

THE
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Is Buying Cheaper Than Renting

Do you think that buying is always cheaper than renting? Or that ready-made foods always cost more than if you prepare them yourself? Or that a classy Bourbon is more expensive than a plain blend?

All these ideas are incorrect. And it's because of misconceptions like these that many people lose money when they try to save it!

Here are seven mistakes many people make, and advice on how to avoid them:

1. They shop too often. A homemaker should shop only about once a week. Reason: you'll have more time to plan your purchasing, and you'll make fewer snap decisions. Besides, you'll go in for more economical bulk buying. And you'll get a better — and perhaps startling — estimate of how much you really spend.

2. They are fooled by appearance. You pay more for a boneless roast, but it actually saves you money in the long run. You'd think you pay more for ready-made cakes and pies, but they actually cost you less than if you bought all the ingredients yourself. (Reason: you can't buy the minimum of the ingredients you need.)

You might think that a Good Bourbon would cost more than a common blended whiskey, but you can get a good quality of straight Bourbon for the same money charged for blends. You might think you can save money by buying the large, economy size, but not if it isn't consumed quickly enough and goes to waste. And, in buying canned fruit, the weight may not indicate the amount of fruit inside, but only that very heavy syrup is used.

3. They don't anticipate their needs. Psychologists have proven that people will buy too many foodstuffs if they shop when they are hungry. And commonsense indicates that if you shop when you absolutely must have something — say, tires — you won't compare prices and pay attention to quality. Always buying things on a hand-to-mouth basis costs you the savings you might get during bargain days.

4. They buy before considering renting. If you wax your floors only twice a year, it is probably more economical to rent a waxing machine than to buy one. But, considering the upkeep costs of an automobile, renting may not be as wise as going by bus. What you must compare is: the renting charge — and the cost of the appliance, its service and repair charges, its frequency of use, and its life expectancy.

5. They pay for what they can do themselves. Nobody is born a Mr. Fix-It. And anybody can learn how. Purchasing a handbook on household or auto repair can reap dividends. Examples: if your window sticks, try waxing the grooves before calling a glazier. If your drainpipe leaks, cover it with wet plaster and cloth, tie it with a string, and let it dry. If your floor creaks, fill the cracks with talcum powder, then shellac the floor.

6. They are fooled by guarantees. A guarantee doesn't always do that. Sometimes it will have instructions you must follow to make the warranty good. And occasionally, the cut-off time is unrealistic. Your best guarantee is a well-known brand in the store of a reliable merchant.

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Half The Cost Gallon Gas

If anyone thinks that the ancient and eternal law of diminishing returns doesn't apply in certain important instances to taxation, he should consider the ever-rising tax on gasoline.

Some months ago the Pennsylvania gas tax was boosted to 7 cents. And in the first month the new tax was in effect consumption dropped 33 per cent below the gallonage figure of the previous month and 25 per cent below the figure for the equivalent month last year.

An official of one of our leading oil companies now estimates that a loss nationwide of \$330 million a year in gas taxes is almost a certainty. In his words, "Motorists are beginning to rebel against constantly increasing gasoline taxes and they are looking more and more toward compact cars for more miles-per-gallon." Other motorists, no doubt, are cutting down on their driving.

The average gas tax, state and federal, is now 10 cents a gallon. This amounts to half the cost of a gallon of gas without the tax. That 50 per cent sales tax is far greater than those imposed on extreme luxuries.

If states want to keep their gasoline tax revenues up, they'd better quit hiking the rate. The same thing goes for the federal government.

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Exacting Care In Reading

For years it was assumed that the slow reader was the sure reader, that rapid readers were careless or superficial—or both. Actually, studies have proved the opposite. The mind of the rapid reader is far more alert and eager than that of the slow reader. The fast reader tends to think as fast as he reads.

On the other hand it has been found that the slow reader is inclined to labor over each word, mouth them audibly or silently to himself. Often he finds it necessary to look back every line or so to make sure he understands what he has read. His mental energy is absorbed wrestling with words rather than with the thought they are intended to convey.

Of course, rapid reading is no end in itself. Why read at all unless you remember what you have read? But the ability to read quickly and with complete comprehension has very little relation to one's intellectual capacity. It is an acquired facility much like driving a car or learning to speak French. Slow hesitant reading is simply the result of poor training. Statistics show that many children read faster and better than their parents. And though some eminent professors are rapid readers, some equally eminent cannot read as fast as their freshmen students.

groups rather than one word at a time, and to anticipate what's to come in the next word grouping — the next sentence, even the next paragraph. But as the Columbia University Program points out no one should try to read everything. The secret of rapid reading is learning to read word at the same rate of speed. Flexibility is important. For instance no matter what your average word-per-minute reading speed might be anyone tackling Einstein's Theory of Relativity — or for that matter instructions governing your Federal Income Tax Returns — would be well advised to read with slow and exacting care. On the other hand, many ordinary form letters, memorandums, or articles of transient interest may be rapidly skimmed. Coverage of the morning paper by the properly trained reader can easily be whittled down to 20 minutes a day.

