NEW YEAR PRESENTS.

A New Year's present that pleasantly re-calls the donor throughout the ensuing year and that costs but a trifle, is the best kind. Here are a few such that will certainly de-light your friends, and that will be valued far beyond the cost:

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FREE NEW YEAR'S PRESENT

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JOHN DOUGALL & SON, 'Witness' Building. Montreal.

HOUSEHOLD.

Dollars and Cents.

(Mrs. Sangster, in 'Christian Herald.')

Once married, and settled in a home, however unostentatious, the question of the exchequer soon rears its formidable head, and is neither to be evaded nor ignored. To carry on the simplest household, money is an absolutely necessary factor in the machinery. Though lovers, could they be brought from the clouds to plain 'terra firma,' would scout the notion that money might one day be a persistent wedge to ruin their happiness, the little rift within the lute, fatal to the music; yet thousands of husbands and wives, in candid moments, would confess that they owed to that one cause all the heart-burnings they have ever had. A man says, grandly and sincerely, 'Whatever I earn belongs to my wife. She has only to ask. But she dislikes to ask, and if her asking precede reluctant or hesitating or surprised granting, she is covered with humiliation as with a cloak. Men seldom understand the multiform personal requirements of women. The purse-bearer holds too heavy a balance of authority. No wife should be forced into the position of a licensed mendicant in the marriage relation. No wife can enjoy this though she may seem to acquiesce.

If the home is to be a type of heaven in its sweetness and rest, the two who are responsible for it, and who carry it on, should arrive at an intelligent agreement about its financial management very early in the day. If they have been building on an unsubstantial foundation they will do well to start anew at any period in their common career.

With an eye to the style of living preferred, husband and wife may easily estimate the cost of various items in the annual bill of expense. Shelter, fuel, clothing, food, are the primitive wants. The education of children, the social ramifications of the family, a margin for charity and for travel, come later. The wife, if she defray any portion of the regular and acknowledged expenses of the household, servants' wages, schoolbills, etc., and the accounts of the grocer and the butcher, should have her allowance, paid to her at stated intervals, for the purpose. Beyond this, and in accord ever unostentatious, the question of the exchequer soon rears its formidable head, and

Men constantly complain of or assert the business incompetence of women. Yet a woman may be treated like a child all her life, and if by her husband's illness or death, without previous training or preparation, she will meet the occasion and prove herself mistress of its exigencies.

Women are born administrators and economists, and given the opportunity, they

manifest good judgment and common sense. Obliged by an unwise custom to accept the rôle of juvenility in their married lives, to explain their purchases and justify them, and to ask for what should be theirs by right, they have no chance to reveal their hidden chility.

to ask for what should be theirs by right, they have no chance to reveal their hidden ability.

I once knew a wife who saved bit by bit, in silver coins and coppers, out of her household expenses, enough money to buy a gold chain for her good man's birthday present. Ferhaps she might have made a better choice, but she paid for it in the rain of small pieces which it had taken her a year to accumulate, and—her husband refused the gift, and compelled her to take it back and have the money refunded. An extreme instance this of Mr. Scrooge in married life.

Thrift is a virtue which should be cultivated, if not indigenous. A French woman stands aghast at the lack of it in an American, but the French woman has had the advantage of being always a recognized partner in the domestic firm. Looking forward to old age, or to the dowry of her daughters, and the establishement in life of her sons, she has been in the confidence of her husband and has assisted him to build up their united fortune. American wives are often pitiably ignorant of their husband's affairs. The husband, honestly anxious to shield the wife from every care, keeps his problems in his office, and has not the courage in periodr of stress and wild weather to let her know the imperative need of retrenchment. Mo home can ever be perfect where on either hand there are reserves. Entire confidence is an essential of success. is an essential of success.

Selected Recipes.

Pudding Sauce.—An excellent pudding sauce for a cracker plum pudding is made in this way: Place one cup sugar in a bowl, break in one egg whole and beat together thoroughly, heat one cup milk to boiling point, then pour over the egg and sugar and stir them together, adding nutmeg or vanilla for flavoring to suit taste. This sauce should not be made until needed, and used warm. The recipe came from a first-class cook and I have used it many times.—'Heliotrope.'

I have used it many times.—Henourope.

Black Hills Cake.—One cup white sugar, butter size of an egg, the white of one egg well beaten, two-thirds cup sweet milk, two teacups flour, two heaping teaspoons baking powder. Leave three tablespoons of batter in the mixing dish, add to it the yelk of the egg, one tablespoon of dark molasses, one teaspoon each of cloves, cinnamon, and flour; pour this on top of the light part, and bake in a tin that will allow plenty of room to rise.

Tomato Soup.—Take one quart of soup stock, reduce it by adding one quart of water, and in this put one quart of canned tomatoes; boil half an hour; strain and mash the tomatoes through a coarse steve; put in this two or three pieces of celery, one onion, and a pinch of cloves; boil together an hour. A large tablespoonful of tapicca or rice may be added, also the yolk of a hard boiled egg, rubbed fine.

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Listowel, Cut., Dec. 7, 1991.

I am a subscriber to 'World W de,' and am more than de l'ghted with it. I am, ale, yours truly, F. E. STUART.

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