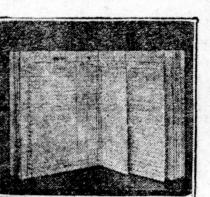
PROPER DIVISION

of FAMILY INCOME

Kept of Expenditures.



Acquiring a Stock for Soups



Expense Book a Necessity

LWAYS there is one immutable item to be reckoned with in apportioning the income to the outgo. The rent is as incompressible as

and so cut the tailor's and the have heard economics contend that dressmaker's bill; you may live on one-sixth of the income is the corsoup and cereals and so reduce rect allotment. your outlay for food; you may walk to save carfare and forego seats at the theater or a pew at church; you may go in for some variety of thought which will deny illness and save doctors' bills, and refuse any education to your children beyond what is given them by the state.

In all these ways you may lower expenditure, but in the midst of all mutations the rent returns regularly, rigidly.

Young people may think they appreciate this fact, but they don't. If a house or an apartment is attractive they will usually, if untaught by experience, fancy that even though it costs a little more they can manage it.

Perhaps they could if everything else did not always cost more than one thinks it will.

With food going up by leaps

before; with everything getting higher except salaries, it is safe to count upon a margin of expense beyoud anything one is able to fix positively.

To find space for this margin the rent must be kept within a certain proportion of the income, if this can possibly be compassed. But to decide what that propor-

tion shall be!

I would like to hear from my correspondents on this subject and know how many of them keep their rental within one-sixth of the earnings of the head of the house.

It may be possible to the dwellers in the country or to those who own their homes. These may compute the amount

of the interest they would receive from the money invested in the home, add to this repairs, taxes, rates, and from this judge what they are paying in the line of rent.

FACES FLUCTUATIONS

It will undoubtedly be less than that paid out by the man who gets his house from a landlord.

The latter has the advantage, however, in knowing just what the rent will be, while the man who pays for his own repairs may have limit. and bounds; with wages waxing a piece of house painting or a with every week; with work in job of carpentering one year which hold good for a larger family than where housekeepers have recounted

of the ordinary tenant. The latter, if he be a dweller in cities, will hardly escape by paying only one-sixth of his income.

him, one-fourth the least he may be able to give, while there are some families who spend a third of their receipts for the roof that covers them.

that the sum the landlord receives includes heat and a certain amount of service, they may console themthem.

make a mistake if they do not strain several points to bring their house rent within one-fourth of their income.

is safe to say that food, including

"The tenant who pays \$40 a

cover his bill for meat, groceries, milk and ice for less than the same amount. "He does well, or his wife does, if the total is brought within this

"And this estimate will hardly at what marvelously low rates they

One-fifth will seem reasonable to

PROPER PROPORTIONS

If they live in apartments, so selves with the fact that the rise in the cost of fuel does not annoy

Even with this, however, they

If this proportion is observed it

all items, will require at least an equal sum.

Here is what one authority says on the subject: month for rent can hardly hope to

mearly all lines dearer than ever will raise his rent far above that the husband and wife and one maid.

were able to feed their families, I ever before, the problem of service foresee contradiction to this state-

Yet I feel that I am safe in indorsing the assertion I have quoted. If one-fourth of the income is given to rent you are hardly safe in thinking to family can be fed on than the same preportion. VARYING CONDITIONS

I have spoken of the man whose home is heated for him, as is the

case in apartment houses. He is, however, the exception, unless in cities. Should be have to pay for fuel, his rent will have to be smaller to permit the added ex-

pense of coal. On this it is impossible to compute, because of the varying conditions and prices.

I mention it because the proportion for food does not hold good should that for the rent be less. Food will undoubtedly equal in cost the sum paid out for heating as well as for shelter, whether the two be lumped, as in a heated

apartment, or considered separately, as in a whole house. Service, like rent, makes a positive break in the income.

provided, but this allowance is for When the mistress does her own work this item is eliminated. Should she either keep a maid or timates for household expenses hire occasional help here is another which have appeared on this page, fixed item to be considered.

status and day's work higher than gifts and the amount the thrifty

has to be reckoned with carefully in

the distribution of the income. Similar consideration must be practiced when it comes to deciding what proportion is to be spent for clothing.

