

## \$\$\$ 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 5875, 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.

Today, I think it might be wise to review some of the basic money rules. Now that we're well along into 1971, it is probably time for a reassessment of our financial planning so far to see if any adjustments are called for.

One rule to remember is that total income is not the real measure of financial standing. Without controlling expenditures, total income means little. In other words, no matter what your net worth is, it's your cash flow that counts.

I've said before that family financial planning today must be as well managed as any business if you are going to get ahead. This includes putting something aside regularly for the future.

Another important rule is to maintain good organization and record keeping. Again, this does not mean that you must act like a CPA but only that you keep the best, most complete records you can.

Don't rely only on cancelled checks either — keep your receipts. A cancelled check doesn't always indicate positive payment.

For example, you may have a difficult time explaining to a tax agent that a cancelled check to your local druggist for \$25.00 was really for \$25.00 worth of tax deductible drugs. You could easily have cashed the check for just \$6.00 worth of drugs.

Another thing to look at is your installment purchases and finance charges. See if you can reduce or eliminate those extra service charges by paying everything within the time limit.

Good financial management includes periodic reviews of your budget or plan so that necessary adjustments can be made in a timely manner. Check yours now.

Dear Mr. Martin:

Sometime ago you talked about everyone having a will. This is fine but how can the average person afford the services of a lawyer to have such a document drawn up — or for other problems, such as getting sued by someone?

G.K.

Dear G.K.

The requirements for

drawing up a will vary in different areas. In some cases it isn't necessary for a lawyer to prepare a will. You can check with your local bar association to find out the requirements in your area.

A lawyer's services for such work and for the variety of civil matters that continue to crop up is becoming more and more necessary for most people. Once upon a time, only the wealthy retained the services of a lawyer or legal firm, but today, there are few who can get by without some legal assistance.

Lawyer's fees vary widely, depending on the individual, the situation and case and the location. Office work can cost anywhere from \$10 to \$50 an hour and court appearances can run to \$300 a day and up. For a simple will, generally the fee will be \$15 to \$50.

I know these charges are not cheap and that there are many who cannot afford them. In most cases the many legal aid services or neighborhood legal service agencies will not be able to assist you if you are employed, but these agencies should be checked.

Also check with a company attorney or a labor union lawyer for help. Perhaps there is a law school in your area and a law school student could help.

Before a lawyer is agreed on, make sure you discuss the fees in advance. Usually, your local bar association can help you with the fee structure in your area.

This column is generally addressed to the broad middle class segment of the population. We discuss the problems of people often faced with limited incomes.

Today, I would like to depart briefly for a look at the other half — the rich. Herman Miller, Chief of the U. S. Census Bureau's Population Division, calls them the key to prosperity and full employment, so a look at their profile might be worth your while.

In his new book "Rich Man, Poor Man" published by Thomas Crowell, Miller says you are rich if you are in the \$50,000-a-year and over class.

Nearly all people in this category earn their money at a job or in their own business, although self employed positions are on the decline. While we discuss the four-day week, the rich are putting in an average of 48 hours each week and a quarter of them work more than 60 hours. Top salaried executives also take fewer and shorter

vacations, most two weeks or less. Education counts here. More than 65 percent of the over \$50,000 a year crowd have completed at least four full years of college.

But for all the long hours and hard work, it still takes a long time to reach the top. Most wealthy people are around 60 years old — and are just as likely to be women as men.

But despite the many pitfalls and the enormous taxes, the number of millionaires seems to be increasing. In the U.S., just between 1962 and 1969, the number of millionaires tripled!

So the old rags-to-riches stories we've all heard may still be true. It's possible that even you or I might someday make it to the financial top.

## Cayuga UCW

The April meeting of the Cayuga United Church Women was held in the church parlor on April 19.

The President, Mrs. Robt. Kiefer opened the meeting with a poem, "God Gives Each One Something to Do." After prayer, the minutes and correspondence were read. The various committee reports were presented and approved.

Donations of good used clothing would be appreciated for the sale to be shipped in June. Bandages for the Leprosy Mission are needed.

The UCW spring rally is to be held in Scotland United Church on May 3 and a discussion followed about a bake sale to be held later on in June.

The program on the theme, "Christian Stewardship and What It Implies" was presented by Mrs. D. Murray, Mrs. T. C. Adams, Mrs. H. Hewitt and Mrs. H. Kerr. Christian Stewardship involves the right use of our time,

abilities, and material possessions. Statements regarding stewardship made by Paul, Jesus, and old testament writers were read. The outreach is Upward, Outward and Inward. Jesus went about doing good. The first and last recorded words used by Jesus were about his work — "I must be about My Father's business"

and "It is finished."

