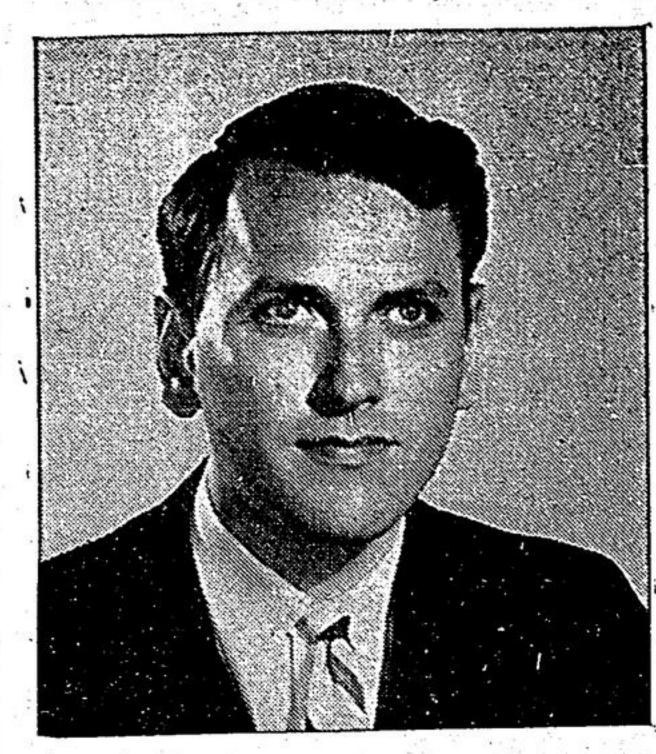
## Billy Graham's Associate Evangelist

# FORD



... brings a timely and vital message for all. Hear this outstanding evangelist 9-17 February at Knox Presbyterian Church (Spadina and Harbord) Toronto, each evening at 7.45 p.m.

Parking at Spadina & Willcocks opposite Church

## CLEARANCE SALE

\$25,000 stock of Footwear

up to  $33\frac{1}{3}\%$  off

### Lehman's Shoes

Main St. Stouffville - Ph. 640-3753

For Office Supplies See The Tribune

1962 PONTIAC 6 cyl., automatic, radio, whitewalls, immaculate con-

1959 PONTIAC

Laurentian Station Wagon, 4 door, V-8, automatic, radio, whitewalls, power steering, perfect condition throughout.

### 1960 BUICK

4-door sedan, automatic, power steering and brakes, radio, whitewalls, beautiful dark blue finish.

1960 CHEVROLET 4-door sedan, 6 cylinder, automatic transmission, two

A very clean car.

tone green with white top.

35,000 original miles. 1959 PONTIAC

1958 CHEVROLET

Biscayne, 4 door sedan, two-

tone green and white, only

4-door hardtop, 6 cyl., automatic, radio, new whitewall tires, scarce model, just like

PATRICK

- TWO LOCATIONS -Corner of 9th and Main St. - Phone 640-3450 Main St. W. at the Tracks - Phone 640-3452

Stouffville, Ontario OPEN EVENINGS TILL 9.30 P.M.

No Such Thing As An Average Farm Family

By Helen Abett, Ph. D.

What per cent of its income does the average Canadian farm family spend each year on food, clothing, shelter, transportation, health, insurance and on the dozen expected-and unexpected-expenses that come to every family?

There have been frequent and researchers seem to agree on as "an everage farm family". For one thing, farm incomes vary-some augmented by family allowance and old age pension cheques or by wages brought in by a working wife. And farm incomes are-in general-uncertain, depending on kind of budget. A farm couple crops, weather, marketing conditions and consumer demand.

In 1960, for example, the average net income per farmer was approximately \$2,900 as calculated from Department of Agriculture figures. The family who planned its budget around this amount the following year lly's needs and wants. would soon find it unrealistic, because average net income der these conditions, it is obvi- ditures, of course, but it family to plan a budget than a city family, which earns a fixed

a budget. A great number do not have a piece of paper actually labelled "budget for our family living expenses", but they plan ahead of time what they must pay for family living costs-food, clothing and

health, for example. Evidence on this subject was chtained through the co-operation of some 352 Ontario farm homemakers who were interviewed throughout the province during the early summer of

The average size of these homemakers' families was from four to five. Their labor-saving home appliances represented an average investment of \$1,387 and in labor-saving farm equipment \$9,063. Who spends the farm income in these families? For the most part, (67 per cent of the families surveyed) the decision to spend money has been made jointly by the husband and wife-a fact the sales man in town does not overlook when a farmer tells him he is considering making a purchase of farm or farm home equipment! Budgeting, then is-and should be-a co-operative enter-

prise for farm families. About one quarter (23 of each 100) of the farm women said they-and their husbands operate on a planned budget for family living expenditures.

