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NEW YORK AP - Jacqueline Onassis cut personal and household expenses a little during her third year in the White House but still spent more than her late husband, President John F. Kennedy, thought she should, her former secretary says. Mary Barelli Gallagher, in another excerpt from her new book in the current issue of the Ladies Home Journal, says of 1963, "That winter was, as usual, the season of budget disputes between Jackie and J.F.K."

Mrs. Gallagher worked for President Kennedy when he was a U.S. senator and for Mrs. Kennedy until 1964. She said Kennedy asked for reports on how much his wife spent in the first months of 1963 compared to what she had spent the previous year.

"The totals for January and February 1963, indicated some improvement over the first two months of 1962," says Mrs. Gallagher. She says Mrs. Kennedy's clothing expenses for January 1963 were only \$2,000 to \$3,000 less than she had spent in January 1962. "But of course," Mrs. Gallagher says, "Jackie was pregnant in early '63 and not buying many clothes."

Despite the cut in expenses, Mrs. Gallagher says, "the President obviously felt there was still room for improvement."

She said Kennedy continued to monitor his wife's spending through the following months, frequently sending memos about particular items.

At one point, says Mrs. Gallagher, the president told her to take a memo to Mrs. Kennedy saying, "The President feels these accounts are still too high and would like to have you go over them again."

Mrs. Gallagher says she was with Mrs. Kennedy when her son, Patrick was born. The baby lived only a short while.

She says that when Mrs. Kennedy and her doctor set out for the hospital for the birth, the first lady was asked if she wanted someone to call the president.

"No," Jackie shouted back firmly," Mrs. Gallagher reports. Later, she says, "although Jackie had not wanted to notify the President, word had reached him, of course," and he arrived at the hospital shortly after the baby was born.

Mrs. Gallagher, who was with Mrs. Kennedy in Dallas when the president was assassinated, said that in the days after her husband's death, Mrs. Kennedy was "lonely and depressed."

"Weeping, she asked, 'Why did Jack have to die so young? Even when you're 60 you like to know your husband is there . . .'" Mrs. Gallagher says.

Mrs. Gallagher says Mrs. Kennedy frequently asked her to continue helping her, but continually protested about salary, complaining that \$12,000 a year was too much to be paid out of the \$50,000 annual federal appropriation the former first lady received.

Mrs. Kennedy also complained about her maid's salary and sought to have her work part-time on a free-lance basis so she would save money, Mrs. Gallagher said.

Mrs. Gallagher says that in July 1964, shortly after Mrs. Kennedy announced she was moving to New York City, she telephoned her secretary and told her she would not be needing her after the move.

Mrs. Gallagher says she was "speechless" at the method Mrs. Kennedy chose of informing her. "I had hoped and expected that when the time would come for Jackie to announce she no longer needed me, it would be in a warm, face-to-face manner," she says. "Obviously, I had expected too much."

Despite a few more spats, Mrs. Gallagher says she and Mrs. Kennedy parted friends. "Jackie Kennedy was like a sister to me," she writes.

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