

THE HOUSEHOLD.

HOME TRAINING IN MONEY MATTERS.

Every year money becomes a more formidable factor in the problem of human existence, notwithstanding the efforts of our scholars to discover its true relationship. It is a question whether that relationship can be discovered so long as boys and girls are allowed to grow to manhood and womanhood with so little practical knowledge of the worth of money. It seems as if parents were more negligent than they should be in their teaching on that subject.

In this city there is a child of eight years who, since he was a year old, has had a weekly allowance, every penny of which is put into a little bank bought for the purpose. When the bank is full, the money is transferred to the city bank.

After each deposit the boy is allowed to hold his bank-book a little while, and try to add the different amounts with which he is credited. He is never allowed to draw one penny from the bank; but is taught that it must accumulate until there is enough for some great purpose. Once he wished to take out a little to buy a pair of stockings for a poor boy, but was soon convinced of his folly. On Sunday he is given a penny to put into the mite-box at Sunday-school, but that penny represents no generosity on his part. He is simply learning, from day to day, to hoard money, to count it, to give a little if he can without inconvenience. It is hoped that he will one day be a capitalist. Very likely he will be; but will his home training fit him to help make the money-factor less formidable?

Not far from him live two little girls, daughters of parents fairly well-to-do. It would surprise the entire family should they be told just how much these little girls spend in a year. They tease papa for five or ten cents, as may be, and are seldom refused when they are persistent. The money is spent for trifles, and in two days could not be accounted for by themselves or anyone else. Money to them represents the means with which to gratify a passing whim; the more they have the more whims may be gratified, therefore, it is wise to secure as much as possible, by teasing or smiling or crying or whatever method they have found most effectual.

All over the country are children who do not have a dollar a year to call their own. Were one of these children to be given twenty-five cents to do as he pleased, there is one chance in ten that he might spend it wisely. The parents of many of these children are not very poor; but they think they have no money to waste, and they do not see that money given to a child need not be wasted.

Young people's habits are matters of education. The child should be early instructed in the practice of economy, by precept, and by experience. At the same time he should be taught the difference between economy and penuriousness.

There is no better way to teach a child how to use money than to give him a regular allowance out of which he must buy whatever he needs. If he buys what he does not need he should be required to do without that for which his money should have been spent. He should not be given an allowance for all his needs at first; but all that could be spent in one direction, adding to it as he gave proof of his responsibility.

Where it is not practicable to make the child an allowance, he should at least be permitted to earn his own spending money. Hire him to do something, if it is nothing more than to keep the woodbox filled, and whatever his task, be sure you do not pay him until he had done it well. It is much wiser to spend money in teaching the children how to earn it and how to use it wisely than to lay it up for them to spend after you are gone.

With his first little lessons in arithmetic the child should be taught how to keep his accounts. This may be begun even before he has learned to read or write. He will be wonderfully proud of the little account book in which all his expenditures are noted, and will very soon become business-like in his habits. To be sure this will make little extra work for the parents; but they will have the satisfaction of knowing that their child is acquiring one of the

most useful of habits. He soon learns not to spend money in a way he does not care to mention knowing that a satisfactory account must be given to his parents should he not be able to balance his books properly, and he is less apt to spend his money foolishly when the account stares him in the face week after week.

Children should be taught to save a little out of each payment of their allowance, but that it must be saved through self-denial, not at the expense of honesty, charity or generosity. If they are to be honorable, charitable, or generous when grown to manhood or womanhood they must be so now. Above all things they should be taught that money is not to be prized as an end, but as a means; that it is valuable only for what it will procure; that it can not be good or evil, but will help them to carry out the good or evil which lies in their own hearts. Another necessary lesson for them to learn is the value of good management, for in that lies the surest guide to competence. Millionaires have become paupers through bad management. One having no knowledge of the art of management is followed by failure and unhappiness. Some are born with a gift of good management, but it may be cultivated in those who do not have it naturally, and the work cannot be begun at too early an age.—*Housekeeper.*

PROPER TRAINING FOR GIRLS.

Staying at home as usual, and at work, while the girls are off on excursions, and boat rides, and botanizing expeditions, and showing at garden parties, and festivals of all sorts!

What folly, not only for you, but for them! but must they have some recreation? Certainly, and so must you. Now just stop and consider that it is not a kindness to bring them up in this way.

Life is a very earnest and practical affair, and trying to make it up out of picnics and festivals and jollities would be very much like trying to make a meal out of whipped cream. It would be neither sensible nor healthful. No girl should go out more than twice during a week, and not then if by so doing she neglects the most important branches of her education—a knowledge of household affairs and how to do in the most practical and easy way the duties that she must naturally expect will fall to her lot.

It is almost a crime for you to allow your girls to waste their hours in such a fashion. Perhaps they are having a good time, but some day they may say to themselves: "Oh, dear, how I wish mother had taught me something useful and sensible." And then the botany and the music, the dresses and the feasts and festivities will be remembered with regret, perhaps vexation and fault-finding.

