep to the best ways of investing for the future."

As an illustration, Mrs. Kennedy

To Sail Alone Around The World



Mrs. Vera Rideout has a happy wave for shoreline crowds as she sails out of Los Angeles harbor on a trip around the world in a 25-foot sailboat, the Chelan. She'll sail alone. Mrs. Rideout, 46, started on a world cruise six years ago with Harry Pigeon, the sailor who circled the globe three times alone in a small boat. Their craft was wrecked on an atoll in the South Pacific. Hoping for better luck this time, the adventurous lady will start her journey by sailing from the Panama canal. Then she'll travel around the Cape of Good Hope at Africa's southernmost tip.



In time for Pancake Day (tomorrow) is the following recipe provided by Alberry Plains W. I.

PANCAKES

- 2 cups flour
1/2 teaspoon salt
4 teaspoons baking powder
2 eggs
1 1/2 cups milk
22 tablespoons melted shortening
Sift dry ingredients. Add beaten eggs, milk, and melted shortening. Mix. Drop on slightly greased griddle. Turn when bubbles appear.

teils of the wife of a wealthy and successful business man who runs a perfectly appointed home, shops wisely for herself and her children, is poised, charming and informed on all current world events, who recently said:

"Tell me, Margaret, how much is \$1,000? I honestly wouldn't know. I know how much \$100 is, because my husband gave me that much to go shopping. I don't know what it would buy. But I don't think I've ever seen \$1,000 in cash."

Mrs. Kennedy says: "There are too many men who say to their wives—'Go ahead and buy what you want. I'll pay for it.' Often the wives have no idea how much the family can afford to spend, whether their husbands have unlimited funds or whether they are on the edge of bankruptcy."

The Stars Say --

By Genevieve Kemble

For Tomorrow

FOLLOW a conservative policy in every phase of your activities, since caution will pay off tomorrow. In all relationships whether business or personal, go out of your way to promote harmony and cordiality—especially during the morning hours when the aspects favor cooperation and needed encouragement from associates and friends. Time spent during the afternoon reviewing matters relevant to your job or household may save trouble and expense later. If you wish to make new financial arrangements, the influences are fairly favorable, but do not deviate from the conservative. Domestic and romantic matters should prosper.

For the Birthday

If tomorrow is your birthday, the year ahead will be one in which you may frequently find your personal plans and hopes subordinated to outside pressures. Such situations may be irksome as they occur, but, if you can learn to adjust to these influences over which you have no control, you will find that the rewards are great. Each experience can contribute substantially to your material welfare and become a definite factor in self-development and spiritual growth. Generally speaking, your 1954 horoscope stresses personal relationships, so it would be wise for you to cultivate as many friendships as possible since most of the problems you may have to face may be solved through the aid of new contacts. A child born on this day will be endowed with imagination, talent and a fine sense of humor.

ELLEN'S DIARY

By An Island Farmer's Wife

"This worse this ould world is gettin', Ellen, not better, I'm thinkin'," Pat commented. He was silent then, busy with his thoughts. "An isn't it sad to read 'av the evil things folk'll be after doin'?" he continued. "Such cruel senseless bad—that's all ye can call it. It fair draws the tears to think that men—and women too (They do be sayin'; Ellen, there's no heart so black as that 'av a bad woman) can be such hard creatures. But there they are murderin', shootin', stealin', an' breakin' every other commandment under the sun. Wouldn't they know better at all? Wouldn't they learn the harm of wrong-doin' at their mother's knee? Then how, I'm askin ye, could they ever be after forgettin' the words 'av her—or her pray-ers?"

"Mind, Ellen, ye see to it that the little lads say their prayers. It's a foinne habit, I'm tellin' ye—an' besides look at the good it does. There's nothing better than a bit 'av a prayer to keep young folks steady... or for that matter," he chuckled, "older ones too! It will help them through many a difficulty—don't I know it? And straighten out their heads when they be so bewildered to turn. An if they learn young-lak, Ellen, they'll not likely forget it. Oh there do be a lot 'av things to tell to the children so they'll grow up to be decent people and respected. An' may the Good Lord forgive them that by word or example do the wep things a wrong!"

Yesterday afternoon it was, that Pat had called on the way home from a stroll which had taken him in the morning to his Church. So, we were talking of Sunday things: of the good and the not-so-good in our make-up; of present-day customs of living and the virtues and short-comings of the parents, comparing them with those of the early days we both knew. Pat shook his head. "Yes, when ye think on the ways 'av every-thing nowadays ye'd be after be-lievin', if ye didn't know that God was still in His Heaven that this ould world was a—slippin' sad-ly," he twinkled.

