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Feminine Fancies and Home Circle Chat

Is a Home a Luxury?

Winnipeg Free Press: Does it pay to own a home? Is a home a luxury? Can a man live at smaller expense in a rented house than in one he owns, both being of the same class. These are questions to be carefully considered by every man who contemplates building. Buying a home should be made a business transaction from every point of view, especially for the man of small or moderate means. If sentiment or the desire to have a fine home are allowed to warp the judgment or lead to the assumption of obligation out of proportion to the income of the buyers, the result is likely to be unsatisfactory.

It is an incontrovertible fact that property which is a good investment for the owner, would be an equally good investment for the renter. The renter pays the taxes, the insurance, the repairs, and a reasonable rate of interest on the money invested in the property, all of which are summed up in the monthly rental. He would have to pay no more were the property his

in the monthly rental. He would have to pay no more were the property his own, and the owner's net profit he could just count as saved.

Viewed in this light, owning a home is profitable, aside from the great satisfaction it affords, and the security is better that any life insurance policy. Yet there are those who own homes and who declare that it is more economical to pay rent; that a home is a luxury a poor man cannot afford.

Go Too Deeply in Debt

Go Too Deeply in Debt

It will doubtless be found that at least 90 per cent of those who have found owning their homes unsatisfactory have either assumed too great a debt in making the purchase, or have bought homes which they could not keep up properly without a greater expenditure than they can afford. These home owners are paying an unnecessary price for the satisfaction of home owning, and are making it a burden. Go Too Deeply in Debt

Take the man who has \$1,000 or less Take the man who has \$1,000 or less and is not making more than \$125 a month. Should he buy a home costing \$3,000, he must assume the burden of interest on \$2,000, which would amount to \$120, or perhaps more. He would probably have to pay as much as \$30 a month on the principal, besides which the taxes, insurance and repairs would amount to perhaps another \$125 a year, making a total of \$565 a year which he would have to pay, a sum out of proportion to his income. He would seen doubtless feel that he was better off financially when he was paying rent at \$30 per month. that he was better off financially when he was paying rent at \$30 per month.

Then, by the time the place was paid for he would find that instead of having \$3,000 invested in it, an additional \$1,000 had been put into the property in the shape of interest, taxes, insurance, and repairs, making the total cost to him at least \$4,000.

Unless the lot had increased considerably in value, he might be unable to dispose of the property for this

erably in value, he might be unable to dispose of the property for this amount, and the interest he could get on the \$4,000 if it were free, would amount to as much as rent would cost in the same class of building, leaving him his taxes and insurance to charge up against the satisfaction of owning a home. This sort of a home-buyer is sure to find owning a home a failure, and to preach the doctrine that it is cheaper to pay rent.

Smaller Purchase Better Smaller Purchase Better

On the other hand, suppose the buyer had made a more conservative purchase, and avoided going so deeply in
debt. He could have secured a good
lot in a new subdivision where property would advance more rapidly in
value, for perhaps \$250. On this he
could have built a comfortable and
cosy cottage for, say, \$1,250, leaving
unpaid only \$500, or just enough to
give him an incentive to save. This
would have made no burden of interest, the taxes, insurance and repairs
would be much less than on the higher
priced property, heating and lighting
would have the satisfaction of owning
a home that was unencumbered.
With this economical the support of the satisfaction of owning
a home that was unencumbered.

Renovating Soiled Photographs

Many valuable photographs have been
fost or destroyed because of careless
handling, or the soiling and breaking of
the mount from the passage of time.
Then, too, the photos made today are
mounted on large cards unfit to be place
ed in the family album. In this way
they become soiled with handling or
specked with lisects in the summer. The
face of almost every photo may be
easily cleaned with a little care.

There are two kinds of emulsion coating, a collodion surface and a gelatine
surface. The collodion surface may be
told in this way: wet the top of your
finger and apply it to a corner of the
print; if it does not stick, your print is
a collodion surface, and may be easily
washed. Wet a soft cloth, and gently
wash the face of the print, being careful
not to wet the card, as not all cards will
stand being wet. This will remove all
dust or fly specks; and you will be surprised at the brightness of the result.

If the surface of the photograph feels
sticky to touch it won't do to clean it
with water, but get some pure alcohol.
Wet a cloth with it and gently rub across, the face of the print; it removes
all foreign substances. Don't rub as you
would in scrubbing the porch, but don't
be afraid to rub briskly. There is a
happy medium.

If you have a picture with the mount
badly soiled and broken, the best thing be afraid to rub' briskly. There is a happy medium.

If you have a nicture with the mount badly soiled and broken, the best thing to do is to tremust it. Get a pan of clear water: A large granite pan is best, and one entirely free from grease, the water must be cold. Throw your photographs in here face down, and let them soak; it won't host them; it is just what your photographer would do. After a length of time, depending on thickness of mount and kind of puste used, the picture will separate from the mount.