Did you ever know a woman to regret that she knew how to do exquisitely fine needlework or plain sewing, to bake light, wholesome bread, or make delicious pies or cakes? Did you ever know one who was ashamed of her skill in pickling and preserving, or who was unwilling to admit that she could arrange a table, order a course dinner, and, if need be, do the carving herself? No, indeed; but many a woman has spent years in trying to acquire the knowledge of household affairs of which she should have been mistress before she was fairly in long dresses.

The mother who fails to instruct her daughter in such branches defrauds her of woman's best right, the right to a knowledge of how to make a home. Perhaps only a home for herself, but, oh, how pretty and pleasant it can be if the tact, the skill, the grace of the trained hand and eye and taste are there to bring it into perfect symmetry.

In this day and age women must learn more than household service, but that she should be taught as she learns her alphabet. She is never too young to learn, but really, as far as practical purposes are concerned, she is sometimes too old to learn. Habits of neatness, thrift, order and economy should be among the first lessons of life. Girls should never know that there is such a thing as habitual disorder. Comfortable system and well-considered prudence are among the gifts and graces that go to make up the useful and beautiful woman. A careless woman can never be wholly attractive. The eye rests at once upon some

evidence of untidiness and the charm is destroyed. Girls, and boys, too, for that matter, should have the importance of personal tidiness and neatness early impressed upon them.

And not only is this imperative, but order and system in business affairs is of the utmost importance. How long would a merchant do business, think you, if he put his accounts down on some loose scrap of paper or on the wall, or undertook to carry them in his head? The idea seems preposterous, but is no more so than many of the prevailing notions on the subject of housekeeping.

There is really no royal road either to domestic or business success. Only hard work and steady, plodding industry can make a perfect housekeeper or a capable business man. And household affairs do not take long to learn, after all, if one only begins early and grows into it naturally. Such lessons should be learned by all girls, whether rich or poor, and, with them, every practical lesson and accomplishment that time, strength and circumstances will permit.—*Ladies' Home Journal.*

NEWSPAPER HOLDER.

The question of a place for stray magazines and papers is often a perplexing one. This simple device makes a very pretty ornament for the sitting room, while the capacity for holding papers is quite surprising. Of a good, firm quality of white matting cut a piece 40x18 inches; also get 78 inches of new clothes-line. Turn back a 3-inch hem at the top of the canvas and catch lightly, taking care not to prick through. For the pocket turn up 13 inches at the bottom, allowing 3 inches for hem at the top. Cut off 14 inches of rope and sew the ends firmly to the hem of the



Matting Newspaper Holder.

pocket about an inch from each edge. Cut the remainder of the rope in half and fringe the ends for about 7 inches. Make two loose knots and fasten to the upper corners of the holder. Upon the face of the pocket paint some pretty design. Flowers are the most effective. A very pretty design can be painted from a bunch of nasturtium flowers gathered fresh from the garden. Sunflowers also make a very pretty decoration.—*Orange Judd Farmer.*

SELECTED RECIPES.

BAKED INDIAN PUDDING.—Scald one quart of milk in double kettle, add three tablespoonfuls of sifted Indian meal, letting it run through your fingers slowly and stirring with the other hand. Let it cook ten minutes, then add two spoonfuls of butter and take out of kettle. Grease a two quart basin or pudding dish and pour it in. When cool enough add three eggs, beaten with four tablespoonfuls of sugar, a quarter of a teaspoonful of ginger and a little salt. Mix all well and bake one and a quarter hour.

SCALLOPED OYSTERS.—Two quarts of oysters, half a cupful of butter, half a cupful of cream or milk, four teaspoonfuls of salt, half a teaspoonful of pepper, two quarts of stale bread crumbs. Butter a deep pudding dish; put a layer of crumbs, then a layer of oysters, and small dots of butter here and there. Continue these alternate layers until the dish is full. Season and moisten with milk or cream, or equal parts of oyster liquor, milk and water. The last layer should be of crumbs and butter. If two quarts are used, it ought to bake at least forty-five minutes or an hour. Watch carefully, though, and even though the stated time has not elapsed, take it from the oven if there seems any danger of the oysters becoming shriveled and tough. The oven should be hot.

POTATO AND CELERY STEW.—Pare six or eight medium-sized potatoes and cut into pieces—about one inch cubes. Soak in cold water for an hour. Wash the stalks of one bunch of celery and cut into slices about one-fourth of an inch thick. Slice a small onion very fine. Put the celery and onion into one quart of boiling, salted water; ten minutes later add the potatoes, and cook till the whole is tender—about twenty minutes longer. If the water boils out fast, add a little more boiling water, taking care not to let the mixture stick. Have ready one quart of milk made hot, but not boiling. Put one large tablespoonful of butter in a small saucepan and melt, adding to it one heaping teaspoonful of flour; mix thoroughly, but do not brown. Stir this into the stew and season well with salt and pepper. Remove from the fire, add the hot milk, and lastly two well-beaten eggs, stirring quickly, so as not to let the eggs curdle. Serve at once with the best oyster crackers.

