

Household Hints For Women

A Column Specially Prepared By The Planet For
The Busy Housewives of Chatham and Vicinity.

A TIMELY DISCUSSION OF THE SERVANT GIRL QUESTION.

(By Isabel Wilder.)

PERSONAL RIGHTS OF SERVANTS
From the position of the employer in the household, the existence of obligations to them is generally recognized, but any general idea as to the definition and scope of these obligations is extremely vague. Right here is a very delicate adjustment of personal and economic relations. The training that men have gotten in the business world, where the distinctions between personal and business relations are sharply drawn, has been almost unknown to women in the past, and their propensity to mix sentimentality, prejudice and personal caprice with all their business transactions is notorious.

In the economic relation, the employer owes to the employee a definite reasonable wage for a definite amount of service, and, since she is also the educator, she owes such training as shall bring efficiency. She is also under obligations to maintain proper conditions in the occupation for the preservation of health and social welfare. Such obligations certainly include a place to sleep, having the requisite amount of air space and sunlight, with comfortable and wholesome bed and proper facilities for bathing, etc. But this has been so entirely ignored that our homes have been built with "the girl's room" invariably in the most uncomfortable part of the house, and rooms that will be considered impossible for any other human being even casually spending the night in the house. They are frequently bare of even common necessities.

The position of those employed in this service, as dwellers under the same roof with their employers, gives the latter no more right to interfere in their private personal affairs than with those of her tailor. When the service for which she pays is properly rendered, economic rights end. It may be her privilege to suggest or wisely guide personal affairs, but it must be willingly granted her. Certain personal restrictions are necessarily imposed upon any one living in another's household, but they must be only such as any self-respecting person would naturally comply with, or they become intolerable.

The housekeeper who does her whole duty to those who are members of the household may her time increase serenely in the confidence of having performed the whole duty of woman. Nevertheless, every once in a while her home is invaded by the reprehensible methods of her neighbors, introduced by one of the nomadic host that forms the constant procession through our American kitchens, with uncomfortable and sometimes salacious results; or a sudden demand for an increase of wages from a carefully trained and reliable maid reveals the fact that some other housekeeper in the neighborhood, in dire stress of circumstance, or for a less honorable reason, has been tempted to offer higher wages. The good woman can not understand how she becomes the victim of such unpermitted disaster, and wonders "why people can't mind their own business and let her alone," and she forthwith goes to the intelligence office and fills the place of the competent, intelligent maid with a wholly inexperienced and untrained emigrant, at the same rate of wages she paid for competency, and the next order she sends to her grocer calls for an inferior quality of goods, because "such are good enough for an incompetent cook to spoil."

The whole course of human development has had a tendency to make women the conservative, self-centered being that she is, and through that characteristic the home, her special province, became and remained a supposedly self-sufficient social unit. Here she enshrined the deepest mysteries and sanctities of human life, rightly protected from public interference. As the manufacturer is entitled to keep secret the process whereby he combines raw materials into the finished product, but the plant and machinery so in the home, the life itself is a personal affair, but the machinery whereby it is carried on is a social affair. The housekeeper's responsibilities are not alone personal, but social and economic, and in her failure to recognize these latter lies the secret of much of the lack of success as employer.

RESPONSIBILITY TO THE PUBLIC.

In the days when everything the family needed, from physic to millinery, was produced in the home, and the distance between families was measured by a limitless expanse of air space, shot through with the radiant energy of sunbeams; when water supplies and drainage systems were the individual concern of each household, as were also the visitations of Providence in the form of typhoid or diphtheria, the home was a self-sufficing social unit. But when homes came to be laid up in strata hundreds of feet into the air, separated horizontally for miles by the thinnest walls that will stand upright; when few of the needs of the family are supplied either by their own production or the bountiful provision of Providence; when the very air to breathe is composed more largely of the refuse of human life and manufacture than of oxygen, sunshine is only coaxed and coaxed into being a casual visitor, and water supply and drainage systems are incomprehensible combinations of "traps and calamities," the individual home has come to be a part of a great aggregate of homes, dependent upon and responsible to every other.

