

The Ladies' Journal.

The only Paper in Canada devoted definitely to the interests of Canadian Women in all branches of their Home and Public Work.

Published the 1st of the month by

The Wilson Publishing Company, Limited

73 to 81 Adelaide St. W., Toronto.

Terms, etc.—Subscription Price per annum \$1.00. New Subscriptions can commence at any time during the year.

Changes.—In changing your Post-Office address always send your old address as well as the new.

Renewals.—Always state whether your subscription is a new one or a renewal.

Discontinuance.—The Publishers must be notified when a Subscriber wants his or her paper discontinued, but no paper will be stopped until all arrearages have been paid.

Remittances.—JOURNAL payments should be made by Post-Office Money Order, Bank Draft on Toronto, or, Express Money Order. When none of these can be secured send the money in a Registered Letter. Make all remittances payable to—

THE WILSON PUBLISHING COMPANY, LIMITED.

73 to 81 Adelaide St. W., Toronto.

TORONTO, JANUARY, 1896.

BARGAIN DAY FOLLIES.

The craze for bargains, fostered no doubt by the special times set apart by leading storekeepers for securing such, is becoming more and more widespread and if it continues increasing will ere long totally destroy the fashion of genuine, straightforward purchasing. Did housekeepers but calmly consider the question of bargains they would see that it is all a case of robbing Peter to pay Paul, and although they may be getting a bargain in Peter yet their gain will be loss to the purchaser of Paul. True some shoppers think they are cute enough never to be caught purchasing anything but bargains but again we state someone has to suffer for this "cuteness."

In a certain home in Toronto a bargain fiend has a curious collection of nondescript articles that will come in useful some day she placidly tells you and when you look rather dubious she is sure to remark, "They were such bargains you know." To enumerate the list would be too long an ordeal but a few "catches" must be noted. 1st, A roll of gimp, "only two cents a yard and always handy." Now as a matter of fact gimp is scarcely worn at all this season and the huge roll is a white elephant, true its only a 25 cent elephant, but even so, it cumbers up the house. 2nd, Numerous yards of velveteen black and colored, "so handy when you are making over the children's dresses, you know." No, we don't know, for when the dresses come to be made over it is found more profitable to take a third dress to renovate two others, the goods being in better accord and already partly worn and hence the velveteen is not needed. 3rd, Shirts, collars, and cuffs for the good husband, odd sizes, and none suitable for his height or bulk, "The boys will grow to them" is the palliating explanation. Well, they may, but before they do they will crave the privilege of choosing their own underclothing. It is impossible as every one knows to purchase anything to suit the boy-man of to-day, and we wager one of Mrs.—so-called bargains that her Tom and Charlie will spurn the shop-worn old-fashioned bargains secured by their too ardent mother some months or years ago. We might go on and tell of the numerous piles of stuff "all ready for use" that will never be used, of the tired mother reading with assiduity the advertisers' columns for bargains more bargains, most bargains, but enough has been said to give a fair idea of the follies of bargain hunting and bargain getting.

If you want to learn the true value of money start keeping accounts. When the cold hard facts in the shape of figures, stare impressively and almost boldly up into your faces they make one realize what such and such a luxury costs, and what an important place the sum holds in the total amount of the money spent. When the long column is added up this fact strenuously forces itself upon you namely that there are only one hundred cents in a dollar. Of course you knew it before but you know it better now. Ten dollars seem a vast sum and full of infinite possibilities, but when spent and the items noted, it is only ten times one dollar after all. Nothing teaches so convincingly that the great total is only the sum of the littles. In household expenses when the totals are balanced and a deficit results the account book is a stern and truthful monitor. The figures do not lie, there they stand side by side and cannot be gainsaid. In comparatively poor homes where a certain part of the income must be devoted to fuel, another portion to food, and still another to clothing, the account book is a very necessary factor in the household economy for black and white tell at a glance whether fuel is borrowing from clothing or food taking more than its due. Small leaks are disastrous to family finances. Large out-goes are noted but it is the little ones of which no account are taken.

But where a woman has kept accounts for years, her method of spending money has become in a certain sense a routine. She knows about what she can allow for this and that, and how much she can indulge her family and not get into debt. When such a sense of ability is reached, it is a distinct waste of nervous energy to try to keep accounts. What difference can it make to such a woman whether twenty-five cents went for salt or coffee, providing the family have been well fed? If a piece of meat is particularly expensive, she knows enough to buy something cheaper to offset it without the prompting of figures. She knows how long food materials ought to last. Why tax her memory and her time to set down each item of money spent?

When a woman turns bread-winner, she often earns more money than she could save by keeping accounts.

Why should a woman worry, when there is a weekly sum for housekeeping and personal expenses, over the exact detailed account for every cent? "I am just tired out," exclaimed a bright woman, "with my accounts. I could not find nine cents this week, and my columns would balance, though I hunted for them two hours." This woman was earning forty dollars a week in intellectual work, and yet she wasted two hours of precious sleep for nine cents! Account-keeping can be carried too far, and then becomes an illustration of the old adage, "A penny wise and a pound foolish."

