

This column is a regular weekly feature prepared by the Family Financial Counselling Service of the Avco Delta Corporation, P.O. Box 2820, London, Ontario. All questions submitted to the above address will be answered, in print or by return mail. Names will not be used in print. However, all questions should be accompanied by a complete name and address.

DEAR SIR: My wife says that we need a washer-dryer combination. She claims that we will save money in the long run on laundry bills, and "it's only \$20 a month," she tells me. Now, I have two questions:

1. Do you think the washer-dryer combination will actually save us money on laundry bills;
2. (And this may sound silly) How can I tell if I can afford the \$20 a month? We don't have a budget. I just pay my bills as they come in each month, and so far we've managed to stay ahead.

B.H.

Some of the letters I get seem deliberately designed to get me in trouble with the ladies. This is one of them. Nevertheless, you asked; so I'll have to answer. A refrigerator--if you have none--will often save you money. You can preserve food you'd otherwise have to throw away; you can have leftovers for another meal, and you can buy and store perishables in quantity that without a refrigerator you would have to use up at one sitting. The same might be said of an iron and ironing board. You can save money by having shirts "done up" at home that otherwise would have to be laundered--for a price. But to my mind, a washer-dryer is somewhat of another matter. It is a tremendous convenience for the wife (and I won't lie to you; my wife has one), but I don't think it is a money-saver. I don't expect your wife to do the laundry by hand, with a wash board and a tub, but you can do an awful lot of laundry at a laundromat for what it will cost you to buy a washer-dryer. If you can afford it, fine, but don't plan on making money on the deal.

Now, can you really afford it: Since you don't budget and (presumably) spend at or near the limit of your income each month, may I suggest that you ask that question of a trained and qualified budget-counselor. There are professionals "for hire" in your community, but you can get the same service--free--by dropping into a local consumer finance office and telling them that you're considering a \$20 a month expenditure and you want to stay out of financial trouble. They'll ask you a few questions about your income and your monthly bills and in the end advise you as to whether your financial picture indicates that you can or cannot take on additional debts.

This, in the last analysis, will be a favor to your wife. If the counselor says you can afford the washer-dryer, she'll be happy. If he advises against the expenditure, your wife will be glad to know that the two of you avoided a purchase that could have caused you deep trouble in the future.

The Ladies Auxiliary will hold their regular monthly meeting in the Community Church on Tuesday, April 2nd at 8 p.m., when guest speaker will be Rev. Russell Peden. Rev. Peden will talk and show films on Japan.

All members are urged to come. After the business meeting, which will be approximately 9 minutes, husbands, friends and any interested persons are also invited to see the films.

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Mr. Ray Kenney, Principal of St. Martin's Separate School in Terrace Bay is shown in the photo below with the Centennial Medal presented to him by the Dominion Government in recognition of his many outstanding years of service in the fields of both education and conservation.



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LADIES CURLING NEWS

Congratulations to Peggy Wellings' rink, with Syl Duquette, third; Ann Latour, second, and Ivy Pattison, lead, for winning the 4th event in the Lakehead Curling Bonspiel. Two other rinks from Terrace Bay participated in this bonspiel - Ida Romaniuks' rink of Mary Clare Kennedy, Charlotte Scheuchenpflug and Maria Hermes and - Kay Thorsteinsons' rink with daughter Dodie and two other ladies from the Lakehead.

Winners in the Ladies Evening curling club championship were Peggy Wellings' rink of Mary Dashkewytch, Pauline Phillips and Ann Packalen. Runner-up was Syl Duquettes' rink, with Marge Hamilton, Glenna MacDonald and Fern McDonald.

Winners in the Ladies Afternoon curling were Ollie Chapmans' rink, with Aggie Paulsen, Dorothy Rafalant, and Helen Farrell. Runner-up was Norma

(Cont'd on page 9)

