

# Spending Your Money

By SYLVIA PORTER

A continuing curiosity about Social Security numbers for children has inspired me to dig for additional details. As a result, I've come up with a few that I'm sure will startle you and underline again the significance of a Social Security number.

In the New York area, there's a three-year-old who is collecting Social Security benefits as a disabled worker! She did some modeling and TV work, but then developed a disease sufficiently serious for her to qualify for disability benefits.

As of today, she is the youngest disabled worker beneficiary. Before her, a 15-year-old had that distinction. Says a spokeswoman for the Social Security Administration: "We have quite a few teen-agers drawing benefits based on work they did in high school. Some developed diseases, but my feeling is that most became disabled as a result of auto, motorcycle and sports accidents. It sure shows the value of Social Security coverage for the very young worker."

Another bonus: these youngsters are referred for vocational rehabili-

tation, which can now be financed out of money in the Social Security Trust Funds.

**Q:** We are planning to have a travel agent arrange a European tour for us in August. What is the usual fee? We don't want to be gypped and we can't find anyone who knows.

**A:** The usual fee is *nothing*. A responsible, reputable travel agent will sell you without charge travel tickets, advertised tours, stays at most well-known hotels. He earns his commission from the companies themselves. He will, though, charge you for cables sent to make reservations, and he probably will ask a fee if he spends time developing a special tour just for you.

**Q:** When friends of ours moved to a new house early last year, they were astounded by the mover's demand, before unloading their things at their destination, that they pay the total amount of the bill—some \$300—in cash. Now we are planning

to move, and what with increased costs and our larger house, the bill will probably be at least double our friends'. What can we do to avoid the same problem?

**A:** Cash payment is standard in the moving business, so you must be prepared to pay all charges by cash or money order or by certified, cashier's or traveler's check. But since your friends moved, new orders by the Interstate Commerce Commission protect you against the crunch they were caught in. All you need pay immediately is the amount of the estimate the mover gave you in advance plus a maximum of 10 percent of the balance in the event of an underestimate. And you have another 15 working days to put up the rest.

You'll find essential details on this and other vital points in the ICC booklet, "Summary of Information for Shippers of Household Goods," which the mover must give you 24 hours before the move begins.

**Q:** What's happening to mutual fund shares these days? How do their performances shape up against the stock averages so far this year?

**A:** As of a recent reporting date, mutual funds on average were outperforming most of the familiar stock market averages. That answers your question, but the very fact that you ask it disturbs me. I would hope that the stock market crash of 1969-70 would have killed forever the mania for "performance," the craze for the go-go game,

and would have reminded investors that mutual funds are designed to be long-term investments, not short-term spectaculars.

Incidentally, the mutual fund that stands out as the best performing fund of the past 10 years has been in the rank of the top 15 funds in a given year only once.

**Q:** Don't you think that a big "hidden" factor contributing to our staggering tax burden today is the millions of old people who pay little or no Federal income taxes?

**A:** It is estimated that more than 50 percent of our older Americans actually *overpay* their Federal income taxes. The explanation is that they can't figure out the laws, deductions and exemptions applying to them, much less the legal loopholes that so many younger, more savvy taxpayers manage to crawl through today.

**Q:** I am disgusted, as a mother of three preschool children, to witness

Miss Porter welcomes questions from readers. Those of general interest will be answered in this column as space permits.



# 3 glorious nights



Who needs a travel agent? Or a jet? Relax and let Lipton take you on a Venetian wing-ding. Steak San Marco. Asparagus Venetian. Spaghetti Bravissimo. All done an easy way.

Lipton mixes just the right amount of fresh-tasting onion with just the right blend of seasonings. The result: Lipton Onion Soup Mix and the end of everyday dinners.

Tonight, do what the Venetians do. Divertitevi un po'.

\*Live a little.

## SPAGHETTI BRAVISSIMO

- 1 envelope Lipton Onion Soup Mix
- 1 package (8 oz.) spaghetti
- 1 1/2 cups boiling water
- 1/2 cup ground beef
- 1 can (8 oz.) tomato sauce
- 1 can (7 oz.) tomato paste
- 1 tablespoon parsley flakes
- 1 teaspoon oregano
- 1/2 teaspoon sweet basil

In large saucepan, combine Lipton Onion Soup Mix and spaghetti with water; cook 20 minutes or until spaghetti is tender. Do not drain.

In large skillet, brown meat; stir in tomato sauce and paste, parsley, oregano, and basil.



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