Highland Center plans activities

Both men and women enjoy making their own clothing at Highland. Instruction and assistance is provided for those who need it.

Activities include ping pong, pool, shuffleboard, and ball games.

Childrens games and art activity entertain youngsters after schoo .

Three steps to a modern money plan

"Planned spending" is very different from the "old fashioned budgets" that many young families avoid because they seem like a strait-jacket with their random allotments.

This modern concept avoids random percentages. You design your spending plan to suit your particular circumstances and goals. In fact it often helps you clarify your goals. It recognizes that one family's "waste" is another family's need. The most common mistake is to try to follow someone else's pattern. No single budget can fit two different families.

Here are some steps in making a personalized money plan.

FIRST, estimate your monthly take-home income (after tax deductions). It's more effective to work out a spending plan on a monthly, rather than weekly basis, because spending varies considerably from week to week. If you get paid weekly, simply multiply your weekly take-home by 4-1/3.

Include any income besides pay. For example, here is how an entirely mythical family, the Moores, first estimates its income:

The Moore Family Monthly Income Estimate:

Monthly take-home pay	$385
Bank interest	$5
Extra Christmas pay	$10
Total	$400

SECONDLY, on the basis of your previous experience with your regular expenses, write down your estimate of your basic expenses for food, housing, clothing and upkeep, transportation, medical care, personal care, reading and recreation, and miscellaneous.

The old "budgeting" approach is to regard basic expenses as fixed expenses. In the new concept, there is no such thing as a fixed expense. Almost every expense can be reduced if you want to use that money for other goals. In fact, a main purpose of the "spending plan" is to shine a spotlight on so-called "fixed" expenses to see if they are that immovable.

The Moores, for example, have decided that college education for their children is a major family goal. They decided this in open family conference with their children who were encouraged to participate although their boy is only 10 and their girl 7.

So they set aside $12 a month for this purpose. To achieve this goal, they had to reduce certain other spending. Mrs. Moore feels she can manage attractive meals on about $26 a week - $112 a month.

The Moores decided to add another and somewhat unusual item to their own plan - a family "revolving fund." They set up this fund to prepay their high-cost existing debts to save interest charges. After debts are paid, they will use this fund for cash buying and cash replacement of important needs to continue to save interest charges and take advantage of bargain opportunities. This fund is a regular budget item. When used, it is to be replenished.

They aim to deposit $10 a month into this fund until it reaches at least $500. The power of compound interest also will help. When not in use, the revolving fund will earn interest in a savings account. As it builds, they can reduce their allotment to it.

Here's one example of the many ways the Moores' revolving fund can save them money. Formerly, when they bought a car, say, $2,000, they traded in their old one, added a little cash and repaid the balance of $1,500 in 36 monthly installments.

The interest or finance charge on that balance is about $270 or even more in some areas or for used cars. Now the Moores can use their revolving fund of $500 as a further downpayment to reduce the balance to $1,000. They'll pay this in 24 installments. The interest charge will only be $120. In the long run the Moores will be able to buy more and better cars then the family that never stops to build a revolving fund.

The Moores' plan is suitable for them only. If you spend more for food than Mrs. Moore you either can decide that's all right, or you can find possible leaks so you can have the money for other goals.

A family in North Carolina allots $13 a month just for music records, as much as it spends for all entertainment. Who is to say it is overspending? The family controls its total spending so well it is able to live in a community where the average income is considerably higher than its own.

THIRD, step is to test your spending plan. A simple spending record is the control center of your spending plan. It shows you where your money actually goes and then helps you make it go where you want. It also tests whether your plan is realistic; whether, for example, Mrs. Moore actually can provide attractive meals on $112 a month, especially as the children get older.

A spending record has another big value. It locates money leaks, spending you never really intended.

Even without a formal spending plan a spending record can serve as a valuable direction finder. A Harrisburg, Pennsylvania family reports its record ended in arguments about where money went. A Detroit couple found it like a game. They could hardly wait month's end to total the results. They even made mid-month reckonings to see how they were doing.

Some make a needless chore of this record. "I spent all one New Year's Day ruling an elaborate book with red and black columns for different entries," said one husband. "We gave it up before the end of January.

Here is a simple way: Let one person make the entries. Keep the book in one convenient place. Jot down the family's expenditures at the same time each day.

The record book itself need be only an ordinary large notebook with columns ruled off.

The more detailed the headings, the more efficient the record is in detecting spending leaks. Items bought in the same store, such as family foods, party foods and cleaning supplies should be put in different columns. If you don't separate them, you never will know your family food or entertainment spending.

What really makes this simple realistic system work is family cooperation. All members need to share in deciding the goals and in setting down the expenditures. Not sharing goals is one type of mistake.

"To one person it may be important to have lipstick; to another, to go the the theater; to a third, to have money to put in church each Sunday." Dr. Alexander F. Handel, a noted authority on family life, once said, "If you do not cover these items, your budget is unrealistic and the money supposed to buy leafy green vegetables will be sacrificed for other things.

A young housewife writes "My husband doesn't want me to spend any more on the house, not even for the kitchen linoleum we need badly. But he paid $300 for an outboard motor."

The era in which husbands dictated a budget is running out. Nowadays, spending decisions are made by husbands and wives together.

The other widespread mistake, besides the budget imposed by Mama and Daddy, is rigidity. This is the notion that you have to meet your figures every month.

All that really counts is the year's average. If you go over one month, and you must dip into reserves, you still have a chance to regain your ground in succeeding months. If you continually go over, you may need to re-appraise your original estimates in the light of further experience. Or you may find you need less than you thought for some living expenses. An efficient spending plan is a living thing, always open to review.

If you would like to know more about planning a flexible budget, call the Consumer Protection Program at 283-2459 or drop in our office at 575 N. Killingsworth 8:00 to 5:30 Mon. - Fri. and Saturday 8:30 to 5:00 p.m.

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