

THE HOUSEHOLD.

FINANCIERING FOR THE BABY.

BY ONE OF THE COMMITTEE.

Baby Maud was born in midwinter, and was the first comer to the Frink household. The Frinks had set up their household gods some five or six years before her birth, and in money matters their motto had always been, "Pay as you go, and only go as you can pay." They had no especially extravagant habits, and yet always managed to spend pretty nearly all of the husband's modest salary.

It was in the early fall, preceding Baby's birth, that Mr. and Mrs. Frink were holding a meeting of the "committee of ways and means," as was their weekly custom, and among other matters, were discussing the cost of some little embroidered dresses which the "junior member" of the committee worked upon as she talked. One thing led to another, and before the session closed, a pretty thorough discussion had been had as to the advisability of starting a "fund" for the expected newcomer. This was discussed again and again, and it was finally decided that, so long as they could afford it, \$5 a week should be put aside for this purpose. Mr. Frink was of the opinion that this was too large a sum, but his wife, realizing how hard it was, on general principles, to induce him to save money, and thinking this an excellent opportunity to make a start in the right direction, insisted that they could do it if they only made up their minds to it. Anyhow, they could try! And so it was settled.

A little account book was bought, having morocco covers and gilded edges, as a matter of course, and at the top of the first folio was written "That Baby's Cash Account." Just about this time a friend gave Mr. Frink \$5 in payment of an old loan, and it was decided to turn this money in and to date the account back to the first of July.

It did not prove such a difficult matter after a few weeks of "getting used to it," to put aside the \$5 each Saturday night, and the debit side of the new cash account grew apace. On the other hand, it was deemed but right that any expenses which by any fair construction could be considered as chargeable to "That Baby's" account should be entered up against her. For instance, when it seemed best to have a door put in to connect a hall bedroom with a larger room, the \$10 which it cost was credited to this cash account. So when the physician said that he thought it would be well for Mrs. Frink to spend a few weeks with some relatives at one of the New Jersey winter resorts, the expenses of the trip went into this book. Hitherto Mrs. Frink had been without a servant; now one was necessary, and the \$13 a month naturally found its way to the book.

At the close of June, completing the first year of this account, Miss Maud was nearly six months old, and the book showed that cash had been debited with \$260 and credited with \$173.76, leaving a balance on hand of \$86.24. Up to this time the money had not been placed at interest, but now the balance on hand was deposited in a savings bank, that it might at least "earn a little something."

During the second year the \$260, which the weekly payments brought, was increased by nearly \$25 by some cash gifts and by the small interest accumulation at the savings bank. The expenses for the year were only \$45.11, so that the balance was \$323.60. One hundred dollars of this was taken from the bank and a share of a dividend-paying stock purchased, as the returns promised to be considerably above the small interest which the bank would pay.

At this stage the parents became more ambitious for their small daughter, and after a great deal of discussion and deliberation it was decided that ten shares, with a paid-up value of \$2,500, should be taken out in her name in a neighboring building and loan association, which had been in existence for a number of years and had been declaring semi-annual dividends at eight percent. This called for a weekly payment of \$2.50. So the third year ran by, the expenses charged to the baby being \$190.00. (In explanation of the marked difference in the expense account for the second and third years, it should be said that Mrs. Frink dispensed with a servant the second year, but found it necessary to employ one

for the greater part of the third year.) The stock investment brought a dividend of \$10, \$3 in cash was donated to Miss Maud by a fond aunt, and at the end of the year the account stood thus:

Cash in savings bank, including interest	\$232.63
Credit on Building Association book, including dividend of \$3.92	133.02
Stock certificate	100.00
Cash on hand	13.40
	\$484.05

And only two and a-half years old!

The bank account was forthwith reduced by an amount sufficient, when added to the cash on hand, to purchase another hundred-dollar stock certificate. Although the baby was as yet only a very little girl, still many an hour was spent in endeavoring to look ahead and to picture her future. The educational problem, among others, was often discussed. Mr. Frink, as becomes any prudent man, had an insurance on his life, but it was decided that he should take out, and the baby should pay for a "ten-year endowment policy" for \$1,000. This was done and the bank account drawn on for the premium of \$47.10. Mrs. Frink was without a servant a part of this year, and the general expenses charged against Miss Maud amounted to \$140.19. The stock again brought in its dividend of \$10 a share, and a penny savings bank yielded \$4, the fourth year of the account ending thus:

Cash in savings bank	\$108.12
Credit on Building Association book	278.78
Two stock certificates	200.00
Cash on hand	13.81
Endowment Life Insurance policy	
	\$600.71

So ends the tale! There are doubtless financial difficulties ahead of the Frinks, but they feel that they have made a good start, and in the right direction. Perhaps other parents have done better, but they fear that some have not done so well.

