

Budgeting Really Pays Off

The secret of keeping a budget lies in one word, "desire." Without a sincere desire to learn how to handle money in a planned way and spend it with confidence, your budget will never really work. To start, you need a purpose, a reason for beginning your budget and continuing it: a list of things you think you can't afford out of the paychecks. Without a goal, budgeting becomes an aimless attempt to control spending and is likely to result in frustration and argument.

Like radar, a budget's scope enables you to see where you have been, where you are going, and what to expect in between. With your financial picture clearly before you, you can work more efficiently toward handling your family's spending.

However, you must understand budget is no miracle worker. It is not a magic wand which opens the doors to financial successes. A budget serves a definite purpose, provided you do not let it become your master. In other words, don't let the tail wag the dog.

Analysis is one of the key words in the function of a budget. For you have to consider carefully all its aspects; then decide which direction is best for you to take. But, once your decision is made, stick to your course through squalls and storms. Of course there will be times when prudence should prevail and it will be better to alter your course slightly because of unforeseen adjustments. Any good plan should be flexible enough to provide for changes.

Assuming you do have the desire plus the determination to see it through, here are the steps to take in launching your budget. First, list your goals. These can be grouped into three categories: (1) Things you need soon: a new dress, a dining-room set, a washing machine. (2) Things you will need next year: paying off old bills, a vacation trip, dental care. (3) Things you want in the future: a new car, children's education, your own home.

Next, disregard "averages." There is no such thing as an average family, and for you to pattern your budget on averages suggests by overrated budgeting guides would be to pattern your living after a mythical household. So too "averages" on board and base the budget on your own experiences. This means that a review of your past spending is necessary, then compare it with your goals and make the adjustments necessary for you to reach those goals. In other words, your budget should be designed to fit your family's needs and desires, writes James

L. Barker in The Christian Science Monitor.

The accurate way is to keep a running account of your expenses until you have a clear picture of where your money is going. It is the hardest step to take along the road to a successful budget. It will be time-consuming and unrewarding at first, but before you know it you'll soon be buying the things you want without worrying where the money will come from to meet future bills. Allow enough time to know for certain how you are spending your money. Even three months isn't too long.

Once you have set down your probable future expenses, your budget is ready to be launched. Start with your income. This obvious rule is often overlooked by those in a hurry. Yet if you don't list all salaries, rents, allowances, dividends which your family will receive during the coming year, your scale of budgeting will be based on an inaccurate and possibly false picture.

Second, list your fixed expenses. These include such items as mortgage payment or rent, utilities, taxes, insurance premiums, car payments, or any other "permanent" charges which have to be met at pre-arranged times.

Next, your future expenses. This will be harder, and is the reason for keeping a record of your expenses before starting your budget. In this category list those expenses which can be reduced to the best of budget plans. These disbursements are the bulk of your daily living expenses and include food, clothing, home furnishings, household equipment, repairs, contributions, recreation, car expenses. These items are the ones which allow you to make necessary adjustments in order to meet unexpected needs.

Now for those hush-hush swords hanging over many items: new dress, dining-room set, a washing machine. These can be grouped into three categories: (1) Things you need soon: a new dress, a dining-room set, a washing machine. (2) Things you will need next year: paying off old bills, a vacation trip, dental care. (3) Things you want in the future: a new car, children's education, your own home.

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Camus himself parachuted down.

The feat was all part of the day's work for Camus, who has hit the headlines as the author of the Sahara desert, and 15,781-foot-high Mount Blanc. It was a fair sample of the shoot-to-front journalism which earned Paris-Match unique prestige among the world's news-picture magazines.

Second among all picture weeklies with a circulation of nearly 2 million scattered to the far corners, Match is often studied by rival editors, who respect the speed and thoroughness of its news coverage and the imaginative flair with which it plays its pictures.

On major stories Match usually overcomes the opposition by force of numbers. When England's Queen Elizabeth paid a state visit to France last year, Match deployed 30 photographers and every available free-lance photographer. During the Hungarian revolt, Match men became so well known at border checkpoints that they were going to their hotel rooms in Vienna to offer them candid pictures of the revolt.

"Match men move in the way like locusts," one rival complained. "After they are through, there's nothing left for anyone else to reap." The magazine's fast-breaking stories, Match keeps part of its 91-man staff poised for instant action. Managing editor Roger Thérond says the magazine's system to commando raids. "Instead of being bogged down by specialized departments," he says, "we let the news give the orders."