The woman who is clever with her needle, who can make and make over her own clothes, has a tremendous advantage over the one who must depend upon a dressmaker and seamstress to get her work

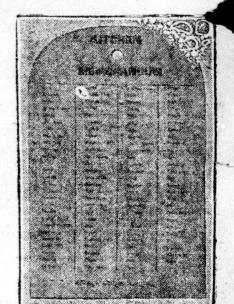
Ready-made earing apparel has perhaps not mounted with quite the celerity shown in other lines, but even that has gone up and the family who are obliged to purchase their clothing instead of making it must allow a larger amount for their expenses than is demanded

by those who sew for themselves. What this shall be it is impossible to determine when so much is contingent upon the personal equa-

FIXED CHARGES

The rent and fuel may be fixed at a fourth of the income, the food outlay at an equal sum, service, gas, replacements and clothing at a fourth more. Still are there left dentists' and

doctors' bills, church, charity and amuse ent outlay, carfare and postage, vacations and traveling With wages at their present expenses, Christmas and birthday



Wilful Waste

An Aid For the Memory

housekeeper tries to save for the rainy day or the children's educa-

Who can dictate what shall be the exact proportion? If any one has solved the problem I shall be glad to receive the solution.

For my own part. I can voice my sentiments in another quotation from Mrs. Herrick's book, "In City

Tents": "The best general rule I ever heard given for making an estimate of minor expenses was the suggestion that one should enumerate every item one could possibly recall, make a liberal figure on each, add all together and multiply the sum total by three.

"Then, with care, one might hope not to go much in excess of one's allowance.

"The general outlines of the economies of the home must be planned before going into detail. "Much depends upon the individual man who begins the home, more upon the individual woman.'

Marion Harland

THE HOUSEMOTHERS' EXCHANGE

BEG leave to commend your article upon the "Pacificator." It is truthful and not in the least too strong. In my op.nion it should be called "a peace-deop. nion it should be called "a peace-qestroyer."

"he children who use it have all manner
of threat and nose troubles. Otherwise
beautiful mouths are distorted out of
shape by the use of the dirty things.

I have seen people who would have the
horrors, and rightly, at the thought of
which the from a cup or glass that another
had used pick up from the fioor, sometimes the ground, and wipe, offener not, a
"zeificator," and put it into a baby's
mouth. mouth.
Then mothers wonder how the children Then mothers wonder how the children have contracted a contagious disease!

Of course, there are all varieties of nursemaids. Our dear old mammy was very particular in the matter of cleanliness, but all have not the good fortune to have such.

I am a graduate nurse and would like to have the pleasure of burning all the "pacificators" I could lay my hands on.

Forgive my vehemence, but the subject is important. I hope others will join in the crusade azainst "pacificators" and kindred devices to save mothers trouble at the expense of bables' health.

E. G. R. (Atlantic City, N. J.).

Before leaving the subject our earnest correspondent rightly considers of prime importance I would emphasize the duty The sad case of the Florida fox terrier of keeping nursing bottles, nipples, and especially rubber tubes attached to the bottles, perfectly clean.

I shall never lose the memory of the horror that thrilled me, many years ago,

when a doctor, after vainly remonstrat-ing with the mother of a "bottle baby" against the use of the long, flexible tube she found "so convenient when baby was laid in the cradle," ripped the rub-ber hose from end to end with his penknife, exposing a wriggling mass lin-

Said mass, under a magnifying glass, resolved itself into myriads of white worms, bred in the soured milk clinging to the rubber!

