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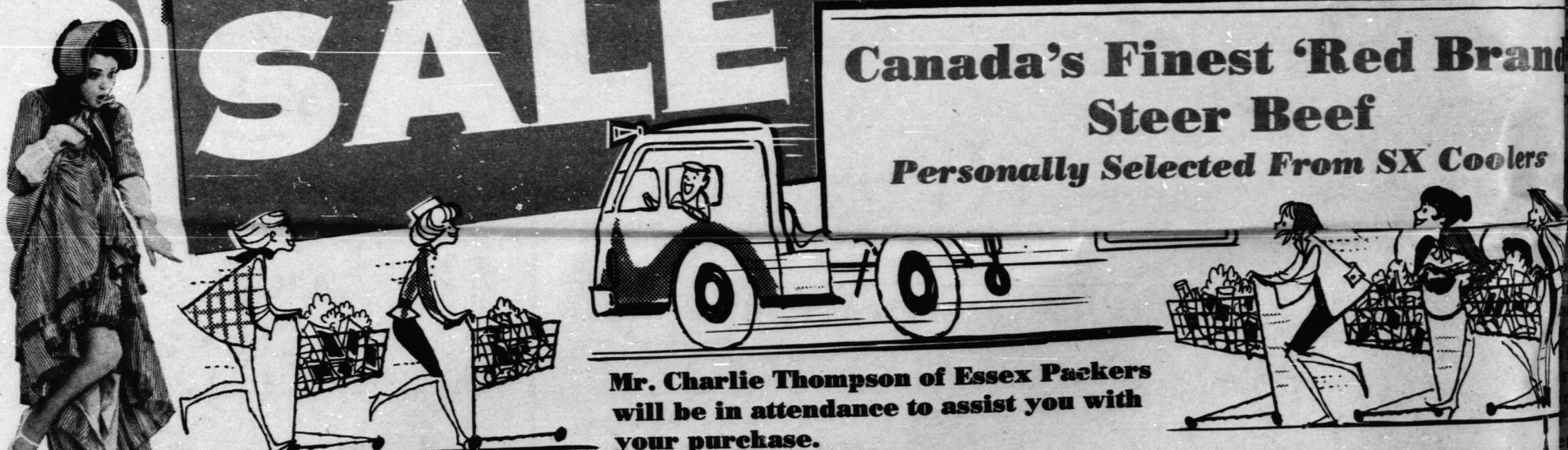
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WE'VE GROWN BIGGER

Cayuga United Church Women

meeting of the was held in the parlour on Monday September 21 with 15 visitors. The president Miss Douglas opened the with prayer. The from Kohler and U.C.W. were by the president. gins, finance, supply social functions. bazaar is to be held member 28. Mesdames. Elliott, Marshall and Stitt in charge of the. Mrs. Stitt and Elliott conducted the on the theme — Power of God. A vocal duet was sung. Howland and Miss Marshall introduced. st speaker, Miss Hoist public health nurse Haldimand-Norfolk unit. Miss Hoist outlined the many offered to people of s in the area. The done included — tal classes, mental pre-school, school Vaccine for German is to be given in one to four. Miss stressed the fact that lth unit is concerned the health of all ages. otal family health. Hoist was thanked Elliott. E. S. Allen played a al piano solo. as introduced a guest, Sumiko Miyamoto, y of Shizuoka Japan. Miyamoto had been a student of Miss s. She is now a tary in Maringa, where she is a arten teacher. Two pupils are Andrea and Strachan, children of y and Carol Strachan ily of Cayuga. Miss

Heavy Horses

Once again this year, the Norfolk County Fair at Simcoe will play host to four Ontario Championship Shows in Heavy Horses. Belgians, Percherons, Clydesdales and Commercial. Breeders from many points in Ontario will be one of the largest exhibitions of heavy horses to be seen anywhere. All four breeds will be in competition on both Friday and Saturday of the Fair, Oct. 9 and 10, and the tremendously popular four and six-horse hitch which are always such crowd pleasers, will again be featured in each breed.

A ladies' heavy horse driving competition will be staged on Friday evening in front of the Grandstand which promises to be very interesting. The Horse Show at Norfolk County Fair is outstanding the most Show in the Province and is held in a beautiful setting of autumn-tinted maples, green turf and white fences. . . a truly delightful sight.

Horse lovers could find no better place to be on Friday and Saturday, October 9 and 10 than at the Norfolk County Fair in Simcoe.

\$ \$ And Good Sense

by William J. Martin

Mr. Martin serves as special consultant to Avco Financial Services. All questions should be sent to him at P.O. Box 2820, London, Ontario. Those containing a name and address will be answered in this column or by direct return mail. No names will be used in print.

Each week it is my pleasure to answer the questions sent to the by readers throughout the United States and Canada concerning family finance. This week, however, I though I would ask the question. Do you have a spending plan?

Notice — I didn't say budget, but spending plan. There is a difference. Budgets sometimes bring very unpleasant memories to many people. They think that every cent has to be accounted for and that income and expenses have to balance each month just like their bank statements.

With a spending plan, you don't have to be an accountant struggling with a complicated budget. Paperwork is not what makes a spending plan work. If you presently have a checking account or otherwise keep track of your spending, you are well on your way to formulating your spending plan.

Take the record of your present spending and after you have some figures to work with, you simply future income and outgo, being as flexible as necessary in projecting your future needs.

Group your spendings into sensible headings on a form you can either purchase at a stationery store or make up yourself. For instance, under automobile spending, include insurance premiums,

gasoline and maintenance as well as monthly payments. Under food spending, don't list all those non-food items you purchase at the supermarket.

Remember, you don't have to figure your spending to the penny. Round-dollar figures are fine. Keep track of your spending like this for at least two months when you'll have a fairly accurate picture of your family spending. Then you can set some goals, both long-range and short-range. If you think you are spending too much or too little on some items, set your goal at bringing this spending to where you want it.

Be sure to allow enough for some savings each month and also have money left over for entertainment or recreation. This plan should be a life-long system, and you can't live with it if you cut out all your small pleasures.

As you bring your short-range goals and spending patterns into being, start forecasting some long-range plans, such as a college education, fund, or even next year's vacation.

Everyone should have a system for controlling expenses. I think you'll find that this simple spending plan will be much easier to work with than some complicated budget you may have tried in the past and given up on. Give it a try and see how it works for you.

Dear Mr. Martin: What is a trust company and how does it operate?

Mr. G. P. W.

Dear Mr. G. P. W.: A trust company can either be a department of a bank or a separate company established to manage trust funds. This amounts to a variety of activities as a trustee generally has a great deal of discretion. The trustee can manage security holdings, buy and sell stocks as market trends dictate, oversee real estate holdings and so on; but primarily a trustee, whether a company or an individual, sees that the trust's objectives are met.

Trust funds are usually set up to achieve some special objective such as providing for the care of a dependent, assuring sound financial management for those who are unable to manage for themselves, minimizing taxes, etc. Put simply, a trust is a person or company giving property to someone to be managed in the interests of a prescribed person or cause.

The Jarvis Record, Thursday, October 8, 1970 — 13

Jarvis Yellow Jackets

The second meeting of the Jarvis Yellow Jackets was held at Mrs. Walker's, on October 1, 1970 at 7:30 p.m.

The president Ellen Montague introduced our new members.

Home assignment and roll call were answered next.

Sample books were handed out.

Vicky Montague adjourned the business.

Mrs. Walker gave us our notes. We voted to pick the design for our covers.

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