

## Keeping Accounts.

During the past few years there has been a great awakening on the part of the housekeepers of Canada to the fact that our manner of living has been exceedingly wasteful and luxurious. This has been carried to such a degree as unnecessarily to burden the head of the family and in some instances, the demands from the family for a larger income have been so urgent as to lead him even to commit crime to obtain the means to gratify extravagant tastes. Nine-tenths of the forgeries, robberies, and business failures are said to be directly traceable to a style of living in the home not compatible with the income.

Fortunately, the practice of economy is becoming more fashionable, and it is not so common as formerly to boast of setting an extravagant table, or of furnishing one's house expensively; now, men and women are consulting together in regard to ways and means of making a little do a good deal. The excellent housekeeping journals to be found in every home are inducing much thought and discussion of practical value.

We have learned and are learning much from other nations—from Italians, Germans, French, and even from the much-derided Chinese—about cheaper living. When we observe how foreigners live, when we see them coming and taking work from Canadian laborers because they will do it more cheaply, then living on less than one-quarter of even these small earnings which Canadian workmen refuse, and soon accumulating enough to insure a comfortable livelihood through old age—when we see this repeatedly, it may well cause us to pause and consider our ways. If this can be done by them why may not we with better wages, make a greater margin between our receipts and expenditures and so become independent? It is common for our workmen to live well, dress showily, travel somewhat, and indulge freely in various amusements, although they own home and have not one dollar in reserve with which to provide for emergencies. Is not such improvidence culpable? English ladies of blue blood wear, for years, dresses neatly darned and mended, and are not ashamed of it. Foreigners claim with truth, that many of our laborers live better than their titled nobility. Many of us have only to realize our shortcomings to correct the evil; we need to see a list of our expenditures in black and white to understand where we may retrench. We do not understand where the money has gone, as we are quite sure we have only bought what was needed. It is usually the many little things that pick away the money and when we add our figures we realize more fully how even a few cents become many dollars. The habit of careless and thoughtless expenditure can be corrected by forcing one's self "to count the cost."

How much has it cost you, housekeepers, the past year for the living expenses of your families? How much per week has it cost for rent, how much for fuel, how much on an average for the raw material of food consumed by each member of your family? Again, how much have you gained (or saved) for being board-mistress for your family? In other words, how much less has it cost you, doing the work yourself, than for each of you to have boarded at a fair price, thus leaving your time free to devote to some other, perhaps lucrative employment?

Would it not be curious to have the privilege of comparing the different answers that might be given by one hundred different housewives, in different sections of the country, it may be, but all in similar circumstances? Some would learn by the results of their figures (but do these exist? "ay, there's the rub") that it would have been much less expensive for them to have boarded, as well as much easier for the home mistress. "Then has all my work been for naught?" asks the discouraged and hard-worked homemaker. No; probably not in any other way than financially, for you have given your family a sweet and enjoyable home life, not procurable even in the best of boarding houses. "But why have I not succeeded financially? I thought it was cheaper to keep house than to board."

There are many women who pity themselves for being kept in the treadmill of arduous housework, who, it was suggested to them to board awhile and get rested, would declare they could not afford such an extravagance as boarding, when, at that very time their own expenses in their homes were one-third more than it would cost for good board. For such, would it not be a good idea to board awhile and take lessons from their boarding-mistress in economical management? These good people have no idea that it does cost them more than to board and in that lies their fault. Is it not the duty of every housekeeper to take an inventory at least once a year, as the merchant does? Should she not make an estimate of

FIG. 30.—No. 4824.—LADIES' BELTED BLOUSE. PRICE 25 CENTS.

Quantity of Material (21 inches wide) for 30 inches,  $4\frac{1}{2}$  yards; 32 inches,  $4\frac{1}{2}$  yards; 34 inches,  $4\frac{1}{2}$  yards; 36 inches,  $3\frac{1}{2}$  yards; 38 inches, 5 yards; 40 inches,  $5\frac{1}{2}$  yards.

Quantity of Material (42 inches wide) for 30 inches,  $2\frac{1}{2}$  yards; 32 inches,  $2\frac{1}{2}$  yards; 34 inches,  $2\frac{1}{2}$  yards; 36 inches,  $2\frac{1}{2}$  yards; 38 inches,  $2\frac{1}{2}$  yards; 40 inches,  $2\frac{1}{2}$  yards.

If made of materials illustrated,  $1\frac{1}{2}$  yards of 42-inch material, and  $1\frac{1}{2}$  yards of 21-inch silk will be required for the medium sizes.

No. 4612.—LADIES' GATHERED SKIRT. PRICE 25 CENTS.

Quantity of Material (21 inches wide) for 22, 24, 26, 28 inches,  $8\frac{1}{2}$  yards; 30, 32 inches, 9 $\frac{1}{2}$  yards.

Quantity of Material (42 inches wide) for 22, 24, 26, 28, 30, 32 inches,  $4\frac{1}{2}$  yards.

Ribbon velvet for the medium size, 12 yards.