An additional 37 of each 100 said that although they do not have an actual budget, they do plan well ahead of time before spending the income they have available for family living. Living expenditures for all these particular families have one important element in common-expenditures are made on the principle of necessities first. One young farm couple, struggling to make a successful living on the farm, were faced with the problem of deciding if they should invest in labor-saving equipment for the wife-or in farm machinery. They had active, growing family which made every day wash day for the young mother, who was fast approaching the point of exhaustion. Her obsolete washer did little to help her. The husband knew they should purchase a washer-dryer-but he was also uncomfortably aware that he would soon have to invest in new farm machinery. And this would take more cash than he had in his pocket. Finally the couple consulted a District Home Economist who put their problem in proper perspective by pointing out that the greatest immediate pressure was on the mother and-for the sake of her health -the couple could feel justified in purchasing a washer-dryer

Investing In Tomorrow This "look before you leap" method of handling money is the essence of budgeting. It is the opposite of impulse buying which is, after all, a carefree way of letting your money slip away from you. The planning of a budget, whether it be for an individual, a family, a nation or international agency is simply a process of thinking through and recording an intent to set aside stated amounts of money for known future ex-

on credit.

THE BEST MONEY CAN



include food, clothing, mortgage ed to their own income and payments, operating expenses needs, it would be difficult for -including power, telephone, them to see a similar pattern automobile or truck expenses, of their expenses. Most people bers: house furnishings and house could estimate an answer, but hold supplies. In addition, there such a guess (particularly conshould be categories for medi-cal and dental care, repairs and food) might be less than actureplacement, development, in- ally was paid out. futile attempts to obtain use cluding education, entertain. The 352 farm homemakers foo ful figures on this subject—but ment, club dues and vacations, interviewed in Ontario were ly. And though it is usually the only one point-that, financially last item to go into a housespeaking, there is no such thing | hold budget, there should be a category for savings-in bank accounts, insurance and investment in a house.

But these are only guiding buy?" categories—and not every fam- "What home-produced foods ily would find full satisfaction are not included in this everage and security following this who do not have children might | cord of food costs and the averwant to set aside money for age amount they spent per their planned retirement off the week in 1959 was \$16.26. The farm. Another may be contrib- majority (four out of five) did uting to the support of a de- not have written records, but pendent outside the home. Every budget should be plan- food costs at an average of ned to suit the individual fam- \$15.47. Thus, memory of past

A budget is not a guarantee a guide as a written record. unplanned against wisely in the future. · While satisfactory figures of

farm family income and expenditures seem unobtainable, the Dominion Bureau of Statistics published figures which showed what proportions urban families were spending for food, clothing, housing, etc., in 1959. Families with an income of less than \$2,500 had to spend al most a third of it on food and families with an income of close to \$5,000 spent only comes increased, so did the percentages spent on clothing, automobiles, luxuries-and personal taxes!

They represent a pattern. They reflect - not the proportion had much lower food costs than these urban families should those who purchased all or have spent-but what they actu- most of their supply of these ally did spend.

Unless a farm family is oper- | The farm homemakers were For most families, this would ating on a planned budget, suitasked whether all, some or none of the following foods were home-produced or-in the case of fish-caught by family memmeat fish vegetables and fruit. economic advantage of home food production to a farm fami-

milk, eggs, poultry, butter,

Their replies clearly show the

A group of 41 reported an

ferent from the other families

in size or composition. They dif-

supply of the eight foods listed.

In contrast to them were 17

families who reported spending

an average of \$20.13 each week for food! This group differed in

that they had the highest food

costs-and the least, over-all

home food-production of all 352

The particular Dominion

Thus the importance of bud-

The trick seems to be in keep-

ing track of all expenditures, no

matter how small, and then re-

in ways agreeable to the entire

family. You might there the

surprise of one family who

nents" and other beauty aids

so dear to the heart of the

not cost as much per year as

the male members' frequent

trips to the barber shop. When

this came to light, the vague

resentment that "someone was

wasting money" soon disap-

peared. The family agreed that

each member needed money for

this type of personal care and

adjusted their budget accord-

Although most farm families

differ in the nature, size and

volume of their farming opera-

tions and resulting income,

some are willing and able to.

operate on a planned budget

for family livin expenditures.

They do not think they are too

prosperous to budget. Do you?

Miss Janice Calbert enter-

Mr. and Mrs. A. Gray, Miss

tained a number of friends to

a birthday party in her honor

Ida and Mr. Henry Gray were

Saturday evening guests with Mr. and Mrs. J. A. Nighs-

Mrs. M. Draper is under the

Mr. and Mrs. W. M. Duncan

had dinner on Sunday with Mrs.

E Cassie of Stouffville and also

called on Mr. J. Davies at the

Brierbush Hospital and found him to be his usual cheerful

Those attending the skating

party of the Sunday School on Saturday evening had a good

time. Lunch was served after-

wards at the Sunday School

Miss I. Gray entertained some

Mrs. Wm. Duncan called on

friends to an evening of cards

at her home one night recently.

Mrs. Latcham recently and al-

though she is confined to bed,

was very cheerful and enjoyed

having one of the neighbours

Mr. and Mrs. R. Hamilton

visited with Mr. and Mrs. L.