It all depends upon training — acquiring the specific techniques called for by the demands of various reading material. These techniques are easily mastered; they involve practice in retention, practice in increasing your eye-span — literally training your eyes to "see wider" — and vocabulary drill.

Many rapid reading clinics, including the Columbia Program, utilize a special device which features a pacing bar. By adjusting the speed at which the bar descends the printed page you are forced to read at an ever increasing speed.

Now to discover your present reading speed. When you finish reading this sentence you will have read 600 words. Check your time. Divide this into 600 to get your word per minute rate.

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Peak of Prosperity Will Be Reached During The Next Six Months

How prosperous will we be by 1964?

How much will we spend? What will we buy?

When will the next recession occur?

For the answers, more and more business firms are turning to Louis H. Bean, former Economic Advisor in the Office of the Secretary of Agriculture, and a man famed for his ability to predict the future. He prophesied a Democratic victory for 1948, the year of Truman's election, correctly forecast major depressions and recessions, as well as their major business upturns, and developed a method for predicting weather changes and crop yields per acre at least a year in advance.

What does this forward-looking citizen see in our national future? Our present wave of prosperity, according to Bean, is likely to reach its peak during the six months right after the November election, if post-war experience is used as a guide. A recession beginning mid-1961, will probably reach its low point in early 1962. Industrial output might fall off as much as 15 per cent.

The happy sequel envisioned by this prophet: a sharp rise in 1963 to a "new high of full employment" and prosperity in 1964. At that point, industrial production will be expanding at a level in line with the normal rate of three and a half per cent a year. Consumer expenditures — boosted by population growth, increases in employment, wages and social security payments as well as rises in price and volume of goods — may be a whopping \$55 billion over the \$300 billion figure reached in 1959. By '64, predicts Bean, Americans will be shelling out approximately \$7.9 billion more for food than the \$70 billion they spent in 1959. They'll spend an additional billion for alcoholic beverages (the '59 tally was \$9.3 billion). There'll be a striking change in our national beverage preferences, with vodka riding the crest of the wave. Vodka sales, already setting a breathless pace, may double during the next several years, and by '64 may even surpass those of a current favorite, gin. How can one man venture to guess what a whole nation will be eating, drinking, spending? Bean's methods are both simple and scientific: to predict the future, he studies the past. Over the last 15 years, four minor recessions have occurred at three to four-year intervals. During the same period, consumer spending has shown an average annual increase of \$11 billion. For every additional \$100 spent by con-

sumers, about \$22 goes for food and something less than \$2 for alcoholic beverages.

But why should Joe Doakes toast the New Year of 1964 with vodka — a drink most Americans had never heard of ten years ago — in preference to older standbys such as gin, Scotch and Canadian Whiskeys? Because, says Bean, this liquid displacement has **already** taken place to a great extent. As consultant to Heublein, makers of Smirnoff Vodka, he's watched the change — one might even say he's pored over it. Vodka became more popular than brandy in '53, overtook Canadian Whiskey in '55, cordials in '56 and almost caught up with Scotch in '57 and '58.

"Vodka stands a good chance of surpassing Scotch in '60," says Bean, "and of surpassing gin shortly thereafter." He points out that gin consumption, now at a rate of 21 million wine gallons annually, has shown no marked uptrend in the past five years, while vodka has made galloping gains.

From a mere trickle of 700,000 gallons in 1950 (annual rate), vodka bottlings rose 400 per cent in four years, another 400 per cent within the next four years. Of the 17.5 million gallon increase in total domestic bottlings over the past four years, vodka contributed 11.5 million, or 60 per cent. Now about 8 per cent of the national alcohol market, vodka may claim 12-13 per cent by 1964.

It's happened before, with other commodities. In the food industry, there's been a significant displacement of butter by margarine, and a decline in the pork share of the consumer's dollar with the beef share holding its own.

The hitch — if any — in Mr. Bean's predictions? Whether they relate to the rhythm of boom-recession or to the ebb and flow of liquor sales, they're all based on post-war trends and on the assumptions that existing economic factors and trade practices would continue.

Does the economist ever err? Sometimes, and those times are memorable for Mr. Bean. No wonder. Only when he errs can friends and office associates mournfully chant:

"Of all sad words of tongue or pen, the saddest are these: 'It might have, Bean.'"



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