The afternoon was bearing the day toward the sunset, languen-gering the long blue shadows that lay along the dark-patched white fields of the farm-lands, veiling softly a far hill. A pair of wild ducks, like we fancied a twin long married, satisfied with re-spective virtues, accepting the short-comings, faithful and happy and true, lifted from the stream and side by side winged high above the edging trees into the gold of the west.

Now a car we recognized went out the road homeward bound from a Sabbath visit—one which would be wholly pleasant and good; by a field-path we saw a neighbor face home from a "kaley"—to his supper and the before-Church chores.

"Yes," we smiled, to Pat "it's not too bad a world yet." And this day which gave us many winsome scenes for our Memory book is all but gone now, it's length of parchment ready to be rolled and sealed with, we confess, a tremulous "E" "against that day" of which "it is written."

Until tomorrow -- -- -- Diary

Modern Etiquette

By Roberta Lee

Q. What is the proper way to ask for a person over the telephone?

A. The proper manner is to ask, "May I speak to Anne please?" And when the person replies with, "Just a moment, please," or, "I'll call her," don't forget to add a "Thank you."

Q. Is it all right to use artificial flowers as a centerpiece on the dinner table?

A. This is perfectly all right, when the flowers are in good condition and decorative. Of course, natural flowers are always preferable.

Q. Is it necessary that a bride wear a hat or veil if the wedding ceremony takes place in the church?

A. Yes, either may be worn, but at the home wedding, no matter what time of day, both hat and veil may be omitted.

Shorter Skirts For CWAC



Ma] M. Evis, (right) staff officer at army headquarters, Ottawa, wears the new-look uniform of the Canadian Women's Army Corps which has a shorter skirt—one inch—because the CWAC says it makes the uniform look smarter. Some 1,200 CWAC reservists now wear their skirts 14 to 16 inches from the floor, depending on the height of the girl. The Wrens and WDs aren't contemplating any change in the length of skirts, styled on the left by P.O. J. M. Roberts, staff officer at air force headquarters. Standard for both these services is 11 1/2 to 14 inches from the floor. (CP from National Defence)

DOROTHY DIX'S COLUMN-

Exploitation

Be Sure Your Child Has Real Talent Before Planning For His Future

A few weeks ago, two stories appeared side by side on the front pages of many newspapers across the country. One told of the conviction of manslaughter against a man who had allegedly caused the death of his child by forcing her to perform dangerous physical feats; the other was about a man accused of defrauding parents by promising lucrative modeling jobs to their children. Both these stories, though dealing with entirely different charges, had a common angle—the exploitation of children.

When stories like these appear in the newspapers, they are read by parents all over the land and quite naturally they wonder how any father or mother could be guilty of such practices. Yet many parents do exploit their youngsters, either for financial gain or because they take pride in showing off their children, little realizing the harm they may be doing them. Though their actions aren't criminal the consequences may be disastrous to the children.

YOUNGSTERS NEED THEIR CHILDHOOD

If you have a curly-headed, dimpled moppet in your home who has a knack for mimicry, make sure she has undoubted talent before subjecting her to a round of model agencies and casting offices. Children are adorable, especially to their parents, but it takes a touch of pure genius to make a child actress, a dancer or pianist. Children are entitled to their childhood; they shouldn't be robbed of it to further parental pride.

While in a very few cases children are exploited for financial gain expected by their parents, these instances are expected by their parents. These instances are exceptional and usually reach the attention of the proper authorities. Some youngsters are forced for the gratification of personal pride, or, more often, to satisfy a frustration of their parents' youth. People who have been denied a college education, for instance, often insist with autocratic intensity that their children go on to higher education.

MISTAKEN IDEAS

The theory of course is, "Since I couldn't have the benefits of college, you're going to have them whether you want to or not." This pernicious reasoning is responsible for many misfits in schools of higher learning. Eventually, these reluctant students are forced to leave school anyway, causing them and their parents humiliation that could easily have been avoided. The same rule applies to the "advantages" so many families foist on their young. Mamma never could take piano lessons, so her offspring must satisfy the mother's musical bent by proxy. That the youngsters have little or no aptitude for music doesn't matter; they must have the advantages Mamma missed.

FOLLOW TESTS

This does not mean that a youngster's natural abilities should not be encouraged, but these must be ascertained by careful study of the child's potential aptitudes and not by arbitrary methods. Educators have made tests for this purpose, which are so readily available that no parent has an excuse either to ignore the possibilities of his offspring, or to magnify them.

If you think you have a talented child, do make sure that he is truly gifted before making plans for his future, especially if these plans involve work, or perhaps stress beyond the young one's capacity.

Miss Nissen cannot reply personally to readers but will answer problems of interest through this column.