Pegg on Saturday evening.

call on her.

on Friday.

Bureau of Statistics index num-

farm families.

The 352 farm homemakers

"Do you keep a record of the average weekly food cost of amount of money spent for only \$13.00 per family. This group was not significantly dif-

"What is your approximate

weekly cost for the food you fered only in that they produced all or some portion of their

weekly cost of food?" About one in five kept a reestimated their weekly family

expenditures is not as accurate

As every farmer and his wife ber which reflects farm family living costs through the years dropped to \$2,300, in 1961. Un- and unexpected ex- know, the more food he prohas risen from 100 in 1935-39 duces for family use, the less ously more difficult for a farm does enable one to know exact- cash must be spent for it. This to a high of 231 in August, ly where, when, why and how is an obvious advantage which 1962. This means you now pay the money was spent. A careful farm families have-and which \$2.31 for the same goods and examination of past records of city dwellers do not have. services you paid \$1.00 for 25 And yet, there are some farm expenditures can be a powerful (Montrealers, for example, years ago. There is no reason families who make good use of tool in managing money more were paying an average of \$1.10 to belive that this condition will per person per day on food in be reversed-farm family living 1962, according to Mrs. Agnes costs seem to have no way to Higgins, Executive Director of the Montreal Diet Dispensary.) But the financial advantage of geting-of planning wisely tohomeproduced food is almost day for tomorrow's needs. The lost on those farms where spe- family that sets aside a small cialization in one crop or one definite sum fer future goals, type of livestock is replacing such as education of the children and for retirement, does mixed farming operations.

The farms on which these not necessarily have to forego 352 women and their families present day needs and satisfaca quarter on housing-while live are nearly all mixed farms, where no one particular product accounts for more than quarter on food-and less than half of the yearly farm income. a fifth for housing. And as in- This is the type of farm which organizing spending and saving has been predominant for so long in Canadian agriculture.

Those farm families, which continue to produce all or some found that the periodic "perma-These figures are not a guide. portion of such foods as eggs, poultry, milk, butter and meat distaff side of the family did same foods.

DINNER RING: A busy office, a busy home-but now, an evening together. He phoned: "Let's dine out tonight!" She called the sitter, he booked the table, called a cab ... How did people ever get together-without the phone?



BELL Built, managed and owned by Canadians

A speciacular showing of the newest and finest ma- BOATING IS FRE FOR THE FAMILY

abouts and outcoards ... everything from huils and BOAT SHOW

Settle Project Mercury Capsule and Escape Tower. AMERICA: ADMITS AN AN TO WELL BY

rine products, including luxury oru sers, yearns, run-

EXHIBITION PARK TORONTO

### A happy retirement

Perhaps it seems far away now, but the years have a habit of flying by. It's never too early to plan for your retirement years. And remember that Sun Life, one of the great life insurance companies of the world, has policy plans that will provide for these years while at the same time protecting your family in case you should die prematurely.

I am a local Sun Life representative. May I be of service?

JIM ABELL Phone 640-3712

SUN LIFE ASSURANCE COMPANY OF CANADA



IN THE SHOWRING AND IN HERD PERFORMANCE ...

### CO-OP Dairy Feeds are formulated to bring out the best in your dairy herd

Shown above:

Form Beelon;

Mr. Earl Woodrow,

Catherine South, 1962

Canadian Dairy Princess

of Brampton, Ontario;

and Mr. Harold Jebson,

Dunrobin and Elmcroft

Form herdsman, with

Signet Sally (Ex.) and

Elmcroft Inka Jean

Olla (YG).

champions Bond Havin

**Bond Haven Herd** 

B.C.A. Average

39 Reported 128 Milk

Elmcroft Herd

B.C.A. Average

69 Reported 121 Milk

129 B.F.

128 B.F.

herdsman at Band Haven

Your CO-OP congratulates Mr. C. J. Cerswell. owner, and Earl Woodrow, herdsman, of Bond Haven Farm, winners of the Royal Agricultural Winter Fair Grand Champion award with Bond Haven Signet Sally (Ex). Further congratulations to Mr. George R. McLaughlin, owner, and Harold and Maurice Jebson, herdsmen, of Dunrobin and Elmeroft Farm, for the Reserve Grand Champion award with Elmcroft Inka Jean Olla (VG). Both champions and herds had outstanding records over the past year. Bond Haven Signet Sally made 14,286 lbs. as a four year old while Elmcroft Inka Jean Olla made over 17,500 lbs. as a three year old. Herd averages were equally impressive - see chart. You too, can get the best out of your herd by

using CO-OP dairy feeds. CO-OP is now offering its new Dari-Flo line of

concentrates to help you get the maximum results from your home-grown grains and roughages. CO-OP dairy feeds are formulated with the

highest quality ingredients and are backed by the largest research organization in North

Remember your Co-op is owned and controlled by the people it serves.

PHONE 610-1550 - 1551

There is a CO-OP Feed for Every Need