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What Do You Know About a Family Budget?

By ELIZABETH CLARE



AM out two cents in my accounts this month—my bank book and my personal account book disagree and only my awe of the haughty young ledger-keeper at the bank, keeps me from asking if she can trace it. (You notice, I say 'she'—they are nearly all she's nowadays.)

This from the Rich Member of the Faulty Four (as we had been called at school and still admitted ourselves to be in our most intimate circle and when our husbands were not present). Phyllis had been the first one of us to systematize her household spending, to meet war-time demands on her income.

"By the way, Joan, aren't you ready to tell us yet how your system came out?" she asked the Impulsive Member. We had heard practically nothing since the day Joan had told us that her thoughtless and indefinite spending had shocked her into her money-senses and she was bent on sweeping reforms.

"Yes, I'll tell you now," Joan put the pins in her mouth into the Red Cross pyjamas she was working on. "Chiefly it has taught me one invaluable thing: that nine cases out of ten, a thing is not a necessity if one cannot afford it!"

"And I've decided, too, that extravagance—often just another name for Bad Management—is stupid and worrisome, is—worst of all—just plain unintelligent."

"Fred's salary, you know, was just twelve hundred dollars when we were married. That looked like a princely income, to begin with, when we regarded it as a lump sum; but when we came to divide it in twelve, and each month's salary into four again, it just seemed to work like the opposite of compound interest—it shrank until you'd think it had been drinking from the little bottle Alice found in Wonderland!"

"We didn't think we were extravagant, but, somehow, before the new salary cheque came at the end of the month, Fred often had to draw a little from his savings' account. Just a few dollars, of course—but the few should have been going in, not coming out."

"However, we were very happy those first few years—you all know that! Fred got a hundred increase each year—and our babies added a lot more to our fun than they did to our expense accounts. Just the same—we did have a lot of worry over bills, and suddenly, I found out that we had spent a whole thousand dollars of Fred's 'Nest Egg.' The day I learned that, I decided there had to be a change. It was an awful shock!"

Black Facts on White Paper

"SO I made out a lot of lists—oh, dear, there were so many of them, and each one was so long! But finally I had about every single item we ever spent money on written down."

"You know, girls, it's an awfully good thing to do—just to write down facts—black facts—on a sheet of white paper and give them a chance to look you in the eye! I kept on doing that for a whole month before I told Fred. Every car fare, every tiny pair of stockings, every package of hairpins went down on a sheet of paper. I did have a pile of them finally—but I had something to go by with my first long general lists."

"So I got Fred on Saturday afternoon, and instead of playing our usual game of tennis, we tackled those lists of mine."

"Sixteen hundred dollars to spend—and sixteen million things to buy with 'em! That's the way it looked—pretty hopeless, and poor old Fred began to hate himself for not making more. But the war had hit his house pretty hard, and they had really done very well by him under the circumstances."

"Four people must live within that sum, Frederick Somers—and must live without worrying for one week in every four, too! Four real people, Fred, for Tiny Tim and wee Elsie are big folk in the money world—naturally; one must expect to pay for so much wonderfulness."

"Now I've often read that the ideal way to distribute one's income is some thing like this:

Food—25 per cent. (I'm sure it would—eats are so high). Rent—20 per cent., operation costs (fuel, light, help, etc.) 15 per cent.; clothes, 15 per cent.; general advancement, 25 per cent."

"Hm! What's General Advancement mean? asked Fred—interested far more than he'd let me see just then, for this was something like the way men did things in the business world, and I could see that he was really keen on the possibilities, only—

"That means Education (remember—

Tim is three—he'll soon be needing lessons and school-books and—)

"And foils and a baseball bat," grins Fred.

"Of course he will; right now he needs extras though—change of air in summer (that comes under General Advancement, all vacations and travel and so on); and we need some books and papers and music and a good play occasionally—that's our part of Education; and Health—although we don't need much doctoring—and Church and charity and our Red Cross fees, and all the war funds we want to give to so often—oh, you'll see, 25 per cent. isn't too much for General Advancement!"