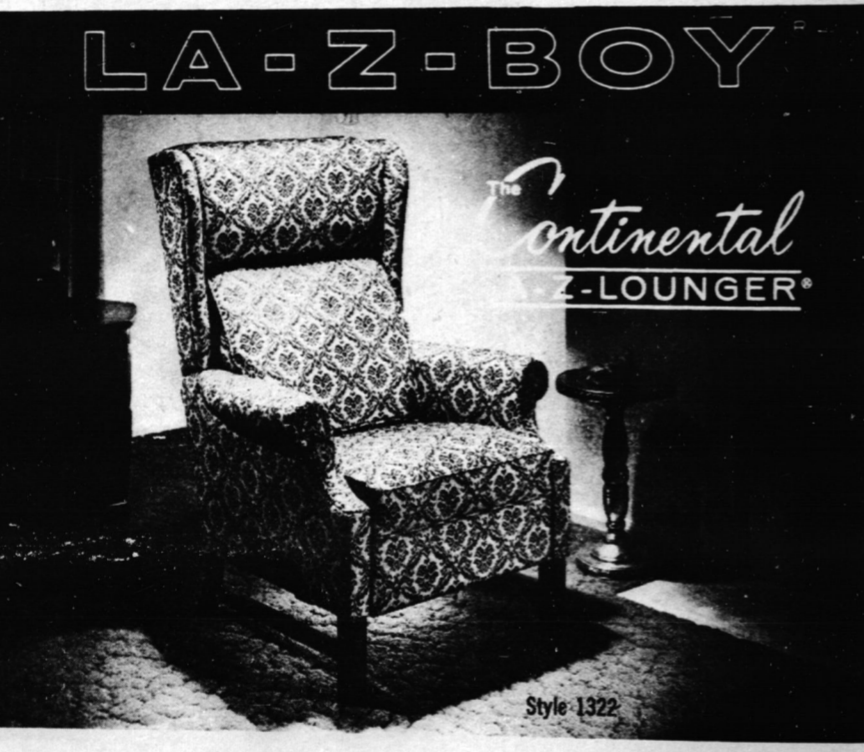
An excellent article was read on "Tipping and Tithing." The program closed with a hymn and prayer.

A social hour followed and the committee in charge of the fund-raising was Miss M. Jarrett, Mrs. L. Buck, Mrs. J.M. Howland and Mrs. M. Walker served a delicious lunch.

SEEK BAN TORONTO (CP) — Tougher legislation to prevent drivers from leaving keys in their cars was urged by Police Chief Harold Adamson in a bid to stop parking lot car thefts. A bylaw in Toronto now makes it illegal to leave cars "accessible to theft." But Chief Adamson said he didn't think it could be applied to parking lots. Police records have never shown a true picture of how many of the about 8,000 cars stolen annually are taken because the keys are left behind, police officials noted.

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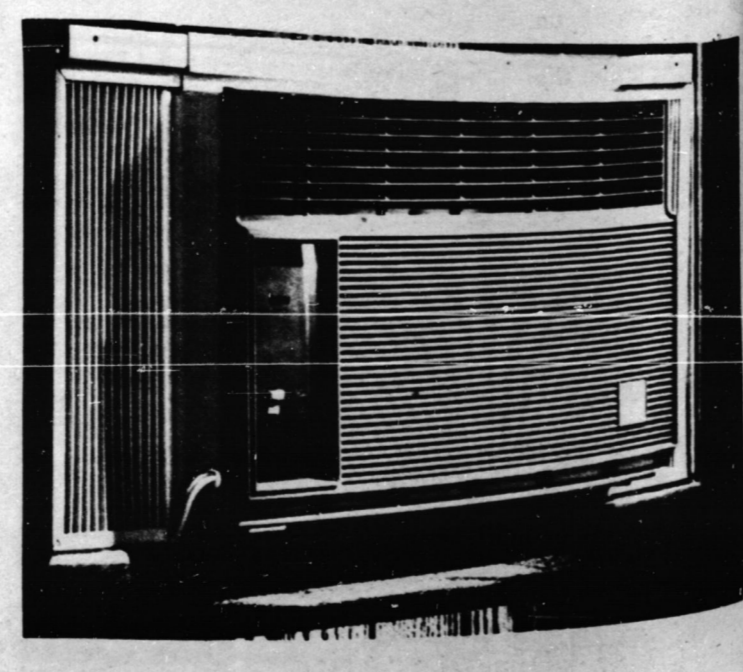
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## EDITORIAL COMMENT New Start In Space

Russia's latest achievement in space exploration could be as epochal an event as the Americans' first manned landing on the moon. It comes at a time when there is a general feeling that the moon itself offers little incentive to further exploration.

