THE GOOD HOUSEKEEPER

RUNNING MY HOME ON A BUSINESS PLAN:

Making Out the Budget

LAST evening my husband and I tiptoed quietly into the kiddies' bedroom to make sure that the two little folk were covered up warm and the window open. There they lay snuggled up close to each other as pretty and rosy as two little flowers!

"Aren't they the sturdy little pair?" whispered Will. "You would never believe what delicate babies they were a year ago to see them to-night, would you, dear? You are a wonderful woman, little one, to do so much with your $20.00 a week!"

My husband put his arms around me as we stood by the children's bed and kissed me as tenderly as ever he had done in the happy months of our engagement.

"Listen to me, Honeybunch, you are up against a pretty hard proposition to keep the kiddies well and happy and run the house as smoothly and as comfortably as you do on the little bit I manage to bring in. Don't your forget it, dear, it is not always going to be so. A woman like you puts ambition into a man, a woman who will work with a fellow and stick to him during the hard years when his feet are only on the first rung of the ladder. Wouldn't I like to make a fortune for my little girl! I shall, too! But fortunes aren't made in a day. I can't ask the firm to give me another rise just yet, for they were very decent over that last little $2.50 they added to my salary a year ago. Some firms are making pots of money out of war business, but we're not. It is mighty hard on the insurance companies when the ships go down at the rate they do these days. I'll tell you something you'll like to know, though. Only to-day the office manager told me that the Chief had been looking over my books and he said some very nice things about my work. What do you think of that?"

"Will, you are perfectly splendid!" was all I could say. My husband's love and appreciation made all the struggles of the past six months worth while, and the future seemed bright with possibilities.

Everything really dates back to the first of August last year. I remember the day so well, for the first thing in the morning in came the bills in shoals. There was a lengthy account from the butcher with a polite request to send cheque as soon as possible—send cheque! Why I hadn't a cent in the bank! The grocer was well represented and so was the milkman, and when I realized that there were no ice tickets left and only two bread tickets, I was ready to cry. I was just adding them all together to see if I couldn't find some brighter side to the situation when I was disturbed by the arrival of the landlord, and with him a bill of $40. for two months' rent. This capped the climax and I became thoroughly discouraged. I am afraid I was very cross to the dear old gentleman, and he soon went away without his money and in its place only the comforting assurance that we should be leaving on the first of October.

The Start Of It

AFTER the landlord had gone I sat down again to the contemplation of $100.00 of debts this time instead of $60.00 as before. Clearly something had to be done. I had $10.00 left from my last week's money and Will would give me $20.00 more the next day. Thirty dollars to pay a hundred dollars' worth of bills! Will's income was fixed. There was no way that we could, either of us, add to it, for the children kept me so busy all day that it was impossible for me to bring in any extra money. The more I kept figuring on how I had spent my money, the more discouraged I became. Where on earth had the money gone to! Everything seemed to be going wrong! Of course I had bought myself a pretty new dress and the children had been ill, off and on, all of which had been expensive. And then, too, Will and I had been going out a good deal at night to our friends or to a show, and we had lots of little parties, which all mounts up, although each costs so little.

I took the kiddies with me and went over to Mother's.

"Cheer up, dear! What you want to do is to make a business of your housekeeping," said Mother. "Spend just as much thought and time on your house as Will is spending at the office. Can't you be just as systematic, up-to-date, and business-like about your work as he is about his? How much did you say you have a month? Twenty-two-fifty a week for four-and-a-third weeks is roughly $97.00 a month. Now, we are going to make out a budget for you to work on. You know there is not the least use making budgets after the money is gone. It won't bring it back! Keep your budget before you all the time, and if it does not fit your needs at first, alter it until it does."

We first took a scientific budget out of a book that Mother had on housekeeping. It was worked out like this for an income of $100.00:

		Per Cent.
Food	$30.00	30
Rent	20.00	20
Operating Expenses	10.00	10
Clothes	15.00	15
Higher Life	25.00	25

"Your food bills, you say, are very much bigger than they used to be, although you are not living any more extravagantly," Mother began. "Of course they are, dear, for everything has gone up, only you do not realize how much when you pay your bills in one lump sum at the end of the month. Let us work out just what the advance has been on the necessities of life before we decide whether $30.00 is enough to allow for food."