"Guess not—it looks like a very comprehensive department, says Fred. "And do we—er—most ideal living schedules usually say something about saving—er—

The Tale Figures Tell

"I WAS very annoyed that I had seemed to have left this out—it made me look so unthrifty after all; but my pride came back when I found one of my sheets of paper, all covered with figures, and I cried: 'There you are, at least a hundred dollars a year for one of those endowment policies you like so much, and an educational policy due in fifteen years—just when Tim's and Elsie's college expenses will be wanted.'"

"You don't know how tickled I was at Fred's enthusiasm for this idea—so much better than just a sum for 'savings'—we had proved how easy it was to draw from those savings."

"Great!" He thumped the desk so hard that Elsie woke right up and crowded her baby version of a college yell—"but—but you see, Joan, it's this way; I hate you to have to figure and fuss about every penny you spend—and I like you to get things when you want 'em."

"So that's it—I was really relieved, though it made me feel rather choky, because I really hadn't helped much about money—I never felt extravagant, but you know how many things come along that it just seems must have money spent on them—perhaps unexpectedly."

"So I had that point out with Fred, and he couldn't help showing how glad he'd be to have things on what he called a business basis. Men do so love things like that to be tangible, sort of understandable, don't they?"

"So all this last year we have been 'licking our system into shape,' as Fred puts it, and although we have had lots of adjustments to make, it is working beautifully."

"Our figures gave us \$400 for food—just \$8 a week without the two weeks' holiday in the summer; that keeps my best housekeeping brains busy—\$320 for our house (we put \$2,000 of the nest-egg in it last year, you know) and this sum a little more than made the payments and paid taxes and insurance; \$320 for operating expenses covered our coal, \$78; light, \$13.60; gas for cooking, \$23; the laundry who comes one day a week to wash and clean, \$75, and Sadie, who comes every day to wheel the kiddies out, help with the dishes, and so on costs me \$120 for the year. The few extra dollars went for an occasional extra day from my laundress, for special cleaning."

"Three hundred and twenty dollars for clothes makes one thankful that there are fewer demands on a wardrobe these days! A good suit is my one expensive item—and we all enjoy the services of Miss Moffatt—don't you like the new foulard she made me last? It will be a boon in summer—cool and dark."

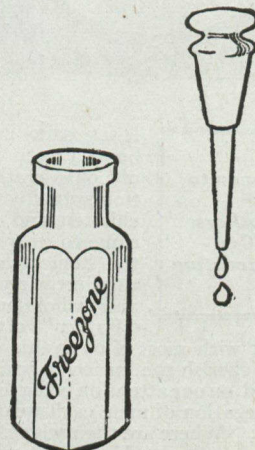
"As for \$400 for the Elastic Department as Fred calls my General Advancement—that's where we have most of our planning and fun. His insurance policies cost \$127—our pet expenditure—life insurance and the educational insurance—we have chosen their colleges—but you all know that!"

"The rest covers our little theatre jaunts, an occasional concert, our vacation, our giving and our odds and ends. After a Red Cross or a Y.M.C.A. canvass, well, we spend thirty cents on an evening with Marguerite Clark or Anita Stewart, or watching Douglas Fairbanks do the nearly impossible and flash that smile while he does it—and we don't miss the dollar and a half seat show a bit! The big point is—we can always give when the call comes—thanks to the Elastic Department."

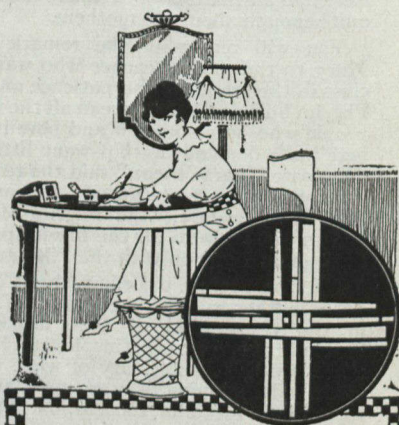
"And by the way, Phyllis—I'm such an expert accountant that I'll bet I can tell you where to find that two cents—do you always remember the war tax stamp on your cheques?"

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