

INGLE NOOK CHATS

THE WIFE'S SETTLED INCOME.

It does not seem to me consistent for a man to say at the marriage altar: "With all my worldly goods I thee endow", and four months later make it necessary for his wife to use diplomacy to get sixty cents from him to pay the ice-man. Diplomacy in the home is the kindergarten stage of duplicity. Marriage is a partnership that can terminate legally only by death or bankruptcy,—divorce is the bankruptcy of matrimony.

The real soul of every true partnership is not the mere legal union; it is the mutual respect, confidence, trust, and co-operation and individual freedom and responsibility in working to a common end. Surely marriage, the most sacred of all partnerships, should have these elements, at least, as part of the rock foundation of happiness. Unless the money problem of the home is solved on a sound basis, there is likely to be constant rumblings of inharmony if not actual earthquakes.

The husband who dolorously doles out dollars, under protest, on the installment plan, to meet family expenses, is viewing home in a wrong perspective. He who makes his wife mark down in a little book every item of expense, and then goes over it as an auditing committee, quizzing her, in civil service style, on the wisdom of this expenditure, and the reason for that, is mistaken about wanting a wife—what he needs is merely a housekeeper. He ought to set up a cash register in the kitchen and have every purchase rung up and a voucher put in the drawer.

There is an irritating assumption of superiority in man's managing of money and a cowardly insistence on woman's irresponsibility and extravagance that is characteristic of some men. If a wife can be trusted with the motherhood of his children and their guardianship and training and the management of his home, surely she should be trusted with whatever amount he can afford to run the house, not to be extracted from him by daily "assessment," but by weekly or monthly allowance that will permit her to take a broad view of income and expenditure, to plan wisely and prudently.

In the running of a household there are constantly little rills of incidentals that trickle away the funds; they can be known and realized only by the one who is spending; a week later the detail may be forgotten but the wife knows only that it was necessary at the time; but to be forced into the humiliating position where she has to give elaborate explanations of every trifle of expense is degrading to her and to him. A man would not dare to subject his partner at the office to such indignity; how can he dare to do it to his partner at home?

They manage better in some homes I know of; the husband and wife, sitting in executive session, knowing the income upon which they can count, figure out about what portion they can afford for household expenses, and what part can be laid aside: this weekly or monthly sum for home use is assigned to the wife for her management. In addition, there is some amount set aside for the wife's private purse, her personal spending money, to use in accord with her pleasure and her whim. It is a minimum amount upon which she can count, for trifles that increase her comforts, her convenience, her pleasures. It is to be all her own, without inquiry, inquisition or interference.

Whether the amount of her settled income be large or small, whether it include additions to her wardrobe or not, is a matter of adjustment, but in itself it must ever bring a sweet sense of individuality and independence that is refreshing and inspiring. It is not giving "wages," as some husbands indignantly protest; it is assigning to one of the partners, part of the dividends from the firm's success. This is simply attesting the husband's sense of justice, not limiting his generosity which may be expressed in occasional

extra dividends. Even in households where the income is small, if the justice of the principle be recognized, some slight expression of that recognition at least can be made.

Many men who pride themselves on the care they take of their families feel that in permitting their wives to "run bills" at certain stores, they have done all that is necessary. But a store account is not cash; it is not negotiable; you cannot buy tickets for a concert and have them charged on the coal bill, or put an extra trolley ride with the children on a dry-goods store account.

Some women rather than submit to the humiliation of "asking for money" from their husbands, do without little things that would add greatly to their happiness. Others, after studying their husband's moods, as a mariner watches the weather, by policing, flattery, wheedling, or other artifice, secure as a concession what should be given them as a right. Others stint on the house-keeping money, save at the expense of their own energy, health or strength in order to get a little money of their own.

The humorous papers tell stories of the seemingly absurd values some women put on money, without realising the sub-stratum of pathos and injustice. They picture cleverly the episode of two women in a street car; each frantically insisting on paying the fares, each struggling vigorously to come in second on the hunt for an elusive dime. They portray the easy nonchalant way in which a man pays the two fares for himself and his friend. The man is not more generous than the woman; one of these women may be his wife who cannot afford the liberality that distinguishes her husband.

The bargain-hunting instinct of women, exploited in newspaper stories as humorous, may again be but instances of false money value into which they are forced by having no stated income of their own.

The settled income to his wife, even though that income be small, gives her independence, a broader freedom, a keener zest in life, a greater dignity and poise. There is no reason to believe that women, in the main are less wise, less economical, or less careful than men in the handling of money. Many men waste every week an amount that would seem a most liberal income to the wives.

A man is unjust to his wife and to his children if he permits her to be untrained in the management of money, and the responsibility that comes with it. Should his disability or death throw suddenly upon her shoulders the burden of wage-earning, she should not have to meet this crisis unawares, learning then by sad experience the wisdom it should have been his pleasure to give her.

There is no sex in brains; women are not inferior to men in any line of activity in which they have seriously entered, and the imputation of financial irresponsibility is unjust; it reflects only on the man who has been unequal to his opportunity to give to his wife the knowledge of managing that can come only through trust and responsibility.

The wife who is kept in ignorance of her husband's business, not knowing whether he is sailing on the full tide of prosperity or drifting toward the rocks of disaster, has the door shut against her sympathy, her counsel and her co-operation. Through her unknowing she may even add to her troubles in a trying period by continuing a scale of living no longer in harmony with his ability to meet. Through the mistaken kindness of trying to spare her worry he keeps back a confidence that rightly belongs to her; he deprives her of her privilege of helpfulness and of comradeship in a crisis, and he may have even a latent feeling of rebellion that she keeps up what seems to him extravagant expenditure.

The settled income for the wife is important itself, but greater far it seems to me, are its significance as a



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AFRAID HE WAS A CANNIBAL.

A new arrival in the town entered a restaurant and ordered his dinner. He had just been served when a large, rotund person entered and seated himself at the same table. The newcomer looked hungrily around, and finally reached over and helped himself to his neighbor's bread, which he soon finished; seeing that the other man's boiled potato had not been touched he took that and ate it without removing the skin. A piece of chicken followed.

By this time the waiter reappeared and handed the bill-of-fare to the newcomer.

"Roast beef; roast pork. Which shall I take?" said he. "Well, I guess you can bring me roast beef, a double order."

"Thank Heaven," said the man opposite.

"Eh? What did you say, sir?"

"I said Thank Heaven! I was afraid you were a cannibal."

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