



Birthday cake candles are lighted by three club members whose mothers in the background were club members twenty-five years ago. Left to right: Kaye Sharpe, Patsy Walker and Marilyn Magee.

a tremendous significance—even the economists are beginning to say there is money to be made on the family farm. But the main thing in living on a farm is not to make money but to make a good life.”

The Padre’s final word to the girls was to prepare themselves well for the career of homemaking and “to be **women**—not a cheap imitation of a man.”

### Money Management

“Managing Your Money—Use Some, Save Some, Give Some” was the subject of a panel discussion at the conference. Miss Carmel Coady, County Home Economist for Brant and Wentworth acted as moderator and the panel members were Mrs. George Atkins, a club leader, married nineteen years, and mother of four daughters; Mrs. Clayton Oliver, a bride of a year; Miss Margaret Snedden, one of this year’s graduates of Macdonald Institute; and Marion Kozlouski, a club girl of Brant county.

Some of the points brought out in the discussion were: When a girl takes her first job her salary seems like a lot of money but she usually finds that her expenses are higher than she expected and that her finances must be managed carefully. In setting up a home it is better not to try to get everything to begin with. It may be wiser to leave part of the house unfurnished for a while and to buy a quality of furniture that you will like for a long time. Another suggestion was to make do with a second hand stove or refrigerator until you can afford the kind you want. Beware of charge accounts—they are likely to get you into big debts. The club girl on the panel said that if she puts off buying a dress until she has the money to pay for it, by that time she may not want the dress so much so she puts the money in the bank.

On the question of pressures that work to make us spend money, some types of advertising came in for criticism—especially the advertis-

ing aimed directly at youth; because of this a girl has to try to avoid “impulse buying.” We also have to develop resistance to salesmen such as door-to-door salesmen and the pressure type saleswomen in dress shops. Taking your mother or someone else shopping with you is a good defense here. There is also the pressure of changing fashion—the pointed-toed, spindle heeled shoes that made some women feel they could not be seen wearing rounded toes and larger heels, the chemise dress and the sack dress of a year ago. One of the difficult pressures for many high school girls to stand up against is the feeling that other girls expect them to have a lot of changes of clothes. Beware of the glamorized package and before you are enticed by “a bargain sale” examine it carefully to see whether it is a bargain. Ask yourself “Do I need it? Is it good quality? Can I get along without it?”

The panel discussed budgeting, and agreed that some sort of advance planning of the use of money was important. It was felt that it is important for a couple to try to draw up a budget before they are married; but that because a farm income is uncertain—a cow may die or a piece of machinery may break—it is hard to keep to a budget on a farm. What **can** be done by either farmers or salaried people is to keep books so that they know where the money goes and where to watch for waste.

The panel emphasized the point that planning to **give** something from what one has is an important part of money management. Giving to one’s church had first place; after that consulting with the family and deciding about gifts to other causes or charities; and if possible setting aside a little fund to be ready for emergencies such as a gift to a sick friend.

Various types of saving were recommended, such as buying a bond through salary deductions, endowment insurance policies. It was emphasized that paying for a home or a farm or buying stock for a farm is a sound form of saving.