



# BALANCING YOUR BUDGET

By Monty Lowther

*The humorist of the Shell Form at St. Jim's suggests ways and means for a schoolboy to balance his budget. But it seems to us that if you follow Monty Lowther's advice you'll become unbalanced yourself!—Ed.*

I MAY as well admit that I've cribbed the idea for this feature from the "home" mags I looked through, while I was staying at Tom Merry's place last vac. After reading umpteen articles on Economical Housekeeping for Persons of Moderate Means, it came to me in a sort of blinding flash that the very thing the world was waiting for was an equally helpful article for the Schoolboy of Moderate Means. Here goes, then!

Let's suppose you're a raw and inexperienced youth, just starting life at St. Jim's. You step out of your first-class carriage at Rylcombe, with your first week's pocket money jingling merrily in your pocket, and the world at your feet, more or less. Take warning, my friend! Unless you pay strict attention to what I'm going to tell you, you'll be in the Wayland Bankruptcy Court before you know whether you're a School House gentleman or a New House waster!

Your first snag will be how much to tip the cabby who drives you up to the School. As a novice, you'll

be tempted to give him a pound and tell him to keep the change. Don't do it, old bean! Give him ten bob, instead. He'll be quite satisfied.

Having made your bow to the Head and parked your bags, you'll naturally toot right across to the tuck shop and order Dame Taggles to ask the company what they'd like at your expense. The instinct is to plank down a fiver and leave it to the boys to get rid of it for you. Resist the temptation, old chap! Two or three quid will be ample!

Back in the House, Skimpole will corner you and request a subscription for the Society for Bringing Determinism to the Abyssinians. Give him a guinea. You'll feel frightfully mean, but Skimmy will be quite happy about it.

Next comes the problem of furnishing your study. Take my tip, old sport, and do it in the simplest style possible. A Persian carpet, a mahogany desk, a couple of deep, well-sprung armchairs, a tasteful table and bookcase, a few choice etchings or water colours, and, perhaps, as

a concession to luxury, an antique clock for the mantelpiece—and you're finished. The whole lot shouldn't run you into more than a hundred quid.

Having settled down, you will, of course, lay in a stock of provisions for teas in study and occasional hospitality to colleagues. This is a mere trifle. A fiver, judiciously laid out on tinned and bottled tuck, ought to keep you going for at least a fortnight. If you belong to the New House, and Fatty Wynn is likely to pay you a visit, make it a tenner and be provided for all emergencies!

Then comes the question of your ordinary everyday expenditure. Apart from occasional loans of a pound or so to Mellish, and one or two other impecunious cases, you should spend little during school hours. It's the leisure hours you want to watch, old son! Don't always hire a Rolls-Royce to take you to the pictures, for instance; hire a taxi instead, sometimes it's cheaper!

Keep the thought of economies like these to the forefront all the time, and you won't go far wrong!

Now let's get your probable expenditure for the first year set down in a clear and comprehensive way:

|  | £    | s. | d.  |
|--|------|----|-----|
| Cab from station ..                            | 10   | 0  | 0   |
| Tuck shop treat .. ..                          | 10   | 0  | 0   |
| Skimpole .. .. .                               | 1    | 1  | 0   |
| Study furniture .. ..                          | 100  | 0  | 0   |
| Tuck for teas, etc. ..                         | 100  | 0  | 0   |
| Cinemas, say .. ..                             | 25   | 0  | 0   |
| Miscellaneous loans<br>(never paid back), say  | 25   | 0  | 0   |
| Rolls-Royces & taxis, say                      | 100  | 0  | 0   |
| Subs. to sports clubs,<br>etc. (never paid) .. |      |    | NIL |
| Tips to school servants,<br>say .. .. .        |      |    | 3½  |
|  | £352 | 1  | 3½  |



To raise money, Monty Lowther suggests, run a roast chestnut and baked potato business in the winter.

Assuming that your pocket money is £13 a year, this leaves a small deficiency of £339 is. 3½d. Here are a few ways in which you can easily raise this trifling sum:

1. Run a roast chestnut and baked potato business in the quad during the winter, and an ice cream business during the summer, till your profits amount to £339 is. 3½d.

2. Win any newspaper cross word competition in which the prize happens to be £339 is. 3½d.

3. Take out an insurance policy for £339 is. 3½d. against breaking your neck, then jump off the roof of the School House.

4. Write to any available wealthy relative, requesting a cheque for £339 is. 3½d.

5. Yell "Fire!" through the doorway of the bank at Wayland and wait till the clerks have vacated the building, then help yourself to £339 is. 3½d.

And so, old pal, you'll balance your budget. But don't blame me if in the process you become a trifle unbalanced yourself!

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