

**Manage Your Money Wisely in 1964**  
LEXINGTON—Did you manage your dollars wisely in 1963—or did your money manage you? Right now—early in the year—is the time to start "telling your family's dollars what to do" if you want to handle family income wisely in 1964, according to Frances Stallard, UK Extension specialist in home management.  
A good family spending and saving plan can be the secret of good money management, Miss Stallard says. She gives these suggestions on family financial planning for the future:  
Planning family spending concerns all members of the family and the plan should be made together. Each person should know how much money is available, what expenses must be met, how much money is being saved and why, and what items the spending is expected to cover. Everyone in the family will be more satisfied with the plan if he or she has helped make it.

The first step, then, is to call a "family council." Choose a time when all family members can be present—when no one must hurry away for some reason. Perhaps you'll want to begin by talking over what big things your family wants—a new car, a vacation trip, or even longer-range goals such as a new house or a college education for younger family members. Each family member may have something special he wants to share for. Explain that all of you will need to plan ahead if you are to have these things.

To begin your planning on paper, note about how much money the family will have coming in each month from all sources. Then list the necessary things for which certain amounts of money must be spent each month—food, rent, telephone and utility bills, etc.—and about how much money will be needed for these.

Next, estimate the cost of those larger goals and divide them into groups, such as those to be bought soon, next year and in the years to come. You'll also want to plan for a reserve fund which, over a year or two, will equal at least one month's income; this is to be used only for emergencies.

Finally, decide how much spending money each family member will need. After comparing all these figures carefully with how the family's money has been spent in the past, you should be able to make a

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workable spending plan. Planning family spending cannot be done in a day, Miss Stallard warns. You'll need to keep a running account of expenses to help you see where money goes and how expenses can be cut. Some changes in the plan may be necessary. Family members will need some time to get used to following this guide to spending, but, before too long, your family's spending plan should help you live better and happier on the family's income.



STATE NURSERYMEN CONVENTION—Participation in the first session yesterday of the Kentucky Nurserymen's four-day convention at the Phoenix Hotel, were, from left, Dr. H. C. Mohr, University of Kentucky Horticulture Department, special counselor; Charles Law, Millersburg, president, and Ray Brosh, Washington D.C., secretary of the American Association of Nurserymen. The convention will end Wednesday. (Lithart Photo.)

**Know Fertilizer Content Before Buying Supplies**  
LEXINGTON—Don't play "grab-bag" when you buy fertilizer this spring, says Harry Miller, UK Ag Extension Service soils specialist. Check the bag for the nutrient content to make sure you're getting what you need or want.

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