

Family Money Matters

Practical Helps and New Ideas to Assist in Keeping Your Family Finance Unfrenzied

By A BANKING GIRL

A TALE OF TWO FAMILIES

THEY were two families—neighbors on adjoining farms. As children, they were all alike,—bright, healthy, energetic youngsters who jumped in the hay, chased the hens, and "dared" the bull (from the right side of the fence) and made ammunition of the wind falls in the orchard.

As children, there was little to choose between them.

And the days came when they pitched the hay and fed the hens—and the wind-falls that were not gathered were regarded as food for the pigs or lamented as a loss.

And school days were past.

In one family (let us name them Burke) there were four "children"—nicely divided into sons and daughters.

The other family—called Scott for convenience—had two sons, but was better supplied with daughters—there were four of them!

And father Burke and father Scott were kindly men and wise, and thought that education was a splendid thing, of which no man could have too much.

So each lad was told to choose his college. The Burkes decided one for the Agricultural School and one for Medicine.

The Scotts decreed for Agriculture and Finance.

And they started, each in turn, on the four-year road that leads to knowledge and seeks still more.

But father Scott had the vision that is broad and the mind that is fair.

GIRLS OFF TO COLLEGE

"What of College?" he asked his daughters.

And three of them departed in time, for cap and gown and book and test-tube.

And in due time they followed each her bent.

The lure of the test-tube and the science of home-making held one of them, and she became a teacher of Domestic Science; she has a part in the making of many a home that she never sees!

A second one has chosen journalism; a third, music.

And each is a well-informed, busy and helpful woman—a woman of influence, a woman who counts.

Even the sister who elected to remain at home, has travelled along the pleasant path that books and art and music and the keen whetting of wit on wit must open up, in such a family.

And always, the vista broadens, and the world grows bigger and life better, for each has her well-defined place in the world, and is doing her part in the world's work.

The pride of a brother is a pleasant thing, that pride is big and warming.

But what of the family across the fields—the old playmates and companions?

Neighbors still, and friends—but there is a broad gap, and unavoidable barrier—the barrier between minds cultivated, intellects developed and—stagnation.

The Burke boys, farmer and doctor, are frequent visitors at all times, and especially when there is one of their many reunions in the Scott home. They meet on an equal footing and they all enjoy the old companionship.

GIRLS LEFT BEHIND

But the Burke girls?

Pleasant girls, nice girls—but they are on the outskirts of the talk; the discussion is largely of things of which they have no knowledge. They have been left behind.

Not through lack of kindness—they are well-loved daughters for whom nothing would be too good. But it just did not seem necessary to educate them as the boys were educated—to give them the same opportunities, the same advantages.

Is it fair? Is it to be desired?

The girl of to-day must develop every faculty, must, in short, become the broad-minded, well-informed, big-souled woman who knows her world—and loves it!

Finance enters into the question very largely. The girls need their share, and share alike with the boys. The old order of things, is passing, by which the boys got the farms or got the business, and the girls!—well they got married. Perhaps!

But what of those who DIDN'T and of those who DON'T—get married?

A WORKABLE SOLUTION

Here is how one progressive man is working out a fair and equitable plan for his girls to share equally with his boys:

Beginning with the eldest—the value of the time worked at home is computed at fair wages. Similarly it is figured for the next one—a boy, whose time is naturally worth more, as ordinarily rated in the commercial world—and so on down the "steps," seven of them.

Time spent in school or at college is of course accounted for, likewise expenses. Then for the figure or estate remaining it is assumed that by birth their rights are equal; on this basis, the girls share equally with the boys. (Rather a good idea, don't you think?)

How have you figured it out in your family? If your plan works successfully tell us about it. We would like to pass it on to benefit others.

TYPICALLY GIRL

"Behold the proud possessor of sixty glowing dollars, who has an urgent desire to know how to spend and at the same time save them"—said Elizabeth, dancing into the living-room and waving high a roll of crisp new bank-notes—her month's salary as a stenographer with the Imperial Board of Munitions, Ottawa.

"In my frequent and rather vague reckonings, I never seem to know what I have done with my money and I never have anything practical to show for it. Yet I always degenerate to the borrowing class, quite ten days before pay day!"

Which seems to be the case with a great percentage of the girls who have sought to be financially independent by entering business.

The average expenses of the average girl, in which are included her contributions to the church and patriotic fund, account for from \$45 to \$50 of her average \$60-a-month salary.

The balance is suddenly wiped out by reckless indulgence in half a dozen pairs of silk stockings, or a silk sweater that isn't the least bit necessary, but which is so gratifying to possess.

But wouldn't a war-savings certificate be infinitely more gratifying?

Or a war-bond, with its comforting little coupon that represents your country's appreciation (expressed half yearly and in cash) of the service you are giving in lending your savings to carry on the war?

THE WEEKLY SALARY

There just seems to be a hole big enough to leak quarters and half dollars, in every girl's purse.

If the salary envelop comes every week, a savings account in the bank is the only safe way to keep those extra dollars. Until you want to draw them out, you may leave the entire responsibility on the bank—although I knew one little woman who, with drawn blinds, sewed her small red bank book into a feather pillow, to be ripped out on the occasion of each deposit!

ONE GIRL'S DEFINITE PLAN

"I have saved a definite \$3.00 each week since I've been making munitions," said a girl of twenty, with the pleased air of a big investor.

"After every third deposit day, I make out my little cheque for \$8.60 and pass it over to the teller of the bank (the Post Office handles them too), in exchange for a War Savings Certificate, valued at \$10.00."

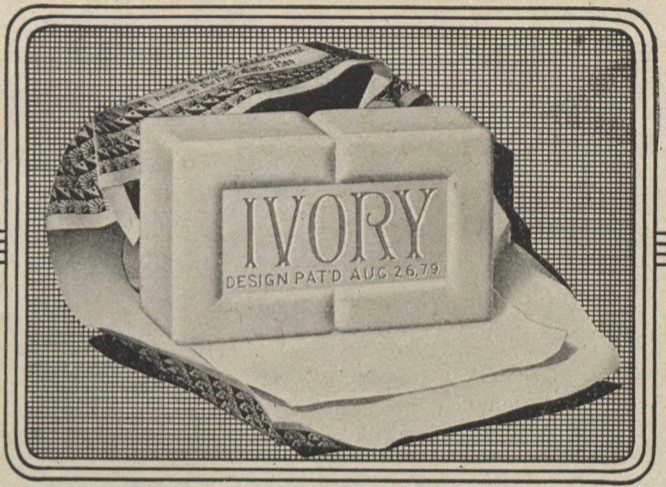
"Each Certificate has a face value of \$25.00, and when I buy my tenth Certificate I am going to exchange them for a hundred dollar War Bond."

"The War Bonds bear interest at over 5%, and if I need to dispose of mine at any time, I can draw my interest up to the day I sell my Bond."

"Just think of it! A Dominion of Canada War Bond of my very own! I never expected to own so much money or a real security."

"And I'm going to buy my second War Bond in less time than it took to buy my first—just watch me!"

Serving her country in two ways—that girl—making munitions and lending her surplus earnings to the Government.



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