When the Algerian crisis came to a head last May, Match chartered three planes to rush staff to the scene; it soon had photographers hovering over Algiers from the magazine's top boss, 71-year-old textile and publishing tycoon Jean Prouvost, who became money and now reaps \$11 million a year in profits from Match.

Avoiding cheap cheesecake as well as the philosophical wrangling beloved of many French newspapers and periodicals, Match steers a middle road politically, runs no editorials, and is itself instead to securing stories with maximum middle-story appeal.

Irrked by its devil-take-the-hindmost approach to most stories, critics contend the magazine violates newswriting agreements and employs extraordinary tricks to get an exclusive interview with a Polaris Berger star who had slashed her wrists, Marie-Chantal Pedrazzi (sister of the dead photographer) wrangled her way into the star's hospital as a blood donor. To obtain exclusive shots in the Vatican, chief photographer Walter Carone dressed in the uniform of a papal officer. Carone charges a shoulder at critics. For Match, he says, "imagination and nerve are absolute requirements."

In case you haven't made it since last year and you're reminded how it's as easy as can be. The customary ingredients are 1 quart of cranberries (4 more if you prefer), 2 cups of water. If you're in a hurry, you can put all three in a saucepan together and cook for 10 minutes. If you have more than 5 minutes. Another way, which produces a little richer syrup, is to boil the sugar and water together about 5 minutes; then add cranberries and boil until the skins pop open, another 5 minutes approximately.

Down Tennessee way, the Agricultural Marketing Service offers something they call Cranberry Velvet for holiday desserts. To a pound can of whole cranberry sauce, add a cup of crushed pineapple, 2 tablespoons of lemon juice, a sprinkle of salt, a quarter pound of marshmallows cut in small pieces, and a cup of heavy cream, whipped. Chill this mixture in a refrigerator, tray until you're ready to serve it. It's really smooth!

French Cameramen Take Real Chances

Spread across two pages of its zestful tenth-anniversary issue last month, the French picture weekly Paris-Match offered its readers still another eye-opening photograph: A close-up of 20,000 feet high over Algeria of husband and wife French parachutists smiling at the camera as they hurtled arm-in-arm, parachutes still unopened, toward the earth.

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Ballet Packs For Tour Of 58 Cities

Packing hundreds of costumes for a 20,000-mile trip is a normal event in the life of the wardrobe department of the National Ballet of Canada. Last year, Ballet visited three continents including Mexico, on its eight-month tour. This year the company visits 18 cities in Canada before performing in some cities in the United States.

The wardrobe department packs about 15 wicker baskets, each containing 100 to 200 costumes. Each box is well identified by the performance James Rouse, head of the department, simply unpacks the boxes needed for that particular night. The season the company will be touring two 20-ton tractor trailers to carry costumes and equipment on one engagement in another.

Preparations for this annual tour keep the wardrobe department busy all summer. As soon as the repertoire of the coming season is announced, they start to check every costume piece in the wardrobe. There must be replaced, every seam must be replaced, every button checked, every costume cleaned and pressed, every accessory checked and renewed. Then comes the task of new costumes for the new season. This year, for instance, the ballet will feature a new production of "Coppelia" and the new Canadian ballet "Balade."

About 95 new costumes are needed for "Coppelia" alone. These are designed by Kay Andros, resident designer for the National Ballet. From her sketches, James Rouse and his assistant select materials and with the aid of a half-dozen seamstresses, set to work cutting and sewing the new designs.

This season the wardrobe department is also making 25 new costumes for the ballet. The classic short costume is the public's most popular conception of a ballerina as she glides gracefully over the stage. The art of making a tutu is carefully guarded by each ballet wardrobe director. Mr. Rouse learned from the previous wardrobe supervisor and now he and his assistant, Cynthia MacLennan, make all the tutus themselves. It takes one person approximately one week to complete a tutu. Each is individually fitted to the dancer and is made of yards of nylon net attached to a nylon bodice. The bodice is then embroidered or decorated to fit the designer's sketch as necessary.