The new breakthrough is the manning of an orbital space station, believed to be one of the biggest vehicles ever put into orbit. It could be the forerunner of a permanent laboratory-observatory circling the earth and staffed by crews replaced every month or so.

Such a permanent station has long been considered a vital necessity before man can reach out to the other planets of this solar system. For instance, it will afford the opportunity for study of the effects of weightlessness over long periods of time on the human body, which has not been possible in the limited astronautical voyages heretofore.

It will also make it possible to design life-support systems for extremely long space voyage — even Mars and Venus, the nearer planets, are more than a year's journey away under even the most favorable conditions. The permanent base-in-space can be set up as a kind of night simulator for these long periods of time.

All this, of course, is not to cast any reflections on the Americans' achievement of putting the first man on another world. This will stand forever as a landmark in the story of humanity.

But the moon, our closest neighbor, has long been under scientific study from earth, and indeed more was known about it even before the 1969 American landing. Science knows about earth's own ocean beds. The observations and evidence brought back from the manned expeditions to the moon appear only to confirm that science already knows about that satellite.

And in the United States itself there is a growing feeling that the enormous costs — and personal risk, as witness Apollo 13 — are not merited by the results. In short, Everest has been conquered; leave it as that.

But the space station, if it works, represents another step forward. As mentioned, it is an essential first step in any further exploration of the universe.

Possibly the other planets may yield little in material benefit to mankind when they are reached. But it is part of man's nature to seek to explore new frontiers, even to find though this can only be a dream under conditions they are known today) the stars, where perhaps may be found other habitable worlds like our own.

**THE WEEKLIES SAY . . .**  
**AIM FOR IMPLEMENTATION**  
Like Russia, the Atlantic provinces now have their year plan; in fact, we have two of them. The tempo of the economy of these Maritime provinces from now until 1976 and again until 1981 was set at a recent meeting of the Atlantic Development Council. The reports of the ADC and their forecasts for the next decade were, like the community plan offered us, sensible and realistic. In both cases, we should aim for their implementation — Campbellton (N.B.) Tribune

**NO REGRET**  
No one should regret the resignation of the four staff members who resigned from the Senate Committee on poverty because of apparent disagreement with the chairman, David Croll. The report should reflect the views of the committee members and not its hired employees, regardless of how skilled they might be. It is, after all, a report of a Senate committee and not of man employed merely to do the actual writing. — Fort Frances (Ont.) Times.

**THINK OF AGED**  
We should be spending more time trying to figure out how to keep older people productively occupied instead of devoting all our attention to the problems of the young. — Humbolt (Sask.) Journal

**A WARNING**  
In the cause of pedestrian safety, it should be an excellent idea if people that are hard of hearing would wear red plastic flashes on each shoulder. . . The safety flash . . . would be bright red and detachable. They could be a sign to motorists to be prepared to stop and give the right of way, earned or not, to the hard-of-hearing pedestrian. — Innisfail (Alta.) Province

## THE JARVIS RECORD

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## Letter Box

April 26, 1971  
Letter to the Editor.

Dear Sir:

Re: Cottagers' Association  
The Walpole township bylaw restricting people from year round residence in certain lakeshore homes is an undue restriction on individual liberty. The bylaw should be resisted and judging by the attendance and the feeling of the meeting at Nanticoke on Sunday it will certainly be vigorously opposed.

The issue is much broader than meets the eye — it is an important one for every citizen in Ontario, not just those involved at Nanticoke. It involves the nature and the limits of the power which can be legitimately exercised by society over the individual.

The bylaw in question clearly goes too far. The township may and should legitimately pass and enforce bylaws to protect itself and its environment. But what is safe in summer is surely what is safe in winter. To dictate that a citizen may not live in his home for certain specified months of the year in no way adds to this protection.

It is a bad bylaw. Who decides what is and what is not a summer home? Will my home and yours be next declared a summer home and you or I served with a summons for eviction. Is this the state of the law in Ontario? I think not.

The reeve and councillors are undoubtedly innocent of any ill will. Unknowingly and unfortunately they have stumbled onto sacred ground. The greatest dangers to liberty lurk in insidious encroachments by men of zeal, well meaning but without understanding.

The charges against those citizens should be dropped immediately. In future the council should be better advised. Montesque stated the principle involved here many years ago. He said this, "It is sometimes necessary to change certain laws, but the case is rare, and when it occurs one should touch them with a trembling hand."