THE SCHOOL LUNCH BASKET.

There is a point of health to which the attention of parents should be called, and that is the preparation of the lunch basket, upon which the little ones are to depend for their noonday meal. Every one who lives in a home whence the children go to school daily, will bear witness to the fact that very few of them eat a solid morning meal. What with the vexed servant question, and the consequent late breakfast, the hurry to gather books and wraps, and to receive the points of the too frequent commissions with which mothers and older sisters tax them, the child does not give time or attention to the eating of a proper breakfast, but, snatching a hasty bit of the most palatable, and frequently least digestible, portion of the morning meal, crams into the lunch basket what pleases her fancy, and rushes off to catch a car. Or oftener, perhaps, the child is told that there is no time to put up lunch, and is furnished with money and instructed to stop at the confectionery and buy something for lunch. This "something" will usually prove to be a paper of chocolate drops or rich nut candy, perhaps supplemented by a lemon or a coconut.

By the eleven o'clock recess the little stomach is faint for want of nourishment, and is then stayed by these cloying sweets; at noon, a headache and general debility has ensued and there is little appetite. A few hasty dips into the basket suffice, and the child rushes to violent play. Soon health fails under this regimen, a physician is consulted, and prescribes, and the announcement is made that the child is studying too hard, or is too closely confined, and must discontinue school until it recuperates. Classes are lost, interest in the studies interrupted, habits of steady persistence in duty broken up, and a series of bad effects instituted, the extent of which is commensurate only with the number of times facts recur.

If any one believes the case exaggerated, he is invited to stop at some school during the noon hour, and see the children open their baskets. I did this a few days since, and this is what I saw: Basket number one contained three lemons and a paper of confectioner's sugar (what part of terra-alba that article represented I leave the chemist to guess). Number two had chocolate cake, coconut cake, a dish of olives and peanuts. Number three, a box of sardines, a can opener, four cucumber pickles and crackers. Number four, mince pie, chow-chow and

pickled tongue. Number five, potted ham sandwich, candy and fruit. Now, few adults are endowed with stomachs able to bear such a diet for nine months in a year—alas! the slaughter of the innocents!

If mothers could feel the importance of this matter they would insist, in the first place, that the children should eat a good substantial breakfast before leaving home. This can be done if it is made a point, and they be required to rise early enough to be in readiness to start as soon as breakfast is over. In the meantime, let the mother herself put up the noon basket, even if something else must be left undone. Let there be fruit for the eleven o'clock recess, with the injunction that nothing else be touched. Then, a generous slice of good bread thickly spread with butter, cold meat and a bottle of rich milk, and perhaps a bit of sweets, that the obedient son or daughter is told to eat last. Ask the children when they come home if they ate the lunch, and make it worth their while to obey, and, if I am not mistaken, you will have happy, rosy-cheeked little folks, who will love school, and will not need physic to keep them from "breaking down" before the session is finished.—Mrs. E. N. Hood, in the Texas Sanitarian.

CRYING BABIES.

It is not very probable that a young babe ever cries from inherent naughtiness. Natural language is the only means of expression of which it is capable. And this expression is confined solely, at first, to crying. Before resorting to any arbitrary measures, or treating this as an offence, it would be well to consider the numerous causes which may occasion discomfort. It may be hungry, or suffering from the effects of improper food or injurious drugs, which are too often ignorantly administered; or it may be uncomfortably clothed. And it can be safely said that every babe dressed after the style common to American infants generally, with a number of wide bands pinned about the waist, supporting an equal number of long skirts, with insufficient covering for the arms, shoulders and chest, is, to use a mild expression, uncomfortably clothed.

Even after children are capable of uttering articulate words, they sometimes seem incapable of explaining the cause of their discomfort. A little boy was fretful, and could not be induced to join with other children in their sports, but persisted in clinging to his mother. Finally, after the mother's patience had nearly become exhausted, it was discovered that an ill-fitting collar had abraded the tender neck. After this had been adjusted he was soon engaged in play as happy as his little playmates. Another child, who persisted in crying and screaming without apparent cause, was punished on the ground of general crossness. On being undressed at night, a number of places were discovered where a bent pin in its clothing had penetrated the tender flesh.

