

Today's Woman



Couple weds

Marilyn Ilott, daughter of Mr. and Mrs. Bill Ilott of Markham and Bob Tufford, son of Mr. and Mrs. Blake Tufford of Ballantrae, were recently married. The couple are currently residing in Stouffville.

Budget tips can save you money

"Where did the money go?" has become a familiar refrain. With the soaring cost of living your income has never before been stretched to such limits. That's why a budget is so important today.

These words of wisdom come from a handy booklet called "Family Money Manager". The do-it-yourself guide to sensible saving and spending is published by the Canadian Life and Health Insurance Association.

The booklet sets out four simple steps for organizing your family budget and includes a handy chart to record income, expenses and calculations. To prepare this guide to money management, the association drew on the experience of more than 130 insurance companies and their millions of policyholders.

Here are the four easy steps:
 • Write down the income you expect to receive in the next 12 months and divide by 12 to find out what your average weekly income will be for the next year. This

is the money your family has to spend and to save. Your budget can be done on a monthly basis if you prefer. Just divide your total income by 12.

• Write down all your fixed expenses such as rent or mortgage payments, insurance premiums and instalment payments. The total can also be divided by 52 to tell you what amount you should set aside each week to meet those fixed expenses. Put this money into a separate bank account to pay your fixed expenses.

• Set up an emergency fund equal to about two to three months' earnings. You can use this money to pay for unexpected expenses such as house repairs. Make sure you set aside a definite amount from each pay cheque for this fund.

• Figure out your weekly living allowance, taking into account all living expenses such as food, clothing, laundry, cleaning and operating your car. Don't forget to include non-essential, occasional expenses such as movies, sports and other recreational activities.

Now you're ready to add up all your estimates for fixed expenses and non-essential expenses, to find your total. When you subtract this figure from your total income you should have some money left over. This balance, your savings, should be put into a savings account until you accumulate enough to transfer it to a longer-term deposit, retirement savings plan or other type of investment.

What happens if your spending estimates turn out to be more than your income? The best way to deal with this nasty problem is to go over your estimates again and try to find ways to trim expenditures.

Remember your budget should be flexible. You may want to go over it again after a month or two to make adjustments. Family budgets should be updated regularly, especially during rapid economic change.

Trays can be the key to breakfast blues

Breakfast time for some members of the family can be the best or the worst of all possible times of the day.

Ever thought of serving breakfast on a tray? Believe it or not, that's the newest theme song of many breakfast makers we know. They have discovered the easiest way yet to get breakfast served amid the early morning family rush.

It's done by using individual breakfast trays. When the supper dishes are done, trays can be assembled and left ready for the morning's breakfast marathon. Plan a simple but adequate breakfast menu so that nobody goes to work or to school without that first important meal of the day.

Everything goes to the table in one trip via the tray. You may even have some early morning television fans who want to enjoy their first meal "lap-style" in front of an a.m. talk show.

Nutrition experts tell us that breakfast must supply a fair share of the day's food

needs — actually one-third of the day's food requirements. They say a well planned first meal consists of citrus fruit or juice, bacon and eggs or some other protein-rich food, white or whole grain bread served as toast, rolls or muffins, and milk.

Extras like jam, honey or marmalade can go along for the ride provided, of course, that all the essentials have been included first.

Made to order for tray breakfasts are tasty bacon-marmalade rolls. They're good and simple. Toast the fresh wiener or bacon rolls or bread slices while bacon sizzles in the pan. Spread a favorite marmalade on the hot, buttered bread. Add crisp bacon slices and voila! They're ready for easy munching in any room of the house.

A cool glass of fruit juice and milk or a hot beverage to top it all off make this minute-minded meal complete nutrition-wise. And remember — it's all on a tray!