Nipples and mouthpieces made fast to nursing bottles should be scalded and sunned daily, and always rinsed with hot water before each feeding. It is not practicable to get at the inside of the narrow tubing to do this. Therefore, germs, visible and invisible, increase and multiply unmolested.

Ridding Plants of Bugs change what I can do to rid a plant of "buga"?

I am trying to raise the plant from a seed, and as soon as a leaf comes out, a swarm of gray insects get on the under-

side of the leaves and black ones on the upper.

I have some poppy seeds (the Egyptian poppy). When should they be planted?

B. L. M. (Buffalo, N. Y.).

Get loose leaves and stems of tobacco Pile upon a fin or iron plate and set on the floor of a small room or closet in which you have put your plants. Set the tobacco on fire and shut the room up closely as soon as the leaves and stems are ignited.

Leave all alone for some hours. All

night is not too long. In the morning you will find heaps of dead insects upon the earth in the pots and on the Sweep up the slain and stupefied and burn them at once.

The smudge will not injure the plants. Wait until spring before planting the poppies, unless you have a green-house.

They will not do well as house plants should they come up-which is doubtful

From a Lover of Dogs

has wrought strongly upon the sympa-thies of dog lovers. I have room today for but one of several letters of advice sent in for the perplexed owner. Possibly "Ignorant," of Pensacoia, Fla., gives her fox terrier bones that are too small for safety. I have found by experience that the smaller bones of poultry and chops often cause suffering to fox terriers and other small dogs.

They chew and swallow them, and the points, sticking in the stomach, give intense pain. We make it a rule to give our dogs none but large beef and mutton and veal bones.

Tell "Ignorant" to toil up a little liver and use the water in which the liver is cooked for mixing the corn meal mush. Chop the liver fine and mix through the dough.

The dogs will eat it greedling.

dough.
The dogs will eat it greedily.
L. F. (Chicage) A Hay Fever Victim

1. Is there an association composed of persons suffering from hay fever? If. so, where is it located?

2. Will you invite your correspondents to send in remedies which have been tried and found beneficial?

H. McH. (Superior, Wis.). I believe it is generally conceded that the one only sure cure for the distress-ing affection known as "hay fever," and in some sections as "ragweed

cold," is change of air. I print your query, however, upon the chance that some reader may be better informed on this point than my-

An Optimist From a charming letter, inclosing in answer to a request, Susan Coolidge's

exquisite poem, "Every day a fresh beginning-I draw an extract, regretting that I cannot share all the epistle with my readers. The writer says of the poem: It is pasted in my scrapbook, and the last stanza is my especial pet. I wish I could have thanked the writer for what it has been to me.

"Listen my soul, to the glad refrain!
And in spite of old sorrow and older

SUNDAY

BREAKFAST.

Grapefruit, oatmeal, jelly and cream, fishballs, sally lunn, toast, tea and coffee.

LUNCHEON.

Curried mutton (a left-over), boiled rice, bananas, baked sweet potatoes, squash pie,

DINNER.

Mock turtle bean soup, roast beef, rice croquettes (a left-over), creamed carrots, cranberry sauce, floating island, black coffee,

MONDAY

BREAKFAST.

LUNCHEON.

Cold corned beef, scalloped sweet pota-toes, fruit salad, with mayonnaise, crackers and cheese, canned pears (home-made), cake, tea.

DINNER.

Glasgow broth, braised beefsteak, mashed potatoes, fried salsify, apple and raisin pie, black coffee.

TUESDAY

BREAKFAST.

Fruit, catmeal porridge and cream, pan-fish fried, rice mustins, toast, tee and coffee.

Oranges, cereal and cream, broiled break-ast bacon, popovers, toast, tea and coffee.

And puzzle forecasted and possible pain.

Take heart with the day, and begin again."

One Wayto Economize Gas

"The food of each additional

"This fluctuates, of course, in ac-

adult can seldom be counted at less

cordance with the kind of living

ordinary comfortable subsistence.