In the days of simpler housekeeping the domestic wage-earner were few in number, and the ministrations of each individual were confined to one or at most perhaps a half dozen families, and it mattered comparatively little if the training consisted largely of unwholesome process of cooking and unsanitary methods of cleaning, since the mischief was not disseminated through a whole community, neither disease germs nor other results of crude experimenting were carried from family to family by the constantly moving stream of domestic employees we have to-day. The woman who raised the state of wages in her own household compels every other employer in her neighborhood to do likewise, either absolutely or by accepting inferior service, and this result follows whether her motive in so doing was to raise a wage unjustly low or to have herself of the efficiency acquired through some other woman's careful training, or whether it was done in pure thoughtlessness. The woman who takes into her employ, in place of a competent and well-trained cook or housemaid, an untrained and inexperienced one, at the same rate of wages, because the girl, through natural stupidity or ignorance of the ways of her adopted country, "is not up to the tricks of girls in general," or because the housekeeper wants to be able to "train her from the start," not only raises the relative rate of wages, but puts a premium on incompetency.

PROBING SUN LIFE

Large Contingent Fund
Defended By Actuary
Macaulay

LOSS AND GAIN SHOWN

Montreal, Oct. 17.—When the investigation was resumed in the morning, President Robertson Macaulay told the Commissioners that prior to 1901 the company was in the habit of charging in a lump 50 per cent. for expenses, but it was found that the expenses did not amount to so much and this was rectified.

Commissioner Kent severely criticized the bookkeeping methods of the Sun Life. The company keeps no cash-book, but a sort of journal in which items of accounts are entered.

Writing Up Profits.
Mr. Shepley continued with the profit and loss on investment account. T. B. Macaulay was on his stand. In 1903 a sum of \$10,000 had been taken from profits on securities to lessen the apparent cost of some real estate investments, and large sums had also in that year been written off Detroit Telephone and Michigan Telephone when their properties were taken over by the Michigan State Telephone Co.

In 1904 a similar state of affairs existed. There was another \$10,000 on real estate profit and loss. Another item of debt was \$20,000 on interest on Ohio Street Railway bonds. The bonds had become worthless and the interest on them, which was never paid, was taken off profit on securities.

Agents' Advances Figures.
An item of \$17,000 for agents' advances, which were non-collectable, also figured, and witness defended entering this because American companies did, and Commissioner Kent insisted that if agents were solvent advances should be repaid. Witness said that \$30,000 profit on Illinois traction bonds had been supplied to wiping out these advances to agents.

In 1904 a share of the profits on investments was paid to shareholders, although arrangement had been altered previously. They were paid 5 per cent. of profits for the last four years. The company thought the 5 per cent. on their investments was not enough for the shareholders.

Writing Down Bonds.
In the year 1905 the writing down of bonds had been largely practiced, and there were items of \$5,000 for special expenses re securities, and \$1,000 traveling expenses for selling them.

About \$558,000 had been wiped off for losses in securities. Mr. Shepley remarked this, but witness said, these were not necessarily losses. The company was doubtful about them and money enough to put these securities out of assets in the meantime. He gave as an instance the case of Ohio bonds, which are now worth \$375,000, although wiped off in 1904.

Undesirable Assets.
There was a warm discussion between witness and Mr. Shepley as to the advisability of the company keeping such large amounts of their assets undeclared and without profit to policyholders. Witness said that the Sun Life had now \$3,000,000 of contingent account, and it was each year accumulating.

Mr. Shepley noted that the growth of the contingent account was outstripping that of divisible profits, but Mr. Macaulay contended that there had never been complaint on this score from policyholders.

No Votes For Policyholders.
Commissioner Kent sprung a surprise on the witness by asking one of his usual questions, "Would you be in favor of giving policyholders votes in the company?"