TWO-MAN DEBATE

LONDON, (AP)—The House of Commons sat until late Tuesday night and in the chamber eerie with shadows and echoes there were only three members. One, the deputy speaker, couldn't leave because it's his job to preside as long as anyone wants to be presided over. Two members, George de Pritas, Labr. and Conserva-tive George Ward, decided to carry on the business of the House despite the fact that all other members had yawned and gone home. Neither asked for a quorum count.

Mother of 25 Children Says They're Fun



The mother of 25 children—all single births—42-year-old Mrs. Helidore Cyr. says her family is fun, for, with so many around the house, there is never a dull moment. With 18 children now living, nine daughters and nine sons, the Cyrs feel their biggest cross is not the size of their family but the tragedy which robbed them of seven of their babies who died either at birth or shortly after. With 20 mouths to feed, the Cyrs, who have been married 25 years, get the staples of their diet, milk, meat, buckwheat and potatoes, from their 400-acre farm at Ledges, N.B. Fuel to heat their 11-room frame house is cut on their land. And as for their clothes, Mamma Cyr. is very handy with a sewing machine, while brother Philip, aged 23, does all the knitting for the family. II the Cyrs have a hard time making ends meet and few of the comforts to make life easier, they do have some luxuries. They own a fairly new car, a tractor for farm work, a piano that has been passed down from another generation, and a home freezer which sits on the porch—there isn't room in the kitchen. The biggest luxury, though, is not a material possession but a sense of peace that flourishes with the fam-

That Body Of Yours

By James W. Barton, M.D.

REASSURANCE ABOUT HEART DISEASE

I write often about heart disease because it is the commonest disease of mankind. One reason for so much heart disease today is because we all live longer. Our life span has been extended by 20 years during the last half-century. Naturally, this means that older people who have to live with heart disease are not as strong at this age to withstand it. Because there are so many oldsters who have to live out their old age with heart disease, heart specialists are giving some useful advice to help this group to be happier and healthier.

In a pamphlet called "Know Your Heart," the American Heart Association gives authoritative advice to heart-disease patients:

"Do you know that your heart is the strongest muscle in the whole body? That the heart is more efficient than any man-made machine? That the heart has its own complete maintenance and repair system? That it produces enough energy in its lifetime to lift the battleship Missouri 14 feet out of the water? That the heart has a reservoir of power specifically intended for strenuous exertion? That the heart pumps every drop of blood to body tissues and back once every minute? That the heart is as strong as the automobile engine that could run constantly for 70 years without overhauling?"

If the above authoritative information were more widely known, there would be less fright present about heart disease.

For instance, it is well known that heart murmurs, formerly a cause of great alarm, are now known to be practically harmless in the majority of cases. Murmurs are caused by a flowing back of the blood through the valves of the heart. In the great majority of hearts, even in those with loud murmurs, the heart is strong enough to pump the blood back through the valves without any strain. As stated before, the heart is just a pump, as with the majority of household pumps, it is at all times able to pump enough blood to supply all the needs of the body despite any leak in the valves.

Contract Bridge

By Josephine Culbertson

THE EXPENDABLE ACE

Those players—and they are legion—who prefer almost any fate to that of losing an ace, should take a long look at West's defense in the following hand.

South dealer. E. deals vulnerable. KQ1082, 83, QJ5, 986, A10, 752, J7432, N, W, E, S, J73, 6474, 2, KQ, 054, KJ9, AK106, A105.

bidding: South West North East 1NT 2♥ 2♣ Pass 2NT Pass 3NT Pass Pass Pass

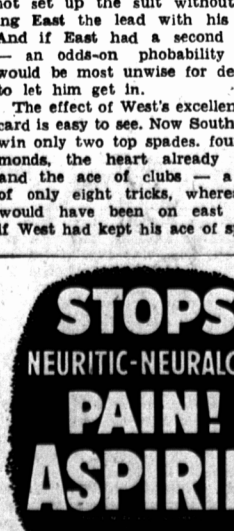
West considered leading a club, but the chance to defeat the contract seemed better with a heart opening, so West selected the fourth-best card of that suit. South won with the heart nine, and that of course told West where the king and jack lay.

Declared led the four of spades toward dummy, and West naturally played low. The queen won, and since South could scarcely know that the spade ace was now blank in West's hand, he made the perfectly normal play of a diamond to the ace so as to lead another trump toward the dummy.