THIS is how we worked out our list according to Montreal prices:

	1917	1914	Increase Per Cent.
Shank, per lb.	.10	.08	25
Round Steak	.25	.18	37
Soup Meat (brisket)	.15	.12	20
Stewing lamb	.12 to. 20	.05	50
Lamb chops	.35	.25	40
Mutton	.25	.20	25
Bacon	.32	.24	33
Lard, compound	.22	.18	22
Lard, pure	.25	.20	25
Sausages, pork	.25	.20	25
Suet	.20	.15	33
Halibut	.25	.12½	100
Haddock	.12	.10	20
Cod	.15	.10	50
Herring, each	.05	.03	33
Cabbage, each	.15	.06	50
Onions, per 3 lbs.	.08	.04	100
Carrots, per doz.	.10 to. 20	.10	50
Potatoes, per 80 lb. bag	2.40	.80	200
Tomatoes, per tin	.20 to .25	.10	125
Corn	.13	.10	33
Peas	.13	.10	33
Beans, per lb.	.15	.05	200
Peas	.09	.05	80
Butter, per lb., winter	.48	.40	20
Eggs, per doz. storage	.48	.40	20
Cheese, per lb., winter	.30	.17	76
Milk, per qt.	.10	.08	25
Flour, per lb.	.07	.04	87
Farina, per pkg.	.15	.15	—
Rolled Oats	.06	.04	50
Bread, per 1½ lb. loaf	.10	.08	25
Biscuits, soda	.13	.10	30
Biscuits, fancy	.25	.20	25
Tapioca	.12	.8	50
Barley	.10	.07	42
Sago	.12	.08	50
Cornflakes	.10	.10	—
Cornstarch	.12	.10	20
Sugar	.09	.05	80
Marmalade	.25	.20	25
Oranges, per doz.	.25	.25	—
Lemons	.20	.20	—
Tea, per lb.	.45	.25	80
Coffee	.45	.40	16

Price Increase 30 Per Cent.

FROM a great many calculations based on our table and my food bills, we figured that foodstuffs had increased on an average 30 per cent. since the War, but we also found that we certainly could not afford to spend $40.00 of our $97.00 on food alone. Some other way out of the difficulty had to be discovered. Mother decided that $30.00 was really as much as I could allow as I had less than $100.00 income, and bills to pay as well, and so the advance had to be provided for by careful planning of menus and elimination of waste.

"Don't forget Will's lunches downtown," cautioned Mother. "They are really part of the food allowance."

We worked this item out at 15 cents a day for 5 days a week, making 75 cents a week and $3.15 a month, allowing for Saturdays and Sundays. This was quite a little bill of expense, but it could not be helped. No man could possibly work on less than a fifteen-cent lunch, and as Will was in an office, cut lunches simply "were not done." This made $33.00 for my food bill, or 34 per cent. of my total income, and I had to cut down my other items accordingly.

Having disposed of the food bill, we tackled the next item—rent. This, it appeared, included car fare, taxes, repairs, and house furnishing as well as the actual house rent. The scientific budget allowed us $20.00 all told, but Mother said that we must do on even less than that in view of our addition to the food account. Will's car tickets, which came out of the $10.00 a month he kept for himself, amounted to $2.00. He could buy 70 yellow car tickets which would leave 10 over for me, or a quarter's worth, which I should buy in blue tickets once a month. Water taxes would amount to $6.00 a year or say 50 cents a month. About $5.00 a month would have to be laid aside for moving, repairs and house furnishing, which proved to be little enough as I later found out. This left me the magnificent sum of $13.00 for rent.

Making It Possible

WHY, I can't do it, Mother!" I exclaimed.

"Of course you can, child. You can do it on less. You will not have such an attractive home as you have now at $20.00, but there are plenty of flats even as low as $10.00 a month to be had, if you go far enough out to the edge of the city to find them. How would you like to go flat-hunting to-morrow?

We did find one, too, and although I was anything but enthusiastic at first, I have been able to make our new home comfortable, and I am very sure that the satisfaction of living within my income easily counterbalances the disadvantages of the $12.00 flat.

Once I had become resigned to a rent account of $19.00, the remaining dollar to go toward the deficit in food, we wrestled with the question of operating expenses. We allowed $1.75 for electric light, which is really low, but I determined to keep down to this estimate by careful management. Coal we placed at $4.50 for the Quebec heater, which has heated the tiny flat beautifully warm and cosy all winter. Gas for cooking and laundry came to $2.00, but I made up my mind to reduce it to $1.50 by greater care in cooking, and the help of a home-made fireless cooker for soups and stews which used to cost more in gas than they were worth. My laundry bill is quite an item, but I cannot bring it any lower, no matter how I try. I do all the washing myself, except the sheets and table-cloths and my husband's shirts and collars. These amount to $1.25 a month when sent out to the laundry. In the summer I have ice, which comes to about $3.00 a month, but then I have no coal to pay for, which leaves me $1.50 to the good. Thus my operating expenses came to $9.00, leaving $1.00 out of the $10.00 allowed in the scientific budget, which went to make up my heavy food bill.