When the ballet goes on tour, the tutus are packed in large wicker baskets which are made by the Canadian National Institute for the Blind in Toronto's St. Nicholas street. The National Ballet's specifications for the tutus are: "These baskets have a wooden post imbedded in the center and the tutus are stacked on top of one another. On arrival at the destination, a quick shake is all that is needed for the tutu to be ready. The many yards of layered nylon net hold their shape even on long trips."

Repeat layers: sprinkle with cheese. Bake at 350 degrees F. for 15 minutes, or until lightly browned. Serves 4.

CURRIED TURKEY OVER RICE MOUNDS

4 tablespoons butter
4 tablespoons flour
1 teaspoon curry powder
Finch paprika
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The quiet revolution in what matters to the British is not necessarily a matter of money—or of missing money. It is a matter of the way of life, it says, is changing in a way that may be more apparent to us than to the British themselves.

There is an increased tendency to pay employees by check, but all too often the payroll still is moved in cash. In this country, payroll still finds trusted men carrying large sums of cash in briefcases through crowded streets afoot or in taxis. They have become all too tempting targets for robbers. Such hand-outs, moreover, have shown less reticence about using guns—in a country where the police traditionally are unarmed Crime is up 14 per cent over last year.

Law-enforcement agencies are striking back at the increase in crime by imposing heavier sentences on bank robbers, on cash (blackjack) men, misbehavior in search of the most common juvenile delinquents. In this connection, the Home Secretary has ordered an inquiry into the causes of the sharp increase in drunkenness, particularly among young people and in large cities.

Here, too, the British are living through a change in the concept of punishment in schools and courts flourished here, as in the United States. Even schoolmasters who caned their pupils could be and were fined for assault. The police also are imposing heavier sentences on bank robbers, on cash (blackjack) men, misbehavior in search of the most common juvenile delinquents. In this connection, the Home Secretary has ordered an inquiry into the causes of the sharp increase in drunkenness, particularly among young people and in large cities.

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Everyone Skis In Norway

With Norwegians instructing the world's ski centers on the matter of the ski, the skier left in the population of Norway those who cannot stand on their feet and who have a fair amount of money.

It takes one person approximately one week to complete a tutu. Each is individually fitted to the dancer and is made of yards of nylon net attached to a nylon bodice. The bodice is then embroidered or decorated to fit the designer's sketch as necessary.

When the ballet goes on tour, the tutus are packed in large wicker baskets which are made by the Canadian National Institute for the Blind in Toronto's St. Nicholas street. The National Ballet's specifications for the tutus are: "These baskets have a wooden post imbedded in the center and the tutus are stacked on top of one another. On arrival at the destination, a quick shake is all that is needed for the tutu to be ready. The many yards of layered nylon net hold their shape even on long trips."

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happening entirely in a flurry of good will and property.

There is a downside, too, and it can be summed up in a phrase—the increase of crime.

London banks are as much in the news these days for being robbed as for opening new checking accounts and making personal loans. The spread of robbery with violence is making headlines with increasing frequency, writes Henry S. Hayward in The Christian Science Monitor.

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THE FARM FRONT

by John Russell

Wayne Smith, corn-bog farmer, switched on the electric lights in what, in the old days, would have been called the barnyard. (We had found his place in the last of the night as he drove down the gravel road.)

What we saw was what farm people speak of as a "bee factory." It was a street of large white buildings behind the farmhouse—buildings to house livestock, machinery, feed. Four modern blue-glass silos towered toward the night sky.

"Like to see the steers?" asked Mr. Smith, relaxed after his day's work. He even fed from work garments to sports clothes.

Another switching on of lights. Here were the white-faced Herefords, some 250 of them, in a partially covered feeding lot 40 feet by 140 feet in size. They were eating from the troughs of the feeding pasture. "Land here is top soil," he said. "I've got around \$700 an acre," said the farmer. "Too expensive to use for pasture."

Costs are figured carefully on this 460-acre, business-managed farm, writes Deshaea Kahn in The Christian Science Monitor.

"Since we modernized we feed twice as much livestock in half the space," Mr. Smith said. "With our self-unloading wagon it can feed 200 head of livestock five minutes. The loading of the wagon from the silo, it takes about half an hour."

"How long would a job like that have taken in your father's day?"

Mr. Smith made a mental computation. "Well, I suppose it would have kept two men busy a half day or so."

