

Single parent +5 children=a budget gone awry

By SHEILA MCCARTHY DUNNELLS

The single-parent family must also cope with unbridled inflation. When the size of the family is diminished by one breadwinner the flow of income is reduced significantly. When two households must be maintained the crunch is even more pronounced.

Carrie (not her real name) is responsible for the care of five children. Since her divorce, she said, she lives on about one-third less income.

Carrie describes herself as able-bodied and willing to work to make the money she will need to afford some of life's pleasures.

"I am optimistic about my ability to make what I need," she said confidently.

However, the truth is the style of her life has changed. As with many other families, her choice of restaurants is only a part of the change. She has given

up expensive dining, she said, for a more family type restaurant.

"Eating out," she said, "is the only family oriented entertainment we share. The range in my children's ages makes finding something we all can enjoy very difficult. I also like eating out because it puts us in a festive mood."

One area of her life she labeled shaky is the lack of security she feels since she moved out from under the umbrella of her husband's "very secure company."

"I took those benefits for granted," she said. "Now that they are gone I find it impossible to save any money."

One plus Carrie has noted since becoming single is that entertaining herself is less expensive.

"Now I can buy one ticket. And I find that I frequently go to a show and go home. When I was married, the show, dinner and drinks escalated it into an expensive evening."

'I will always find some(thing) left over to give us a lift. It may be something as simple as pineapple in season or a pizza, but it is important to separate the week from the weekend. I will always find the money for it.'

—Carrie, a single parent

"I do go out often," she said, "because it is important to me to be with adults. Entertainment is a budgetary priority."

RECENTLY, Carrie redecorated her home, a move she views as a hedge against inflation. "It will only enhance the value of the house and if I didn't do it now it would only cost more for the same job in the future."

Feeding and clothing five children

almost prohibits cutting costs, she said. Yet, she has addressed the monumental task by making small changes, all of which add up.

"I have eliminated all delivered products. I use few paper products, and

I am meticulous about spot cleaning my clothes."

Carrie also boycotts many processed foods. She has stopped buying foods with artificial flavoring or coloring. This has made a difference because it eliminates fast-food items and snack foods.

Her attitude toward life is reflected in the manner in which she spends her money. "No matter how little money I have," she said, "I will always find some left over to give us a lift. It may be something as simple as pineapple in season or a pizza, but it is important to separate the week from the weekend. There is a need on my part to do some-

thing festive at least once a week. I will always find the money for it."

CARRIE SEES A bright side to the state of her economy. "Many parents are no longer able to give their children a free ride in life," she said. "You used to hear parents complain that their children didn't appreciate anything. Well, my five children are going to appreciate many things, most significantly their educations because they are going to pay for it themselves."

"I can't possibly hope to save enough money to send five children to college as things stand now. My youngest is five. Do you have any idea what college will cost in 1993?"

Ventriloquist takes part in Lenten series

A special program in First United Methodist Church's Lenten Series will be led by the Rev. Norman Clothier. The Rev. Clothier comes to the Farmington church with his know-how in ventriloquism, chalk artistry and gospel music at 7:30 p.m. Tuesday, March 18.

There is no charge for guests who wish to attend the program, designed for adults as well as children, in the church at 33112 Grand River.

The Rev. Clothier is director of Teen For Christ in Pontiac. He conducts family crusades, Sunday School rallies and youth retreats. He is a writer, volunteer chaplain at General Hospital and a part-time instructor at Mid-Western Baptist College.

He is a certified school guidance counselor and has a doctorate in religious education from Christian International Graduate Seminary.



THE REV. NORMAN CLOTHIER

Y registration is under way

Registration for spring classes at Northwest YWCA, 2540 Grand River, is under way now, and continues Monday through Friday until classes begin or are filled.

Swimming classes begin the week of March 17. All other classes begin the week of March 31.

Adult classes include a variety of arts and crafts, sports and physical fitness activities.

For youth and teens there are arts and crafts, driver training, sports and a

sex education class for girls and their mothers.

For tots, the Y offers art, gym, ballet, and a class for tots and their parents in the swimming pool.

The "Parking Meter" nursery is open Monday through Thursday, from 9 a.m. to 3 p.m. for pre-school children whose parents are enrolled in classes, or are swimming or playing tennis.

Inquiries and registrations are taken by calling the YWCA, a Torch Drive Agency, at KE 7-8590.

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Faith Church to host band
Minnehaha Academy Concert Band will perform in Farmington Hills at 7:30 p.m. Saturday, March 22, in Faith Covenant Church, 14 Mile and Drake roads.
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