Bearing in mind some of the es-

without many 'frills' of any sort.'

than \$3.50 a week.

Referring to our Exchange, our brave optimist remarks: Many things in the Housewife's Corner magazines and papers are absurdly im possible to country folk or for dwelled so I thank the Exchange for lavois pand for favors to come, since each week brings me something worth keeping.

Later, if you care to know, I'll tell you how one spinster makes a dear little home and enjoys her house and garden on a nice, microscopic income.

S. T. H. (Springfield, I'll.). So I thank the Exchange for favors past

How much we "care to know" I despair of making you believe, since, through no fault of mine, your communication has lain unanswered for so long that you must think me inexcusably indifferent to you and to your

FAMILY MEALS FOR A WEEK

LUNCHEON

Corned beef hash (browned), potate puff (a left-over), tomato toast, lettuce salad, with French dressing, cream puffs, tea.

DINNER.

Browned potato soup, lamb's liver and bacon, fried potatoes, string bears, cottage pudding, with liquid sauce, black coffee.

WEDNESDAY

BREAKFAST. Grapefruit, puffed rice and cream, lamb chops, baked potatoes, white and brown bread, muffins and coffee.

LUNCHEON. Cream of celery soup, ham omelet, pota-toes au gratin, fruit salad, crackers and cheese, cakes and chocolate.

DINNER.

Oyster cocktail, celery, olives, dili pickies, chicken soup, boiled salmon with egg sauce, roast turkey, cranberry sauce, mashed botatoes, peas, mashed turnips, plum pudding, mince pie, assorted nuts, raisins, bonbons, coffee.

THURSDAY

BREAKFAST. Oranges, cereal and cream, bacon and apples, rolls, toast, tea and coffee.

LUNCHEON.

Baked cheese omclet, stewed Irish potatoes, sweet potatoes (a left-over), graham bread, leftuce salad, erackers and cheese, sake and cocce.

tempting proposal.

Trust my word in the face of circumstantial evidence and tell your story. Spinsters do make and keep homes of very best quality. Give us a peep into yours.

To Keep Eggs for the Winter Put an inch layer of coarse salt into a wooden box. Coat each egg with lard. Pack them with the small end down, setting Pack them with the small end down, setting them in the layer of salt.

Be careful not to let them touch each other. Cover with an abundance of salt for the next layer.

When all are packed in this order, cover deep with dry salt and fit a cover on the box. have used this method of keeping eggs for years with perfect success. I have some pieces of silk for a shut-in, also that truss, or "supporter," is still waiting for some one who needs it. I wrote to the

DINNER

Bean and tomato scup, yesterday's turkey, steamed and basted with its own gravy, stuffed potatoes, brussels sprouts, taploca pudding, black coffee.

FRIDAY

BREAKFAST.

Grapes, hominy and cream, salt mackerel creamed; corn bread, toast, coffee and tea.

LUNCHEON.

Fricasseed eggs. brussels sprouts (warmed over), baked hominy (a left-over), Swiss fritters and hard sauce, tea.

DINNER.

Turkey rack soup (a left-over), baked bluefish, spinach, mashed potatoes, lemon cream pie, black coffee.

SATURDAY

BREAKFAST.

Fruit, cereal and cream, boiled eggs, bacon, griddle cakes and syrup, toast, tea and coffee.

LUNCHRON

DINNER.

Okra and tomato soup, roast beef, browned sweet potatoes (whole), onions cooked in milk, salad of lettuce and string beans (a left-over), orange pts, black coffee.

Creamed fish (a left-over), steamed bread, hashed and browned potatoes, starch hasty pudding, chocolate.

address you gave me last spring, but received no reply.