PUZZLES NO. 19.

DROPPED LETTERS.

1. Drop a letter from rejoiced, and leave ad-stained from food partially or wholly; again, and leave doomed.
2. Drop a letter from vaunted, and leave beaten with a stick; again, and leave diminished.
3. Drop a letter from sea affairs, and leave one of the United States; again, and leave the long, coarse hair which hangs down on the necks of horses and some other animals.
4. Drop a letter from the string of a musical instrument, and leave a small rope; again, and leave a kind of fish.
5. Drop a letter from a tire, and leave that which is pledged; again, and leave final cause.
6. Drop a letter from a graver, and leave a Scotch brook; again, and leave a kind of sweet bread.

CHARADE.

My first is a vowel.
My second is a number.
My third is part of a window.
My whole is used in a kitchen.

JULIA E. BOONE.

NUMERICAL ENIGMA.

- I am part of a verse in Isaiah and have 28 letters.
- My 19, 20, 3, 7, 16, 25, 11 spell the name of a noted Philistine.
- My 9, 21, 25, 15, 22, 26 a beautiful queen.
- My 15, 12, 23, 17, 5, 21 a treasure house.
- My 4, 7, 22, 18 a mocker.
- My 13, 2, 7-1, 10 a great prophet, expected to re-appear by the Jews.
- My 14, 7, 6, 27, 25, 9 a man of weak will.
- My 8 and 28 are consonants.

A HIDDEN BOUQUET.

Fill each blank with the name of a flower or plant concealed in the sentence:

1. Gayly blooming in two old tin pans I espied some choice —
2. How can there ever be names enough invented for all the varieties of —?
3. Can costly jewel or chiseled marble rival the beauty of the —?
4. I hope on your parterre you sometimes allow an old-fashioned —
5. I wandered o'er "a stern rock-bound coast" gay with —
6. In spring we search far and near, but usually with little success, for the beautiful —
7. Stretched on the hill I lie scenting the fragrance of the —
8. That tall and stately plant I call a —
9. Be off! Or get me nothing but a —
10. Let us stop in kind old Betsy's yard for an old-fashioned —
11. Nancy, press vinegar on your aching brow instead of a wreath of —
12. "Upidee-i-dee-da" is your favorite flower a —?
13. At sight of the bushes I cried in ecstasy. "Ring at the door, and ask if we may pick some —"
14. Fading leaf by leaf ever fewer and fewer, soon shall we see no more our pretty little —
15. Truly, all I lack in my garden is another bush of —
16. Aunt Sue says Uncle Mat is covering the trellis with —

BEHEADINGS.

1. Behead to frown, and leave a monk's hood; again, and leave a bird.
2. Behead an outside covering, and leave relatives; behead again, and leave a preposition; again, and leave a consonant.
3. Behead to defraud, and leave to make hot; behead again, and leave to masticate; again, and leave a preposition; again, and leave a consonant.
4. Behead a water bird, and leave a pale or sickly hue; again, and leave an article.
5. Behead a weapon, and leave a fruit; again, and leave part of the body.
6. Behead a mark, and leave to run swiftly.
7. Behead to steal away, and leave part of a chain; again, and leave a black fluid.

ANSWERS TO PUZZLES No. 18.

ENIGMA.—*Northern Messenger.*

CHARADE.—1. Will. 2. Low. 3. Ling. 4. Erring.

BIBLE QUESTIONS.—

1. Samson.—Judges 14, 6. David.—I Samuel 17, 35. Beniah.—II Samuel 23, 20.
2. Green.—Gen. 1, 30.
3. Abraham.—Gen. 17, 17.
4. Moses.—Ex. 4, 10.
5. Hannah.—I Samuel 1, 11.

PROGRESSIVE ENIGMA.—*Asp, spa, spar, par, para, rug, Gus asparagus.*

GEOGRAPHICAL GUESSWHAT.—Miss Virginia Jackson and her twin brother James were invited out one afternoon to a birthday party. For a birthday present, Virginia took along a Blue China rose jar, while her brother carried a Silver-handled umbrella. After they had played London Bridge, Going to Jerusalem, and other games, they were called out to supper. On the table were plates of Saratoga chips, Rye bread with caraway seeds, Oyster patties, and a dish of Turkey salad. A tongue Sandwich, tied with tiny Yellow ribbon, was placed at each plate. Next came Orange jelly, served in cinning baskets, tied with Red ribbon, Raisin cake, White grapes, and Norfolk cream. When supper was over it was late, so they went home at once, saying Farewell with regret.