But something happened! On the diamond lead, West thought matters over carefully—and then discarded the ace of spades! This was West's very realistic line of reasoning: Obviously, declarer did not have the jack of spades—holding that card, he would not have bothered to reenter his own hand with a diamond. If West kept the spade ace, declarer would easily and quite safely establish dummy's five-card suit—but if West got out of the way with that spade ace, declarer could not set up the suit without giving East the lead with his jack. And if East had a second heart—an odds-on probability—it would be most unwise for declarer to let him get in.

The effect of West's excellent discard is easy to see. Now South could win only two top spades, four diamonds, the heart aces, four clubs—and only eight tricks, whereas he would have kept on east street if West had kept his ace of spades.

STOPS NEURITIC-NEURALGIC PAIN! ASPIRIN



How Can I!!!

By Anne Ashley

Q. How can I successfully clean colored suede gloves? A. Do not wash colored suede gloves. Put on the glove, then rub with a piece of stale bread crust with some of the crumb to it, changing the bread when it becomes soiled.

Q. How can I make a lotion for chapped hands? A. Mix one ounce of glycerin, three ounces of bay rum, 1/2 dram oil of bergamot, and apply. Or rub well at night with olive oil and wear sleeping gloves.

Q. How can I remove old varnish from furniture? A. To remove the old varnish before revarnishing, use three table-spoonfuls washing soda to one quart water; and apply with a rough cloth.

Household Scrapbook

By Roberta Lee

Remodeling Straw

If it is desired to change the shape of a straw hat, pour boiling water over it, and while it is hot and pliable reshape it with the hands. Take a bowl or vessel that will fit the crown and place the hat on this while working, also leaving it on the bowl to dry, in the sun.

Whipping Cream

If three or four drops of lemon juice are added to the cream, it hastens the operation of whipping it, and the cream will soon thicken.

The Scissors

A method for sharpening the scissors that is quick and easy is merely to cut sandpaper with them until a sharp edge is secured.

Better English

By D. C. Williams

- 1. What is wrong with this sentence? "The enterprise succeeded through the joint co-operation of all concerned." 2. What is the correct pronunciation of "elite"? 3. Which one of these words is misspelled? Indiscriminate, indispensible, irritable, indivisible. 4. What does the word "indomitable" mean? 5. What is a word beginning with ap that means "distrust or dread concerning the future"?

ANSWERS

- 1. Omit "joint." 2. Pronounce a-let, a as in aetrestressed, e as in me, accent second syllable. 3. Indivisible. 4. Not to be subdued; unconquerable. "He has an indomitable will." 5. Apprehension.

Canadian Nurse Meets Violence



Death by stabbing of a Canadian nurse working in New York. Add Ready-Mix an full scale investigation by some 34 Manhattan detectives. The victim, Norma Rennie, 49 of Guelph, Ont., was found dead in the bed of her \$85-a-week hotel room, after a maid investigated a "do not disturb" sign on Miss Rennie's door. Police found an eight-inch butcher knife smeared with blood in the bathroom but no signs of a struggle were evident and none of the nurse's valuables had been taken. Number one suspect is scarfed Anthony Kacinski, 54, Lexington, Mass., who reportedly was friendly with the victim for eight months and occupied an adjoining room until he disappeared on day of stabbing. Kacinski has a 23-year criminal record and has used several aliases.

French Pancakes

(Makes 6 to 8 servings) 3 eggs, beaten, 1/4 cup milk, 1/4 cup Ready-Mix for pan-cakes, 1/2 teaspoon grated lemon rind.

Combine beaten eggs and milk. Add Ready-Mix an full scale rind, stirring until smooth. Place about a teaspoonful of butter in a small frying pan and heat until the butter bubbles. Pour in enough batter to coat bottom of the pan with a thin layer. Bake until delicately browned on under side, turn and bake on other side. Roll up; serve with hot cherry sauce.

To make the cherry sauce heat 1 package frozen dark cherries or one No. 2 can frozen cherries. Mix thoroughly 1/2 cup sugar and 1 tablespoon cornstarch. Add gradually to cherries, stirring constantly. Cook until thickened. Add 1 tablespoon lemon juice.

Variations:

- 1. Spread each pancake with tart jelly; roll up. Sprinkle with confectioner's sugar. 2. Roll pancakes around sweetened fresh or frozen strawberries. Sprinkle with confectioner's sugar and top with sour cream.



but my husband ate all the Shirriff's "armalade for supper."

Anne Adams Patterns

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Morning Smile

The new vicar had preached his first sermon, and a critical member of the church, an exceedingly fat man, waylaid him after the service.

"Not a bad beginning, sir," he said, patronizingly, "a bit too sentimental and modern, perhaps, but quite fair. Remember, parson, you must feed the sheep, feed the sheep."

The vicar surveyed his bulky critic, and replied, "My dear man, it's exercise you need, not food."

7020

by Alice Brooks