If our legislators, municipal, provincial and

federal would heed this principle we would have less bungling with bad legislation. Such ill conceived legislation as that imposing instant regional government, regional school administration and makeshift welfare could be avoided. So could the unwarranted issuing of the summonses to the homeowners at Nanticoke.

T. D. Marshall, M.D. L.L.B.  
Cayuga, Ontario.

April 20, 1971,  
Talbot Road,  
Cayuga, Ont.

West Haldimand Record,  
Box 160,  
Jarvis, Ont.

Mr. Editor:  
It has been brought to our attention that Bill 154

"Animals for Research Act" goes into effect May 5, 1971. This piece of legislation is a perfect example of bureaucratic governments wielding the thin edge of the wedge.

The present minister of agriculture, representing the government, instead of withdrawing bills 53 and 54 informed us he was altering some of the unpalatable parts of the bills (a play on words) in actual point of fact the bill was put into law, little altered from its distasteful origins; much to the anguish of thinking humane people. It is just such high handed actions as these that nurture dictatorships.

I have here in front of me a letter dated Jan. 6, 1971 from Hon. Robt. Nixon, leader of the

opposition. The last paragraph reads: "I am glad to see that the issue is still alive in the minds of so many people of the province of Ontario, and you have my assurance of continued support." We all know Mr. Nixon has fought this bill through all its readings, and has released many news letters to this effect.

Please be reminded; this is an election year, and governments have been toppled on much smaller issues than bill 154. I urge you to keep the pressure up, and have this cruel law revoked, for who's to say what the governments next move is when the supply of "strays" has been exhausted.

Thank you,  
Sincerely yours,  
Helen M. Hobbs.



Scott Young

### A loaf-house setup

I have all the usual reasons to be happy when the warm weather finally comes in the spring — and two extra ones, each with four legs, a mane and a tail.

Our place in the country has no barn, so I made a deal with George Wilson to use his on a ranch he owns a little east of our place.

He doesn't live on it, but in spare time between his village store and his full-time job in a factory, he gets out there every day — well, it's on his mail route, anyway, another of his jobs.

He has a half-dozen white-faced cattle, some geese and some goats there, so he is in to feed and water them nearly every day.

While boarding the horses isn't quite like having them right at home, it has been instructive. Just to mention one thing — the first time I ever got downwind of his billygoat I finally fully understood a saying I have been hearing all my life. Namely: "Whew! He smells like a billygoat." What an insult!

George has been threatening to sell the billy all winter, even though his own house is two miles away — and he can't possibly smell it from there. Finally the other day just after his nanny goat gave birth to triplets, the billy found a buyer. With a commercial like that, who could resist?

I got rather a kick out of what happened right after we put Big Tom, my retired police horse, and Tinker, my daughter's mare, in that menage. It's really sort of a loafing-barn setup; with a couple of doors open to the south so that the animals can wander in and out at will. Right away, we had a problem.

Big Tom is used to being boss. Every time hay and oats were put out, he put the run on all the others until he'd had enough. George soon fixed that by blocking the upper part of one doorway to make it too low for horses. Then he fed his

animals inside, so that the only one Big Tom could boss around was Tinker.

A couple of weeks ago I discovered one other factor. Tinker is in foal and seemed to be getting a little thin, so I started taking her in some extra oats. This automatically benefited Big Tom, because the only way I could get oats to Tinker was to feed Big Tom first. Once he had his nose in his own oats, he didn't care what happened elsewhere. But then I found there was one creature in the place who had Big Tom baffled: the nanny goat.

As soon as I put down oats for Tom, she would muscle her head right in beside his. He would nip at her and she'd come right back. He'd lift one rear foot poised to kick, as a mild hint. She wouldn't take it. He'd bounce up so that both rear feet were in the air, for a real broadside, but she'd duck under him and out of the way. While he was still looking around to adjust his aim, she'd be back gobbling his oats.

Of course, one kick would have been devastating. But Big Tom is a bit of a bluffer. I've seen him threaten, but never actually kick at, a small animal. Maybe he figured that if he kicked this one, he'd have to look after the kids. But just when I was figuring she had him licked, he showed that no one ever should underestimate Big Tom.

He simply clamped his teeth on the loose skin of her back, picked her up, and dropped her six feet away.

She came back. He did it again. After this had happened several times she gave up. Maybe by that time she was ahrick.

Anyway, as soon as there is some green in our fields they'll be home. We'll be glad to hear them nickering when they see us coming, and nuzzling in our pockets for apples. Somehow I don't think Big Tom is going to pine away to a shadow, missing that nanny goat.

Toronto Telegram Syndicate

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