Fig. 30.—The graceful and stylish model, Pattern No. 4824, shows a lady's belted blouse of the very latest style. The top is

laid in small pleats of very novel and pretty effect. The collar—which should be of velvet or plush, while the blouse itself is prettiest in the finest among woolen materials—is of velvet. Flannel may be used with velvet for the collar, belt, and cuffs—these are "parted" like the top of a gauntlet glove—and for the trimming of the skirt which forms the accompanying pattern. The sleeves are high, but not very much raised, and are gathered at the wrist and quite roomy at the elbow. A rosette finishes the broad belt of this desirable model. Price 25 cts.

In Pattern No. 4612 will be found the gathered skirt which although the above-given blouse may be worn with almost any skirt, is the best to go with it. It should be in the same fine woolen goods, or, if preferred, in flannel, "outing cloth," or cashmere of inexpensive kind, and is gathered at the belt, and falls all around the figure in full, straight folds. At the hem there is a very broad trimming of the belt, cuff, and collar material seen on the blouse, and above this broad band are two others, the top being the narrower. Price 30 cents.

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persisted in, soon becomes habit. You may keep your accounts in the simplest, easiest way—only, keep them; know where you stand, know how much it costs you to live. Enter with its date of purchase every article bought, every expenditure made. Keep your account book (costing five cents serves the purpose as well as onebound in morocco) hung in the handiest place, with a pencil always attached. Many abandon the habit because they wait for elaborate book-keeping, and for pen and ink.

Were Jay Gould drowning he would still try to float his bonds.

## But One Talent.

To who yourselves of larger worth esteem  
Than common mortals, listen to my dream,  
And learn the lessons of life's cozening chest,  
The coinage of deceit.

—The angel, guardian of my youth and age,  
Spread out before me an account-book's page,  
Saying: "This column marks what thou dost owe,  
The gain thou hast to show."

"Spirit," I said, "I know, alas too well  
How poor the tale thy record has to tell,  
Much I received,—the little I have brought  
Seems by its side as naught."

"Five talents, all of Ophir's purest gold,  
These five fair caskets ranged before thee hold;  
The first can show a few poor shekels' gain,  
The rest unchanged remain."

"Bringing my scanty tribute, overawed,  
To him who reapeath where he hath not strawed,  
I tremble like a culprit when I count  
My whole vast debt's amount."

"What will he say to one from whom I go  
duo  
Ten talents, when he comes with less than two?  
What can I do but shudder and await  
The slothful servant's fate?"

—As looks a mother on an erring child  
The angel looked me in the face and smiled:  
"How couldst thou, reckoning with thyself,  
contrive  
To count thy talents five?"

"These caskets which thy flattering fancies gild,  
Not all with Ophir's precious ore are filled;  
Thy debt is slender, for thy gift was small;  
One talent—that was all."

"This second casket, with its grave pretense,  
Is weighty with thine ignorance, dark and dense,  
Save for a single glowworm's glimmering light  
To mock its murky night."

"The third conceals the Dullness that was thine,  
How could thy mind its lack of wit divine?  
Let not what Heaven assigned thee bring thee blame;  
Thy want is not thy shame."

"The fourth, so light to lift, so fair to see,  
Is filled to bursting with thy Vanity,  
The vaporous breath that kept thy hopes alive  
By counting one as five."

"These held but little, but the fifth held less—  
Only blank vacuum, naked nothingness,  
An idiot's portion. He who gave it knows  
Its claimant nothing owes."

"Thrice happy paper he whose last account  
Shows on the debtor side the least amount!  
The more thy gifts, the more thy needs must pay  
On life's dead reckoning day."

—Humbled, not grieving to be undecieved,  
I woke, from fears of hopeless debt relieved;  
From sparing gifts but small returns are due—  
Thank Heaven, I had so few!

OLIVER WENDELL HOLMES.

## Two Lovers.

Two lovers by a moss-grown spring;  
They leaned soft cheeks together there,  
Mingled the dark and sunny hair,  
And heard the wooing thrushes sing.  
O budding time!  
O love's best prime!

Two wedded from the portal step;  
The bell made happy carolings,  
The air was soft as winning wings,  
White petals on the pathway slept,  
O pure-eyed bride!  
O tender pride!

Two faces o'er a cradle bent;  
Two hands above the head were locked;  
These pressed each other while they rocked,  
Those watched a life that love has sent,  
O solemn hour!  
O hidden power!

Two parents by the evening fire;  
The red light fell about their knees  
On heads that rose by slow degrees  
Like buds upon the life's pure,  
O patient life!  
O tender strife!

The two still sat together there,  
The red light shone about their knees,  
But all the heads by slow degrees  
Had gone and left that lonely pair,  
O voyage fast!  
O vanished past!

The red light shone upon the floor,  
And made the space between them wide  
And drew their chairs up side by side,  
Their pale cheeks joined, and said, "O once more!"  
O memories!  
O past that is!

—GEORGE ELIOT

## Luxury in Travel.

Elegant new buffet sleeping cars, especially built for this service, leave Union station daily, except Sunday, at 4.55 p.m., running through without change to New York City over the popular West Shore route. Lunches are served on these cars, and they contain every comfort and convenience, and are so perfect in all their appointments that a trip to New York is made a pleasure, all tedious transfers and the annoyance of lunch counters being dispensed with. Sundays leave Toronto at 12.20 p. m. connecting with through car at Hamilton.

He—"Hello! I wonder where my hat has gone?" She (glancing at the clock)—"It must have gone home."