

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: Recent personal events have convinced me -- absolutely -- that I must have a budget on which to live. Can you help me out with an ideal budget, perhaps with the various percentages of my total income which should be spent for the various spending categories.

D. McD.

No, I can't give you any percentage breakdowns (although there are plenty of places where you can get such percentage breakdowns), primarily because I don't believe in them.

I believe that a budget is a very personal thing, designed to help families get the maximum satisfaction out of the dollars they have to spend. Therefore, I think it is ridiculous for one person to tell another how to spend his money. Instead, I suggest the following steps for the development of a budget that will be tailored to your own needs and wants. First, determine exactly how you are spending your money. Keep an accurate record of every penny you spend for one, no more than two months.

Then categorize the way you have been spending your money, into food, clothing, shelter, house operation (heat, light etc.), transportation, savings and other. Then evaluate your spending categories, asking yourself this question: "Is this the way I want to spend my money?"

Perhaps you will decide that you'd rather spend a little more for food and a little less for clothing. Perhaps you'll decide that you want to save a little more than you have been saving and that you're willing to spend less for entertainment in order to save more. In any case, when you have finished your analysis of your spending, you will have arrived at dollar amounts -- within your income -- for each of the spending categories that will be most satisfactory to you. That is your tailor-made budget.

Now, just one more word. From that point on, you need not do any penny counting. Just vow to stick to the limits which you have established in each of the spending categories and you will be living within your budget ... Good Luck!

ONTARIO PROVINCIAL POLICE REPORT

Total Duty Hours: 208

Highways & Secondary Roads Patrolled in Miles: 4,390

INVESTIGATIONS:

- 1 - alleged assault reported, later found to be unfounded
- 1 - theft of property, case still under investigation.

TRAFFIC :

- 2 - property damage accidents reported, resulting in \$980 damage
- 6 - charges were laid under the Highway Traffic Act
- 45 - warnings were issued to motorists regarding infractions of the Highway Traffic Act and Vehicle Defects.
- 66 - vehicles were given Safety Checks.
- 10 - transients were assisted in the form of Meal Tickets.

M. Kulmatyoki.

Mr. and Mrs. L. Paulsen of Terrace Bay celebrate their twenty-fifth wedding anniversary on Wednesday, May 8th, 1968.

ONLY YOU CAN PREVENT FOREST FIRES

SUGAR AND SPICE

by Bill Smiley



Please, keep it simple

Don't be surprised if you hear of Chas. Whipp turning up in Rio de Janeiro under an assumed name, like Horace N. Buggie Whipp.

He's taking a terrible beating on the polls, all the way from Chilliwack, B.C., and North Battleford, Sask., right down to the east coast.

Maybe Charlie has received the same amount of mail on his poll, but I doubt it. And thanks, all you kind, warm people who took the time to encourage me to go on telling it as it is, and telling Charlie that . . . well, never mind. Let's drop it. He's probably a nice guy who has to snarl at somebody every so often to retain his sanity. I do.

Like right now. My wife, who has been away at college for six months, is lying on the chesterfield. After half a year of cooking, I'm still doing it. She had an operation. But it wasn't on her mind. Or her tongue. They're as active as ever.

My kid, who has about 20 days to avoid being a Grade 12 failure, and at the same time is supposed to be preparing for her A.R.T.C. piano exam, is lying in the sack, groaning, with a swollen gland and fever.

My son left Monday for the wilds of Northern Quebec, to make his fortune. For the fourth time. With a little stake from Dad, just to get him started.

Oh, well, there's always something to cheer you up. I've been in stitches, like surgical, since my wife decided to "do" my income tax this year, and save the cost of an auditor. Right at the moment, we're thousands of dollars ahead of the game. It's a delirious feeling, but I don't think it will last. There are a couple of clauses she's not sure of.

By the way, did you ever try, as an ordinary layman, to read one of those dandy little booklets your friendly revenue department is putting out to "help" you?

In the first place, as an old printer, I swear it cost a million dollars to print. In the second, who needs it? The booklet is written in auditor's language, which is second only to that of lawyers' incomprehensibility.

If it takes you 30 pages to tell you how to fill out your income tax form, there's something rotten in the state of Canada. Especially if you don't have a clue when you've finished reading it.

I have a suggestion for the government. The booklet could be cut to half the size, and written in plain English, by any reasonably competent writer, with an auditor at his shoulder.

And I can tell you something right now. The handy little booklet is not designed to "help" you. It's deliberately cloaked in language that the ordinary man does not understand.

For the guy on a salary, it's comparatively simple. His tax deductions, however they hurt, are made at source. But for the small businessman, the farmer, the contractor, it's a maze of pitfalls and pratfalls.

Here's a sample of the sparkling prose of the revenuers. It's entitled: **BALANCE PAYABLE OR REFUND**. It says, "As indicated on the T1 General Form, your Balance is to be determined by subtracting from your Total Payable (Tax and/or Canada Pension Plan contribution Payable on Self-Employed Earnings) the total credits (Tax deducted per T4 and T4A slips. Amounts paid by instalments and Canada Pension Plan Overpayment).

What does that mean? And why the brackets? And why the capitals? It's not English. It's not comprehensible. It's pure gobbledygook.

Ah, I guess I shouldn't get so annoyed. I can take it. I'm still working. But my heart goes out to all those on the fringe, who've worked like dogs all their lives, and wind up with dog food.