"Clothes come next," said Mother. "The original budget allows you $15.00, so I think you may as well stick to it. It is really low, considering how woollen and cotton materials have advanced, but you can manage somehow by making over all your last year's clothes."

I did not realize it then, but my cupboards and trunks contained a perfect gold mine in replenishing my own and the children's clothes, and a plentiful application of gasoline, pressing irons, and elbow grease have accomplished marvels for Will's wardrobe!

LAST of all came the amount to be devoted to higher life. The household economy book allowed us 25 per cent., which by this time I considered almost princely.

"Just you wait a bit," said Mother. "Everything that is left has to come out of this column. Add up your list so far and see what you have left of your $97.00. It comes to $76.00, so that leaves you only $21.00 to start on. Now, tell me, what does Will do with his $10.00?"

I had always looked upon Will's personal allowance as a small fortune, but when I began to set down the different items he had always paid out of it, there was practically nothing left. First of all came the $2.00 for car tickets, which we had already classified under rent. Tobacco and haircuts were at least $1.50, insurance I knew was $2.00, and a daily newspaper and a couple of magazines would be 50 cents. Lunches were a heavy drain as we had already worked them out to amount to $3.00 a month, leaving $1.00 for the collection which he always handed out to his family at church time on Sunday. Poor Will hadn't half a chance to be extravagant!

"How is your higher life account working out now?" asked Mother.

"Five from twenty-one leaves $16.00. Why there's heaps left!" I protested.

"How about holidays and movies and entertaining?"

"There aren't going to be any," I said stoutly. "At least, that is, not until the bills are a good big bit paid off, anyway," I added nobly.

"I guess it isn't quite as bad as that," said Mother, smiling. "We'll have to fix it so that you can go occasionally. How about the Doctor? That is a very important question."

"That is indeed an item, Mother, for the children are far from strong."

"We'll manage that somehow. I'll help you, and together we'll study out a diet that suits them, and if anything happens that is beyond our skill, you can take them to the free clinic at the hospital. However, we'll put down a dollar a month for the doctor to be on the safe side. Put down $5.00, too, for extras, safety first, you know, for you and Will might just want to have a little frolic once and again," and Mother smiled indulgently. "When the bills are paid up, there will be lots of parties, won't there, dear?"

My higher life expenses now came to $11.00, which left me exactly $10.00 a month with which to pay my bills. With the $10.00 on hand my debts were reduced to $90.00, but even then it would take me nine whole months to catch up. I certainly never thought very much about those bills when I was running them up.

"Lots of people never catch up," said Mother in her comforting way. "But just you show that it can be done."

Working It Out

MY budget all worked out was as follows:

Food—		
Table	$30.00	
Lunches	3.00	
		$33.00
Rent—		
House Rent	12.00	
Car Tickets	2.00	
Taxes	.50	
Repairs	4.50	
		19.00
Operating Expenses—		
Light	1.75	
Gas	1.50	
Coal	4.50	
Laundry	1.25	
		9.00
Clothes		15.00
Higher Life—		
Tobacco	1.50	
Church	1.00	
Insurance	2.00	
Newspapers, etc.	.50	
Doctor	1.00	
Extras	5.00	
Savings	10.00	
		21.50
Total		$97.00

I was really not able to catch up at all with my bills during the next two months, as the extra $10.00 on the rent until the lease of the expensive flat expired, ate up the $10.00 I had set aside for savings in my budget. I was burning no coal, of course, which helped me to meet the unexpected disbursements that occurred when we moved. In September I worked like two people, settling down in our new quarters, and so busy was I that I had no time to spend any money. And so October first saw me with net liabilities of $80.00 and I felt as though I had won a gold medal, at least. Each month since then I have succeeded in paying off on an average, $10.00, sometimes a little more and sometimes a little less, for a budget is an elastic affair in spite of all the cut and dried calculations one may make. Here I am on the first of March the proudest, happiest woman in Canada, with my unpaid accounts amounting to only $40.00. Why, I feel like having a mi-careme celebration all on my own!

When all is said and done, the thanks are due to that wise little mother of mine. The long afternoon spent planning out my budget started me off fresh on my path as a businesslike housekeeper. Mother made me promise that whenever difficulties rose as they were bound to do, I should come to her and have a good old talk. I do not know why I had never before appreciated the valuable experience of her thirty years of married life.

Next month I shall tell you how I made my income meet my needs.