Mr. Macaulay: "No, the shareholder is liable for more money, and it would be fair to put policyholders on an equal basis."
When policyholders vote by proxy their votes are controlled by agents, and in that case the management cannot be ousted. If they vote by franchise all but those who live in the vicinity are deprived of the right by their distance from the place of meeting.

Ideal Management.
The ideal management is when those in charge of the affairs of a company find enough of the stock that cannot be easily sold, and yet not enough to make them inflexible.

Mr. Shepley asked whether it was the intention of the Sun Life to have the growth of contingent account outstrip that of divisible assets.
Mr. Macaulay said that he wanted the contingent fund to be as large as possible, as it was the strength to the company, but they wanted the increase of divisible assets to go hand in hand with it.

An Heroic Encounter.

London, Oct. 17.—News has just reached England from La Chaud of a case of almost unparalleled bravery on the part of British naval troops, who, under the leadership of a black corporal, held at bay for over two hours, and subsequently drove off with considerable loss, a force of Tuareg outlaws, who outnumbered the defenders by nearly 80 to 1.

Law Kind to Lehmann.

Halifax, N. S., Oct. 17.—James B. Lehmann, who was arrested here last week, charged with being connected with the recent smuggling of Chinese from Newfoundland into the United States, on the schooner yacht Frigate, has been released. There were no grounds on which to take Lehmann to Boston, owing to the conflicting international laws.

Hamar Greenwood Dined.

Toronto, Oct. 17.—Dining and hearty was the greeting tendered to Hamar Greenwood M.P. for York, by the Whitty Old Boys Association last night in the St. Charles on the eve of his departure for England. Well on to 80 of his old school mates and fellow townsman sat down, and reply Mr. Greenwood sought the depths of many happy memories.

ABSOLUTE SECURITY.

Genuine
Carter's
Little Liver Pills.

Must Bear Signature of
W. H. Wood
See Pac-Smile Wrapper Below.

Very small and as easy
to take as sugar.
**CARTER'S
LIVER PILLS**
FOR HEADACHE,
FOR DIZZINESS,
FOR BILIOUSNESS,
FOR TORPID LIVER,
FOR CONSTIPATION,
FOR SALLOW SKIN,
FOR THE COMPLEXION.

GUARE SICK HEADACHE.

Gen. Lyttleton Exonerated.

London, Oct. 17.—The War Office issued Monday night its decisions in the cases of officers involved in the South African war stores scandals.

Gen. Sir Neville Gerald Lyttleton, chief of the general staff, and first military member of the army council, is completely exonerated, secretary of War Haldane and the army council concluding that it was impossible for Gen. Lyttleton to supervise the system of supply while commanding the troops.

Several officers are censured and others reduced without pay, allowed retired officers. Many others are exonerated and restored to service.

Double Suicide in Hamilton.

Hamilton, Oct. 17.—Monday evening Andros Enveland, a Dane, and his wife, who came to this town time ago from Palmerston, drank carbolic acid, and their dead bodies, lying side by side on their bed at 11 Keith street, were not found till yesterday morning. They were about 63 years of age. The wife was an invalid, and at all places where the husband applied for work he told that he was too old. Completely discouraged, they decided to end their lives.

READ AND YOU WILL LEARN

That the leading medical writers and teachers of all the several schools of practice endorse and recommend, as the strongest remedy possible, each and every ingredient entering into the composition of Dr. Pierce's Golden Medical Discovery for the cure of all chronic and long-standing cases of catarrhal affections, and their results, as bronchitis, catarrh of the stomach, liver complaint, torpid liver, or biliousness, chronic bowel affections, and all catarrhal diseases of the urinary tract, and of the female system, and also a specific remedy for all such chronic or long-standing cases of catarrhal affections, and their results, as bronchitis, catarrh of the stomach, liver complaint, torpid liver, or biliousness, chronic bowel affections, and all catarrhal diseases of the urinary tract, and of the female system, and also a specific remedy for all such chronic or long-standing cases of catarrhal affections, and their results, as bronchitis, catarrh of the stomach, liver complaint, 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