

## We all have to tighten our belts a bit

by Mark Pavilons

As a new school year arrives and things start to get back to 'normal,' we're bombarded with dollar signs and spending.

Unlike companies or bureaucracies, our budgets are fixed. We tend to expect the unexpected, but we're still not always prepared.

A co-worker ran into some car trouble and \$2,000 later, he's back on the road. He remarked he's never made such a large withdrawal before. Great that he was able to save this money and not go into debt, but awful that he had to spend his hard-earned money on car repairs.

Join the club.

One in seven motorists is driving around with a potentially serious issue in their vehicle, according to a recent U.S. study.

From mysterious rattles to burnt-out headlights and fluid leaks, two in five drivers feel it's 'just a matter of time' before their vehicle breaks down.

A study examining the diagnostic abilities of 2,000 American drivers found the average car currently has three things that don't function as they should.

Count me in that group. My driver's side window is stuck in the closed position.

Thirty-nine per cent feel relief when they arrive at their destination and 32 percent thank their car when they get somewhere safely. I've done that!

Many motorists aren't able to fix the issues themselves. Twenty-one per cent of respondents don't know how to change a flat tire and 19 per cent don't know how to jumpstart their car.

My kids are likely in that group. No one wants to be sidelined and have to change a tire on the shoulder, but it can happen and you should be prepared. However, most new cars don't even have full size spares anymore, just 'space savers.'

Have you looked under the hood of today's automobiles? I can still recognize half a dozen parts but that's about it. Many cars have their engines completely covered and recommend that only qualified technicians fiddle around with it.

Gone are the days when you could literally crawl into the engine compartment. I remember helping my dad change the radiator on his 1973 Olds and there was plenty of room for both of us to get in there.

My point about cars is that we all have them and rely on them. Every time we start it up, we assume and hope it goes and runs smoothly, getting us to our destination.

But we know little about them, hate paying repair bills, insurance and gas. Next to our living expenses, our cars are likely a hefty drain on our pay cheques.

All car related expenses are taxed by various levels of government. Yes, even bureaucrats have to repair their vehicles, unless they're lucky enough to have company cars.

Our household budgets are not only constant, there's little leeway. For most average citizens, getting blindsided by a \$2,000 car

repair bill can sideline us, or send us scurrying.

We are constantly evaluating our expenses and find ways to cut, save and yes, put off.

If we all examine our spending habits and perhaps some unnecessary expenditures, we may just find some room to tighten that belt a few notches.

In my case, I've put off fixing the air conditioning in my car, preferring to spend the money on back-to-school supplies for my kids. I didn't need to buy a t-bone for my birthday BBQ over the weekend ?? burger was just fine.

If only government thought the same way as you and I, we'd be in a much better place.

Already, cuts announced by the Province are drawing criticism from school boards and teachers, who are fiddling with their own budgets. Perhaps they should look at some of the frivolous spending, too.

There's one area that's often not talked about openly. Governments operate on fiscal budget cycles and when one cycle ends, they must submit a new budget, hopefully at the same or higher level than the previous one. If there's leftover money, they spend it furiously to justify getting even more the next year.

This has become known as ?March Madness spending? and our provincial government is taking a hard look at it.

Peter Bethlenfalvy, president of the Treasury Board, announced that Ontario's government has saved taxpayers \$153 million through year-end expenditure management measures and by taking new measures to curb March Madness spending, which governments sometimes see at the end of the fiscal year as ministries attempt to spend the remainder of their budgets.

?These measures, and the significant savings they have helped to generate, underscore our government's commitment to achieving the best possible value for taxpayer dollars.? said Bethlenfalvy.

In February 2019, all ministries were directed to limit spending to existing commitments under contract or legislation, or to requirements needed to fulfil core services from mid-February until March 31, 2019 (the government's fiscal year end). Ministries were also directed not to enter into any new funding commitments, including spending from within their approved budgets, unless the ministry had sought and received specific direction to do so from the Treasury Board.

In total, the government saved \$153 million by implementing new, year-end expenditure management reductions and measures that curb March Madness spending.

That's a lot of money that can a lot of good elsewhere.

Families have to curb spending, so all other taxpayer-supported organizations should do the same.