A babe sometimes becomes restless and uneasy from want of exercise. Unfasten its clothes and gently rub its back and body with the soft palm of the hand. This is much better, especially for young infants than tossing or jolting upon the knee.

Some babies are very susceptible to cold or a draft, and are liable to become chilled when the cause is not perceptible. This almost invariably produces distress and pain in the stomach and bowels. An elderly lady who had raised a large family of children called one day upon the wife of a physician, who is now an eminent practitioner, but who at that time was beginning practice in a country town. The young mother was walking the floor endeavoring to quiet a restless babe. She explained that it was subject to unaccountable spells of crying and fretting, which had baffled the father's skill to discover the cause or find a remedy. The visitor asked to take the child. She found that its hands and feet were cold. Under her directions a flannel cloth was held to the stove until it was thoroughly dried and warmed. This was folded and wrapped about its feet and limbs. Another prepared in a similar manner, was placed over its arms and stomach, and it soon fell into a quiet slumber.

"Well!" exclaimed the now-enlightened father, "I think it is necessary for a physician to raise one child at least in order to understand how to treat others success-

fully." By his recommendations, flannel under-wrappers with long sleeves were made, lined throughout with some soft material that the flannel might not come in contact with the sensitive skin. These were worn next the pinning blanket, and helped to support the long skirt worn over it. They were changed frequently, and were worn both night and day, and in consequence the pale, sickly babe grew good-natured, rosy and strong. The use of these wrappers cannot be too highly recommended.—Ruth Grey, in the Voice.

USES OF BORAX.

Borax is an invaluable addition to every household. It may be used as a substitute for soap, or in combination with it, and it is far superior to soda for softening the water, and will prevent the red in napkins and tablecloths from fading. A handful of borax may be added to nine or ten gallons of water for washing laces or fine flannels or cashmeres. Borax imparts an extra polish to cuffs, collars, or other starched clothes. Use in the proportion of a teaspoonful of borax to tablespoonful of dry-starch. It is also useful in place of alum to render fabrics fire-proof. Placed between blankets in storage, or scattered about in other places haunted by moths, it invariably destroys them, while it is harmless to domestic pets. Silver of any kind in daily use may be easily brightened by immersing in strong borax-water for several hours. The water should be boiling when the silver and borax are put in. Borax-water will also cleanse silk or wool goods not sufficiently soiled to require washing, if gently applied with a sponge as directed for washing flannels.

As a toilet accessory it is very useful, cleansing thoroughly the skin and hair. For this purpose dissolve one-half teaspoonful of borax in a quart of water. It is also recommended for use in washing out a baby's mouth, keeping it fresh and sweet and preventing the infliction of a sore mouth. It is a perfect antiseptic and disinfectant, and mixed with glycerine or honey it is useful in throat diseases.—Demorest's Monthly.

HOME CARPENTERING.

It does not take a woman who is counted "one in a thousand" to make a gipsy table. I know, for over in the corner stands a pretty one which I made three years ago. I took a barrel top, made a cross in three places equal distances apart, bored small holes where I had marked, then sharpened the ends of my broomsticks and tied them loosely together in the centre with a strong string. Next I put the sharpened ends through the holes in the top, securing them with small nails, trimmed the sticks off evenly, bound them tightly with a wire where they crossed. I stained mine with burnt umber and turpentine, varnished this, and added two gilt rings near the bottom of each leg. The cover consists of one yard of tan-color, double-fleeced canton flannel, cut square. I slashed it in squares, button-holed it with red yarn and fastened a tassel on each corner. The wire binding the legs together is concealed by a ribbon and bow.—Housekeeper.

WHO WAS RESPONSIBLE?

Nellie, the friend of my childhood, lived near me at the foot of the Catskill mountains. Her father was a professing Christian, tender and careful in his family. Occasionally there were rumors of an appetite for strong drink, followed by seasons of terrible remorse, that my child's heart was slow to understand. But one day I overheard my mother say to a neighbor: He cannot help drinking, it's born in him; before his birth his mother would go again and again to the cider barrel and drink to intoxication."

The next few years were a terrific struggle with appetite. Finally he despaired, and under a sense of the deep disgrace he was to his family, he drank a bottle of laudanum on his way to his home, where he died in great agony. The question is, who was responsible?—Union Signal.

HAM OMELET.—Put omelet in spider and add half a cupful of chopped boiled ham free from fat, after it has been in spider two or three minutes. When brown on bottom fold over half way.