

SPECIAL
ARTICLES

Our Contributors

BOOK
REVIEWSHOW TO LIVE WELL ON A SMALL
INCOME.

By Margaret E. Sangster.

It all depends on your idea of the meaning of the adjective small as applied to an income.

I have known a couple who started in life with what their friends thought flying colors. The man had a business berth with a salary of \$8,000 a year. The man's wife went to housekeeping with him in a beautiful house furnished completely from roof to basement by her liberal father. Her mother agreed to give her all her clothes, just as when she had been a girl at home. At the end of a year these two people came to their respective parents and with tears and protestations declared that they could not live in town on the meager pittance of the husband's salary. Either they must have twice as much money or else they must emigrate to some cheap country place. Parents proving inexorable, the establishment in town was broken up and messieurs and madames betook themselves to a rural environment. What became of them I never learned, or whether they discovered Utopia in a cheap village, if such a village there be under the blue canopy that stretches over our heads.

Extravagant people can run through immense sums without much trouble if it is only necessary to want everything one sees, but everything one wants, take no care of anything, do nothing one's self, and be wasteful and imprudent generally, to achieve brilliant success in this direction.

All over this country there are people who have solved the problem of living comfortably on incomes that range from \$800 or \$900 to \$2,000 a year.

The first thing to be thought of is shelter. A place to protect one from the weather and to provide one's family with the outside shell of that sweet intangible thing we call home is the initial requisite. The home being selected, its furnishing comes next; this may be simple or elaborate, costly or inexpensive. It may be and often is, fully as artistic and fully as refined and beautiful when its cost has been trifling as when large sums have been absorbed in the item of upholstery, of chairs, tables, wallpaper and decorations.

If it be practicable to build and own one's home, it is in the long run an economical procedure, as in a few years rent eats up in actual cash a sufficient amount to buy and wholly pay for a comfortable home. It is not an unwise thing to have a mortgage on the home to begin with, if there is enough forethought and self-denial to make payments and reduce it annually, until the house is altogether one's own.

A great deal of wasteful expenditure is incurred by those who have the too prevalent, American habit of frequently changing their residence. At times this tendency almost indicates a morbid and diseased social restlessness. People move apparently only to try another house on another street, when there is not the least advantage gained by the change and considerable money and strength are lost in the needless removal.

People who make a study of it and who have very small incomes on which to draw, have assured me that they can live best by purchasing household supplies in very small quantity. In Paris, where frugality is reduced to its lowest terms, the householder buys a tiny pat of butter, a single chop or a single egg at need. In America a

Mrs. Sangster is writing for readers in United States, but her remarks are quite applicable to Canada.—Ed D.P.

great deal is thrown away for the reason that too much was originally bought. A housekeeper who tied her family over a particularly difficult crisis in its affairs told me that she knew precisely how many potatoes to cook for a family of four, how many spoonfuls of coffee should be used in a week and how many lumps of sugar. It must have been rather a strain to calculate so closely as she did, but her husband and children had enough to eat and made a good appearance when they went, respectively, to business and to school, and they got over their troubles and swept triumphantly forward into financial ease. A family in the neighborhood with three times their income but none of their management, were always on the ragged edge of distress and were at last sold out by the sheriff.

Fuel is always expensive and is the one feature that resists the careful manager. In winter we cannot freeze, and in most parts of this country we have plenty of cold weather. It is the provoking nature of fire to burn fiercely on a hot day and to smolder or give out only little heat on a cold day. Many a time the heads of three houses feel as if the shovels of coal that rattle into the furnace in winter are menacing their very life, since coal is never cheap and burns away like maj on the match and the kindling wood have set it going. Gas is scarcely an economy because, being in the control of heartless monopolies, the householder is almost certain to be presented with a bill that surprises him by its size and extent, and against the payment of which it is vain to protest. On the whole, the stinting, paring and scrapping must be applied somewhere else. To live at all one must have fire with which to cook food and to keep warm, and the saving must touch some other point.