Labor costs as high as this does now count on the farm. To save man-hours, the Smith built feed bunk all around the steer enclosure. He

Seeing the City

Archbishop Makarios, exiled Greek-Cypriot leader, is standing on the balcony of a hotel in New York. He is there to support a United Nations plan of independence for the British colony of Cyprus. The Archbishop is facing Central Park.

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Shape of Trousers Follows Hemlines

Trousers are the equivalent of the woman's hemline—as hemlines go up and down, trousers get wider or narrower. They have been fashionably narrow for ten years now. Why? Here's part of the answer.

The Smiths don't think they are typical farmers. They attend church in the city, have city friends, and are somewhat urban in their attitudes. But they are not unusual, either. There will be more and more Wayne Smiths as the trend toward business farming continues.

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and handles himself with just as much ease. Surely he must be a cold, hard, calculating person to gamble so with life, and enjoy it.

It was Sigurd Rind who first showed me how wrong I was. As he walked into the room I As he walked into the room I As he walked into the room I

It might be assumed that the Norwegian watching a few experts—this is not the case. This is not the case. This is not the case.

COMEBACK FOR THE AUTOGIRO - The autogiro, a novel aircraft of the 30's combining the virtues of the airplane and the helicopter, is being put back into production because its designer believes it was ahead of its time. The Kellogg Aircraft Corporation says the new autogiro will debut this winter with deliveries expected next spring. The machine can fly an autogiro will debut this winter with deliveries expected next spring. The machine can fly an autogiro will debut this winter with deliveries expected next spring. The machine can fly an

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THE SUNDAY SCHOOL LESSON

By Rev. R. Barclay Warren, B.A., B.D.

Memory Selection: Go home to thy friends, and tell them how great things the Lord hath done for thee. Mark 5: 19.

There is such a thing as damnation today! Many missions are held of cases and cures similar to those recorded in the New Testament. Dr. Elwood Worthington, an able psychologist and a scholar so liberal that he does not believe in any real miracle, says, "I believe in the possibility of the invasion of alien spirits only because of evidence I could not evade" after ten years' investigation. (Was Jesus an Historical Person? page 85.) Neither were his investigations made in the Orient. He quotes with approval the declaration of the Harvard psychologist, William James: "That the demon theory will have a history in the future of my mind absolutely certain."

The story in today's lesson shows something of the power of demons so that he became a greater power than the devil. He delivered the man from the power of the demon. He was a witness for his Lord.

One sad point in the story is that the people were more concerned about the money to be derived from hogs than the welfare of this man. They were not to be left out of the same today? Many are more concerned about deriving profits from the sale of liquor than promoting the welfare of their fellowmen. The rising tide of alcoholism, accidents, crimes and deaths, is a growing awareness that alcohol does not deter them from their eager effort to sell more liquor.

Dr. Andrew C. Ivy, head of the department of Clinical Science, at the University of Illinois College of Medicine, and a world authority on alcohol says there is a growing awareness that alcohol is a self-inflicted disease, a form of self-deception, a form of immaturity. Alcoholism stems from just one thing: the use of alcohol. He does not overlook the need to deal with contributing causes, but he regards the danger stemming from the alcoholism to personal weakness, rather than liquor itself, as merely the sophistry of liquor salesmen.

Jesus Christ the same yesterday, and today and forever is able to free us from all our sins. Let us repent of our sins and believe on Him.

Upside-down to Prevent Peeking

NO DUTCH GARDEN - Built by a Dutch immigrant in 1879, this restored windmill now stands in a city park at Waterloo, Kan. It's one of only two such Holland-style wine machines known to have been built in Kansas.

WHEEL IS A WHEEL - Intent lensman gets set to shoot a piece of impressionistic art by Mercator Duchem, at a Frank-Polart, West Germany, display. Its title? "Bicycle Wheel."

TURKEY TERRAZZINI

8 ounces spaghetti
2 tablespoons olive or salad oil
1 cup sliced mushrooms
2 tablespoons finely chopped onion
2 cups chopped, cooked turkey
1 cup turkey stock (or chicken bouillon)
1 cup light cream
3 tablespoons grated cheese
Salt and pepper to taste

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Drive With Care

BEANS SUIT - Soybeans in the wheelbarrow, left, are part payment for the suit Elmer McElroy is trying on in Mexico. Mr. Clothier Lowell Hagen, fitting the suit, offered \$230 in trade for every bushel of beans during the town's annual soybean festival.

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