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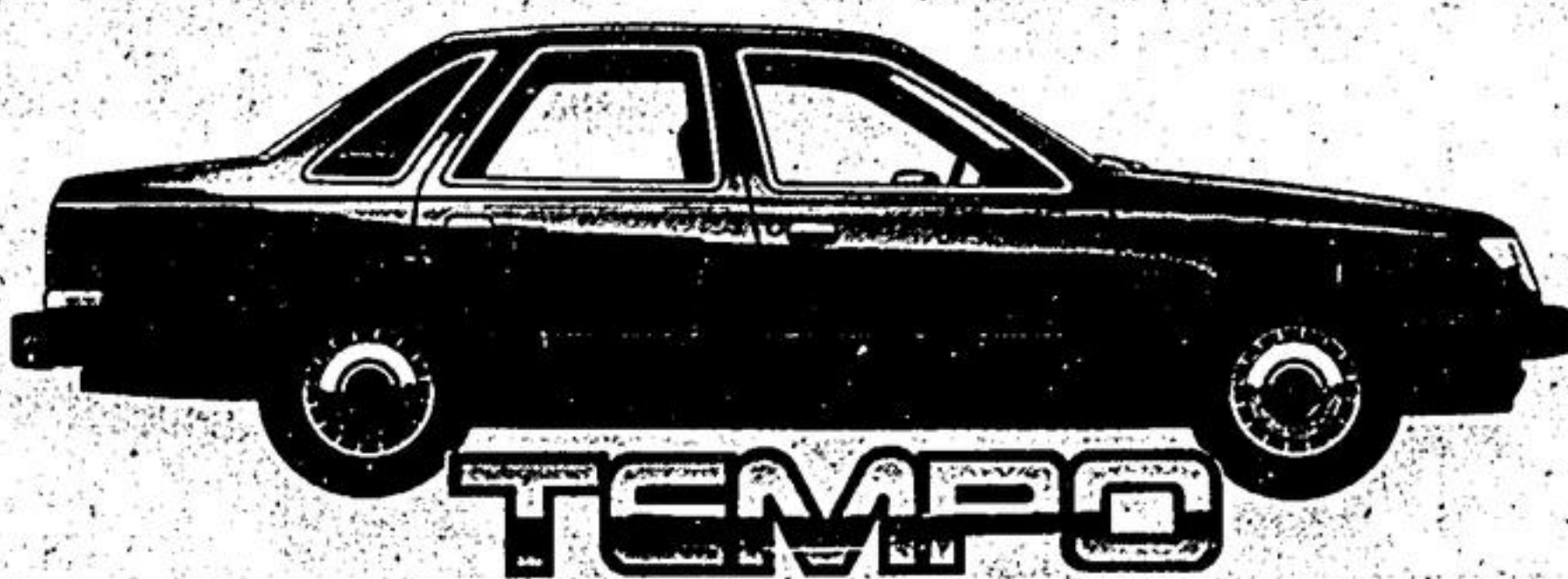
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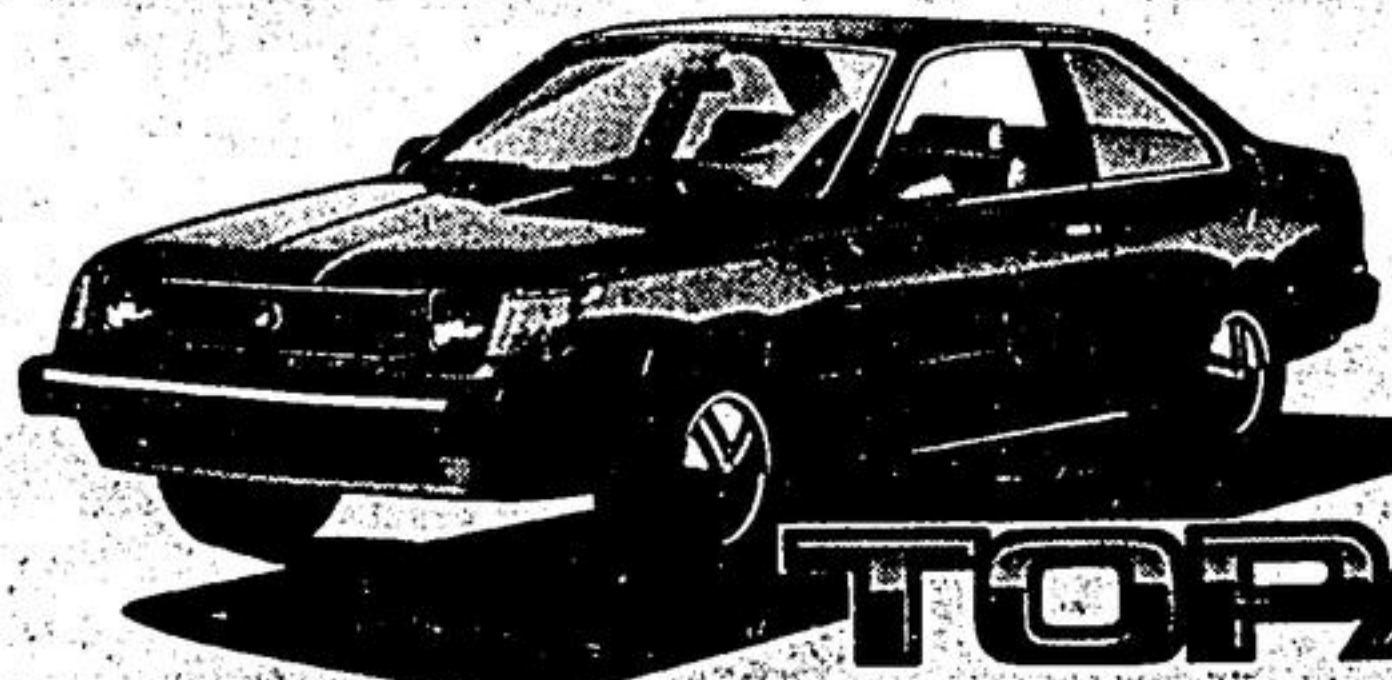
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