Two cautions may be given people who would live well on a small income. Economise in the matter of the wardrobe. A great deal of money is needlessly frittered away on dress. It is by no means essential to be always at the height of the fashion. A good cut of dress or coat should last two or three seasons instead of one. They who understand economy and who pay cash often do well by shopping a little out of season. Women are by no means the only transgressors in this way. Men are often as extravagant as their wives, when the affair of expenditure concerns clothing.

Cut down the feminine folly of wasting money on soda water and chocolate creams, cut down, too, the masculine folly of cigars and cigarettes. Put the money spent for these indulgences in the savings bank and you will soon have a margin for the rainy day.

Avoid running accounts. They are perfectly safe and a very great convenience if one's income is fixed and large. If it be, on the other hand, small and uncertain, there is no sense in buying what one cannot at the moment pay for. Tradespeople charge a percentage for the privilege of credit. The customer would be amazed should he stop to compute the interest he pays for the accommodation given him by the butcher or the baker who civily waits 60 or 90 days for the settlement of a bill that would better have been paid, at the latest, each Saturday night.

Everything depends after all on the standard of living. One person may live well and save on what is impossible to another because the other has not thought it worth while to regard the homely virtue of good management and the practice of wise economy as prudent and desirable.

There is nothing terrible in death, but that our life hath made it so.—Matthew Henry.

TROUBLESOME BOYS.

By Rev. A. Jewson.

I have spent almost half a century with boys either in India or in England. I have found troublesome boys in both countries, but though I call them troublesome, I have never yet seen a boy I despised of, or one for whose welfare I did not feel it a privilege and delight to labor. Many parents both in England and in India do not understand where lies the root of the trouble. I want to point that out in order that we may unite in one great effort to remove it.

When a baby is born into a family where there is an intelligent, thoughtful boy, what is more natural than that the boy should come to his mother and ask her where the little one came from? A true and wise answer would bind the boy's heart to his mother for life, and make him feel that she was one to whom he could ever open up his heart and look to for information and guidance; but the mother is unprepared with such an answer. She therefore replies as she has heard other mothers reply, saying, "The storks brought him," or gives her child some other equally silly and unsatisfactory answer. The reply silences the boy at the time, but it does not satisfy him for long. He makes inquiries from uneducated boys and others. From them he gets the facts mingled with obscene suggestions and lewd stories.

From that time forward the boy's parents begin to lose his confidence. He feels that they have put an indignity upon his intelligence, and he becomes reserved in their presence.

This is not the end of the mischief. The boy's mother made a clumsy attempt to deceive him and failed. As a result he learns to deceive her, and soon becomes a past master of the art. Behind his parents' back he loves to talk of sensual matters; in their presence he simulates so much ignorance of, and such indifference to such things that his parents think him innocent of all intelligence upon such subjects. Can we wonder if, under such circumstances, before many years have gone by, physical and mental deterioration manifest the fact that the boy has contracted "school vices"? Even when that blighting fact is manifest, a false sense of shame, the consciousness that he has by his neglect forfeited the boy's confidence, or perhaps conscious of the ignorance of which ought to be said, often seals the father's lips. The restless time when the child begins to acquire manly powers comes to the boy all too quickly. That passion—of human passions the strongest—awakes, and finds the boy unwarded, un instructed and alienated in heart from those who should have been his confidants. Is it astonishing that such a boy should disappoint the hopes of his parents? May not such a boy's sorrows and waveringness be correctly attributed to the attitude of his parents toward him with respect to sensual matters? Had their attitude toward their boy concerning these matters been more natural, more sympathetic, and more just, he would probably have been saved to them.

The annual meeting of St. Paul's Church, Victoria, B.C., was held on the 26th inst. All the reports showed a successful year's work in all departments. The revenue was \$2,150, of which the Ladies' Aid Society raised \$490 and a credit balance of \$190. The sum of \$254 was contributed to Missions and benevolence. The pastor, the Rev. D. MacRae was granted two months leave of absence which (with Mrs. MacRae) will be spent in Southern California.

Christ is an inhabitant in the soul of every good Christian. Where His Spirit dwells, there He dwells; and He dwells in the heart by faith—by means of the continual exercise of faith upon Him.