MONEY COAXERS.

Under this heading come all the various devices for money getting practised in this all too zealous money loving country. Village tea meetings have long been frowned down as a vulgar way in which to coax a quarter out of a poor man's pocket and yet are not these patent devices in vogue at the present day just as objectionable as the old time pay your quarter and get all you can eat arrangements were? Assuredly so. Fancy dancing, dramatic personation, the bringing of the wee children on to the stage, the mother goose monstrosities that have jammed Massey Hall with a various gaping crowd the past week, are surely vanity and vexation of spirit or should be considered. If the monetary needs of a jockey club or athletic grounds are so very pre-sing why not have their claims put before the people in a plain straightforward manner and not coax the money out of the pockets of the people by "Cobweb sweepers and old women who live in a shoe." Of course the defenders of this method of paying debts will say, "but we could not get the money the lawful way." Better do without it then. There is a great hue and cry when these methods are used to raise money for churches, but it is the principle that is wrong. Pleasure is all right as pleasure but to use it for the purpose of paying your debts seems silly in the extreme.

There is in reality no leisure nowadays. Even the people who have nothing to do, do not really enjoy leisure. There is a certain restlessness abroad in the world that permits of no real relaxation. Truly leisure has vanished. Its passing away has been gradual but very thorough and the leisure class no longer exists. Ample foretime confers a certain exemption from cares and petty anxieties, and this freedom is utilized in the services of the less favored or poor class.

Never, surely, since the world began can there have been greater or more earnest and systematized effort to aid one's fellow-creatures in every phase of suffering and poverty, in every hour of life from helpless infancy to the extreme limit of equally helpless old age—from the thoughtful provision for the new baby to the last resting place of the worn-out body, with all that lies between in the many wants of earthly pilgrimage. That municipal charities are many and ever-increasing their scope is one of the salient features of this latter-day benevolence, but they pale before the organizations carried on by associations of private individuals, endowed with the moneys of generous donors or supported by annual subscriptions from those who can afford to give in smaller sums only. In these it is the personal element which is so effective and far-reaching, the giving of one's self, one's time, and one's talents being far more than bestowing all one's goods to feed the poor, and thus it is the true spirit of charity which animates and directs the various work now carried on. To belong to some one of these organizations is the rule, what are disdainfully designated the butterflies of fashion being oft times quite as devoted to charitable labors as the most modest little bee, and having ease and brightness in their own surroundings they carry much of their radiance into the places they visit.

These unsalaried workers have a zeal and energy which money alone can never command. Time and talents are freely expended in effecting the greatest possible good, method being one of the chief factors in all this activity. Should one of those guardian sylphs which in the days of Queen Anne were fabled to hover about "the fair," as the sex was then gallantly designated, attend a business meeting of modern women, he would find his occupation gone, and would probably wonder what had become of those delicate, die away, diaphanous creatures whom it was once his proud office to serve. His astonishment would doubtless be all the greater and more perplexing as he noted the beauty, the grace, and style of these incomparable beings, who discuss matters of grave import, who urge radical reforms, and who understand the art of keeping accounts, the more difficult art of clear and concise statement, and the very most difficult art of all, cheerful submission to the will of the majority. Greater still would be the poor sprite's amazement could he follow these accomplished matrons and wise virgins through the hours of one whole day, finding some of them busied in the abodes of poverty, or visiting the struggling yet silent and unknowledgeable poor, who must be approached with the most tender and delicate consideration, others attending to hospitals and homes, while deftly set in the day's mosaic are the pleasures and penalties of social duties, strictly so named—lectures and class and club meetings, calls and receptions, and card parties. As the daylight fades and the hours grow fewer the sands sparkle more brilliantly, when the bewildered sylph, recovering his self-possession, recognizes a congenial atmosphere which it is possible for him to breathe with pleasure. Now he may "hang o'er the box" while the lovely dames enjoy sweetest music, can care for the fluttering fan, can be "conscious of the rich brocade" as they daintily enjoy their supper after the dance or midnight masquerade. He flatters himself that he may yet resume the exercise of all his rare gifts, and looks forward with impatience to the playtime of the year.

Alas! what disillusion will come with the balmy zephyrs of spring, the golden hours of summer, when golf and tennis, boating and bicycles, claim the time and attention of those whom he fondly hoped to make his charge. The modern fair ones are so zealous, so thorough, that their delassements are taken seriously, and they are not content to be mere amateurs in any pursuit which engages their interest. They improve each shining hour so earnestly that the guardian sylph is dismayed, and in despair resigns the care of the lovely complexion and dainty hands, while, as he dissolves into air, he sighs for the lost era of ladylike helplessness and purposeless leisure.