

**Rockford Personals**

Mr. and Mrs. Albert Ridley of Hannon and Mr. and Mrs. Jack DeBoer of Binbrook spent Sat. evening with Mr. and Mrs. Roy Kenny. Mr. and Mrs. Don Petheram, Donna and Douglas were recent dinner guests of Mr. and Mrs. Harold McKee of Naber. Mr. and Mrs. Don Chambers visited Mrs. Flora Gibbs in the Brantford General Hospital on Sun. Clark Torrance of Nashville.

**Knox Church Women's Groups**

The first meeting since the summer recess was held at the home of Mrs. Lilie Miller. This included the Ladies Aid and Senior W. M. S. Mrs. Alfred Walker opened the meeting by announcing a hymn and prayer. Bills presented were approved for payment. Mrs. Walker, Mrs. Cora McKenzie, Miss Helen Miller and Mrs. Wallace as manse committee called attention to some refurbishing in the

**Renton Personals**

A shower was held in Wiggins Hall on Fri. night in honor of Mr. and Mrs. Plum (Dianne Lindsay). The Sept. meeting of the Renton W. I. was held at the home of Mrs. Wiersma on Wed. night. A large crowd attended the Harvest Home services held at Mt. Zion Church on Sunday. Mr. Max Bowyer had a knee fracture and has been

**Jarvis Women's Institute**

The W. M. S. meeting followed with Mrs. R. A. Miller opening with prayer and a timely reading. A letter was read from the Presbytery of Hamilton reminding the ladies not to forget the bale and also calling attention to Presbyterial events throughout the season. Mrs. A. Walker convened the program. Hymns were sung. Mrs. Wallace Mitchell led in prayer. Mrs. Cora McKenzie read an article pertaining to the organization and growth of a Toronto Auxiliary. Mrs. Herman Fess, secretary, took charge of the sale of donations. A dainty lunch followed. Mrs. Powell made the courtesy remarks.

It is likely that a car load will attend. Mrs. Ted Harris invited the W. I. to her home for the Oct. meeting.

The roll call "My Favourite Magazine" received an interesting response.

Mrs. Allen Lundy was convener of the program, opening with the motto, "Take time to read. It is the fountain of wisdom."

Mrs. Leonard Church took the ladies with her on their recent camping trip to the east coast and through Newfoundland, stopping at Upper Canada Village and St. Anne de Beaupre. The hostess Mrs. Duncan showed pictures taken in 1963 on a trip to the west coast, Florida, and the east coast.

Mrs. Freeman Field won the mystery prize. Ten ladies subscribed to the Federated News. Donations were taken instead of a bake sale.

Mrs. Harry Belbeck moved the vote of thanks and a dainty lunch was served.

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**Dollars And Good Sense**

By William J. Martin

This column is a regular weekly feature prepared by the Family Financial Counseling Service of the Avo 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: Somebody once said that "money is the root of all evil." I don't know about that but I sincerely believe it's the root of many marital problems. My husband and I, for instance, are constantly arguing about money and this usually leads into something else. He claims I spend too much and I maintain that I don't. How do you solve a problem like this?

Mrs. P. M. I've always felt that if you could take the money out of marriage, you'd have a much better married life. Or, if you had an outside consultant manage your financial affairs as some businesses do, perhaps marriage would be a little smoother. But this may be "pie in the sky" thinking on my part. Then, too, it might be a pretty boring marriage.

It's interesting to note, however, that arguments over money usually concern the misuse rather than the lack of

These two suggestions may not save a marriage that has deeper problem roots, but it may help you and your husband deal with the everyday financial problem.

Dear Mr. Martin: We've been married for a year now and the thing we want most of all is a house. But we can't decide on whether we want a townhouse or a "regular" house at about the same investment. In fact, we're not even sure we should buy at this time with the money market what it is. Some say "yes," others urge us to wait.

Put me in the "yes" category, too. However, I'm going to qualify this by urging you to "take it extremely easy and don't rush into it." Next to that marriage license, this has got to be the most important purchase you'll make.

So far as a townhouse versus a "regular" house is concerned, I'm no expert on the subject. There are just too many things to consider. For example, I don't know about the resale value of townhouses. It depends on

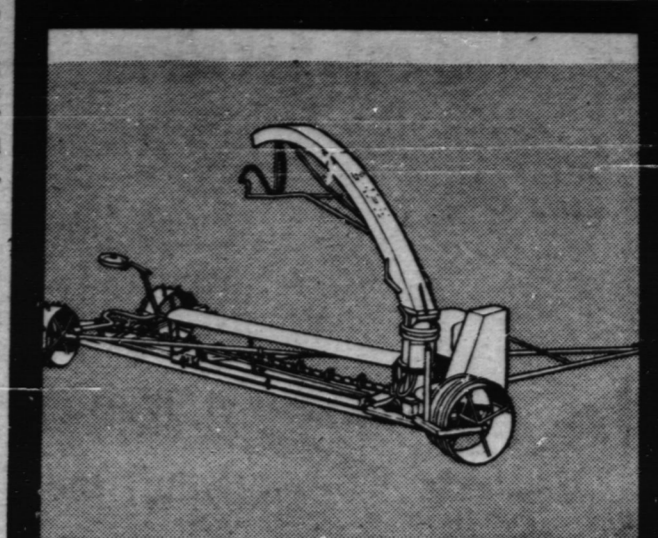
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the area in which you live. Secondly, I would certainly not consider one if you're planning a family in the near future. There's just not enough room for children to romp around in. It's o.k. when they're infants, but when they reach the toddler stage, a three-story "house" offers too many stairs to fall down. On the other hand, Mrs. W., if you don't plan a family for some time, perhaps a townhouse might just be the thing. There are some advantages. They're unique and interesting and somewhat different from apartment living. There is usually no great deal of lawn maintenance or snow removal. But, if you're the outdoors puttering-around type, you'll find the limited space a little boring.

While I can't see young couples continually pouring money down the "apartment drain," I do recommend that first year in an apartment. It gives you an opportunity to decide on your goals; where you wish to settle down; how large a family, etc.

So, if you qualify and can afford it, go ahead and buy. Proceed with caution, though, if it's a used house. Like a used car, it's been around and in some cases, maybe abused. To avoid costly repairs, know what you're getting. Read all you can in the library and check out books on the subject. Then, consult a realtor.



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