Now take a clean plece of glass, an old window glass or a clean mirror will do; see that it is well cleaned. Lay your prints face against the glass and cover the badks with library paste while they are still wet. Lift from the glass and place on new mount. Rub gently down with soft cloth. Don't put on too much paste, as it will press out on the mount, but rub in well what is put on. Place the remounted photos where they will dry without being too warm, and be careful not to let anything come in contact with face while drying. If the mount is heavy the print will not cut when dry, but if the picture

If the mount is heavy the print will not curl when dry, but if the picture doesn't dry straight it will be necessary to place it under a heavy weight when perfectly dry. It will take from an hour to half a day to thoroughly dry the pictures.—Homestead. The Smell of Paint

It is the resize who meer hank dollar Windows and over which with the large of could be a compared to the lawary of coulding the coulding the law and wells and only in the could the lawary of coulding the coulding the law and the coulding the law and the could the lawary of coulding the coulding the law and the la

Pour over a pint of Indian meal enough scalded milk to moisten it and set aside until cool. Then stir in a level teaspoonful of salt, two eggs beaten very light, and enough cold milk to make a batter of the desired consistency. If you are where you can milk to make a batter of the desired consistency. If you are where you can get clean, newly fallen snow, you can save the eggs and have delicious cakes by substituting a tablespoonful of snow for each egg. The batter must be well beaten and the snow added just before beginning to bake. Keep the batter away from the fire as much as possible. The snow may be used in plain flour batter also.

Cut the bananas in half, lengthwise, roll them in pulverized macaroons, then in flour, and fry in deep fat until lightly colored. Drain on soft paper. Serve with a symp made of one curlightly colored. Drain on soft paper. Serve with a syrup made of one cup of sugar and one of water boiled toof sugar and one of water boiled to-gether for five minutes and mixed with half a cup of currant jelly. When the jelly is melted add a tablespoonful of lemon juice. Serve as an entree.

One cup sugar, one-Half cup butter, One cup sugar, one-hair cup butter, two eggs, two squares chocolate melt-ed, one-hair cup of flour, one-hair cup of raisins, walnuts or peanuts. Flavor with vanile, bake in a moderate even, and when cool cut in small squares. These are very nice for lunch or afternoon tea.

One cup sugar creamed with one small teaspoonful butter, two eggs well beaten with the butter and sugar, one cup of sweet milk with two level teaspoonfuls of cream tartar and one of soda, a little sale and nutmeg and a teaspoonful of vinegar. Flour to roll soft. Have the fat boiling hot, and take out as soon as done. Half this recipe is enough for a small family.

Blanch two ounces of almonds, fry a light brown in butter or olive oil. Mix one tablespoonful of chut-ney, two of chopped pickles, one of Worcestershire sauce, one-quarter teaspoonful of sait and a sprinkling of, cayenne. Pour over the almonds and serve as soon as heated through.

Rub to a cream one-half cup of but-Rub to a cream one-half cup of butter, add one and one-half cups of sugar; rub until smooth. Add the yolks of three eggs and rub until it is all of a puff. Stiffen one and one-half cups of flour with a large teaspoonful baking powder three times, add gradually the prepared flour with a scant half cup of milk. Lastly stir in one square of the melted chocolate, and then the whites lightly, having them beaten to a stiff froth. Bake in a moderate oven until it shrinks from the pan. the pan.

Soak one cup of stale bread crumbs in one-half cup of milk for an hour, then beat until smooth. Mix in the grated rind of one and the juice of two oranges and the yolks of two eggs beaten with one-half cup of sugar, then add the whites of two eggs beaten stiff. Butter six custard cups, divide the mixture between them, and set in a pan of hot water and bake in a moderate oven 15 or 20 minutes. The cups will be about two-thirds full. Serve with a liquid sauce.

A spring coat of smooth light checkered black velvet with small lavender silk buttons, buttons in color.

ceptional instances, the rather drastic remedy of the hospital need not be applied. But there is no doubt that the general health and happiness of the vast majority of our families would be increased if more cases of illness now treated in homes were taken to hospitals.

As He Sees Her

goods with a collar of The scarf matches the

treased if more cases of illness now treated in homes were taken to hospitals.

In a recent club meeting, many members were surprised to find that the balance of opinion was decidedly in favor of that course.

Some of our wisest doctors have testified that if our men would only follow the great general rules for health, and then let tohacco and whiskey entirely alone, and if women would also follow those immemorial and well understood rules, and in addition dress loosely and comfortably, there would be so little sickness that the medical profession would almost die out. But since we are all determined to be sick, let us practice the best ways of doing it. We have splendld hospitals, not only for the homeless but for the rest of us. It is a good and wise thing to use them.

Shop Girls and Scent

The proprietor of a big Berlin shop lately dismissed one of the girls on the ground that she scented herself so violently that she drove away custom from the shop. The girl thereupon brought an action against her employer, and the magistrates decided that girls serving in shops were allowed to scent themselves, provided always that the scent did not affect the olfactory nerves of those near them, and did no harm to trade. Moreover, the master of the shop was fined 5s as damages.—London Globe.

Women divine that they are loved long before it is told them.

Women like brave men exceedingly, but audacious men still more.

Woman's happiness is in obeying. She objects to men who abdicate too much.
It is a misfortune for a woman never

It is a misfortune for a woman never to be loved, but it is a humilation to be loved no more.

There are twenty-four hours in a day and not a moment in the twenty-four in which a woman may not change her mind.

Women give in entirely to their af-

Women give in entirely to their affections, set their whole fortunes on the die, lose themselves eagerly in the glory of their husbands and chil-

dren.

A man can keep another person's secret better than his own; a woman, on the contrary, keeps her secret, though she tells all others.

"I like women." said a clear-headed man, of the world: "they are so finished." They finish society, manners, language. Form and ceremony are their realm. They embellish trifles.—By various men.

Ever Sweet

Charles Reade, in closing one of his novels, delivers this beautiful saying:
"Few things in this world keep their high flavor. Only pure conjugal love seems never old nor stale, but ever sweet. It multiplieth joy; it divideth sorrow, and here in this sorry world is the thing likest Heaven."



Advertise in the Colonist