Mrs. D. K. T. (Oak Park, Ill.). I am sorry that you received apparent discourtesy from one of our Family. Let us hope, for sweet charity's sake, that your letter was never received that some untoward accident kept back the acknowledgment of your kind offer. I repeat it now, gratefully, and hold

Capital Cake Recipes

Some months ago there appeared in our Exchange a recipe for easy bread-naking. It was signed "Mrs. R. P., Ar-vice Vila". She asked us to report if any of us had good luck with her way of making bread. We have used her recipe ever since. It is We have used her recipe ever since. It is just fine! One may get up at 2 o'clock A. M., mould it into loaves, return to bed and sleep while the bread is rising, and have her baking all done before 6 A. M. I inclose a capital recipe for angel food cake, also for gold cake:

Angel Food. Angel Food.

One cupful of unbeaten white of egg, a quarter of a cup of sugar, a pinch of salt, one cupful of sifted flour, one teaspoonful of cream of tartar, one teaspoonful of almond flavoring.

Put a pinch of salt into the whites and beat until stiff; add the cream of tartar and beat in well to a standing froth. Next add the sugar and flavoring and fold in the flour lightly. Bake from thirty to forty minutes. It takes about eight eggs to make the cupful of whites.

Gold Cake. One cupful of sugar, a scant half cup of butter, one cupful of sweet milk, two level cups of flour sifted with two teaspoonfuls of baking powder, one teaspoonful of vanilla, yolks of eight eggs beaten with a teaspoonful of vinegar.

I hope this is not too long. I felt it to be my duty to tell Mrs. R. P., of Argyle, Wis., that her bread is good.

Mrs. C. J. (Worthington, Minn.).

Mrs. R. P. will be gratified by your hearty approval of her recipe. But need one arise at the un-Christian hour of 2 A. M. in order to secure I know of one woman who could not compose herself to slumber after the mixing and kneading. Why not set the bread at noon and bake at 5 P. M.? Seriously, we are your debtors for a chatty letter, cordial indorsement of

Christmas Candy Recipes NUT GLACES.—To glace nuts and certain kinds of fruit nothing is needed but sugar and water and a little patience. Boil a pound of sugar with a gill of water and a tea-spoonful of vinegar until it threads. Drop nuts, figs or grapes into this syrup, one at a time, dipping them

out with a buttered fork and dropping them on a buttered tin to dry. must be taken not to shake the syrup more than necessary, and it is neces-sary to work rapidly, as the syrug should be removed from the fir fore the nuts or fruits are dipped, and it soon hardens.

Keep the pan containing the syrup in another of hot water, and it may be returned to the fire thus protected to defer the hardening. A second dipping greatly improves the appearance of the candy. It should be eaten fresh, as it soon becomes sticky with changes in the atmosphere.

Scotch Kisses.-A delicious candy be made by dipping fresh marsh mallows into syrup according to di-rections given for nut glaces.

The powdery coating of the marsh-mallows should be, as far as possible, removed with a napkin before dip-ping. Marshmallows dipped in any of the taffy syrups are extremely good he taffy syrups are extremely good. Marzifan or Marchpane.—Blanch a pound of Jordan almonds and pound them nearly to a powder. In the absence of a mortar a chopping bowl and an old-fashioned potato masher vill answer the purpose.

Add three-quarters of a pound of confectioner's sugar and a few drops of orange-flower water or of orange

Beat all together until a smooth paste is formed. Dust a little powder-ed sugar on a bread board and roll out the paste, shaping it as you please. Brush it with fine sugar, wet with a lit-tle crange water and bake a very light brown in a slow even.

From the same paste small pieces may be rolled with the hand into round balls and dipped in cinnamon mixed with light brown sugar. The flavor of this marchanne is much like that which is sold at Christmas for about \$1 a pound.

Coffee Creams.—Boil together half a cup of strong coffee and two cups of sugar until the syrup strings when it drips from a space. Remove from the

drips from a spoon, Remove from the fire and beat hard until it is creamy. Stir in a cupful of chopped nuts and in a cupful of chopped nuts and into a shallow buttered tin to Cut into squares when guite cold.