

January 17-23

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National

Thrift Week



Salem to Observe This Week

WEDNESDAY---“Bossing” Your Income.

IF YOU are living beyond your income, not because you want to, but because you have had no system or plan for spending, simple and painless cure for your trouble is a Household Budget.

Budgeting your income simply means allotting certain portions of it to be spent or used for certain purposes, and adhering strictly to whatever plan you draw up.

Set down your fixed expenses first, such as rent, food, heat, light, etc. These being provided for on your budget,

the rest of your income can be divided among the more variable items, such as clothing, education, recreation, etc.—and savings.

Not the “savings”! The purpose of a budget is not merely to make both ends meet, but to make them overlap. That is, to allow a margin for savings—so necessary to any real thrift plan. And once you have started a budget, you will find that it becomes increasingly easy to save by merely stopping leaks and small unnecessary expenditures, without making any real change in your mode of living.

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