

HOUSEKEEPING IN LONDON.

By "A GIRL PROFESSIONAL."

PART VI.
MONEY-CHANGING.

HERE are few enterprises of which their success or non-success is judged otherwise than by financial results; indeed, it seems as though finance were the foot-rule by which we measure everything, great or small, in these latter days.

Even in such a business as housekeeping when undertaken with a view to profit-making, the first judgment pronounced upon it would be one relative to its profitable or unprofitable returns. And yet, when these returns are the most discouraging, it does not follow of necessity that all is unsuccessful, or that failure must be written over the door. With many newly-established businesses profit is not expected to be shown for the first two or three years; if such pay their way while gaining a foothold they are thought to do well. Might we not claim the same leniency here?

The fact that at the end of the first three years there are no household debts behind us, that current expenses are met as they become due, and that we have a thoroughly well-furnished and well-repaired house which speaks in its own favour, and that our tenants are content and comfortable should surely stand for some measure of success as issue. My hope had been to have reported the complete repayment of the loan which started us and the opening of a household banking account, but this was not yet, and perfect truth demands perfect honesty. A fifth part of the loan was paid nevertheless, and more would certainly have followed had it not been for the constant drain kept up on one's resources by the monthly payments for furniture, etc., and the frequent deductions to be made for absences of one or another.

I omitted to say that when Mrs. Norris left we were under the immediate necessity of buying some more furniture in place of that we had had the use of while she was with us. Of these a dining-table was the chief, a side-board next chief, some more chairs and a few smaller articles as coal-scuttles, dish-covers, trays, etc., all much needed. As we were unable to lay down the amount required for these in ready money, we had recourse to a furnishing agency, and after giving satisfactory references secured their assistance. The sum required was about £23, and the interest was

five per cent.; this we repaid by monthly instalments, and though it was sometimes very difficult to raise the money by the necessary date, still we did complete all the payments in the twelve months, and greatly rejoiced when that burden rolled away.

The most trying hindrance to progress, however, was the frequent absences of one and another of our tenants for two or three weeks at a time on visits to friends and relatives. It was delightful for them doubtless to have these breaks in the monotony of their lives, and they came back cheery and full of talk, but to me each absence meant a dip into my own pocket to supply the deficit caused in the exchequer, lessened my chances of laying by, or even of using my money for myself, and effectually prevented all hope of making a margin of profit. Had they all been absent together the deficiency would have been less noticed, as we could have reduced our expenses accordingly, but this never happened, save once or twice in the holiday month; usually there were two left behind, and invariably one, necessitating the same observance of routine, and therefore but little reduction was possible. It became plain too that the house, though a fairly large one, was too small to admit of making more by than its actual expenses. Another floor would have made all the difference, as another mouth to feed would have made no perceptible increase in the amount of food and the payment for board or rent would have been actual gain.

It is generally understood in all such cases, that a number pays where a few prove costly, and experience only confirmed this axiom. Still it was not in our power to add to the number of rooms and to take in more guests, therefore a more careful looking round the corners became necessary, and a continual watchfulness against waste or imprudent spending. Saving could only be effected in small items, and must be done without giving rise to comment. If we could bring our expenses strictly down to the level of our actual receipts we thought ourselves fortunate, as, of course, in the said expenses were included the board and lodging of our own selves. This, we had not yet been able to do owing, as I have said before, to the frequent deductions that had to be made in the income, and to the heavy loss caused by the rooms remaining empty so long. On my own side alone accounts showed that I had actually paid for my board at the same ratio as the strangers; as during three years over £150 of my literary earnings had been swallowed up; until this drain was stopped it was impossible to feel any profit from the results of work. To set against this there is, however, an excellent home, an abundance of good food and home comforts; perhaps, as the trial term is scarcely yet expired, more than this ought not to be looked for.

I have been thus faithful to truth in order that the difficulties of such an enterprise—should any of my fellow girl-housekeepers care to take up the same—might not be glossed over; now lest it should be thought that we have lived at too expensive a rate, I must conclude by giving a few practical details of the actual "keep" of the house, more especially with regard to its table furnishing.

To secure variety and yet keep expenses within bounds is ever the problem; often it seemed that far too much is expended on the food, yet where to curtail it is impossible to say. Game and poultry are too costly for more than occasional use, pork is disapproved of, veal not much liked, therefore we are reduced to chief dependence on beef and

mutton, with rabbits by way of change when in season. I found the most economical things to be soups made entirely from vegetables, and they were always much liked. Of these we have a good choice—chestnut, tomato, potato, artichoke, haricot bean, peas, vegetable marrow, etc. Next to the soups, dishes of vegetables with appropriate sauces take rank in point of economy, and salads of different kinds. Jams are all home made, marmalade also; we have no wines or spirits, but in summer we drink fresh lemonade and in winter water.

The butcher's bill, the bugbear of every housekeeper, is mine no less; the only way I find it possible to reduce this is by going myself and choosing every joint, and when possible by paying cash for it. Its price is apt to grow when left on the books, and sometimes another customer's joint is added on to my account. The same with fish. Bread is delivered at the door in the morning, I can take exactly what I know will be needed, and have never yet been wrongly charged here. Butter is another difficult item, and where to get it most reasonably and of good quality (as only the best fresh is thought fit to eat) has necessitated many trials. On the whole I have found small pats bought at the dairy ready for the table to be as economical as any other; a cheaper kind served ourselves and for kitchen use. When possible I have endeavoured to buy in larger quantities bacon, butter, etc., from a city firm or the British Produce Company. At the latter place the gain has been in quality, prices being fully as high per pound as at local dealers. Potatoes and vegetables I have tried to obtain from a market gardener, but here again as with eggs, the cost of carriage outweighed the value of the goods. When possible to obtain fish from the Farringdon market it was both excellent in quality and very cheap. When a large number have to be catered for it pays to send for the advertised hampers both of fish and farm produce, but our small party precludes us from taking advantage of such.

Firewood by the hundred bundles we obtain from the workhouse; the order is a benefit to the labour department, and the supply is certainly a benefit to us, as the bundles are large and go further than most.

On the whole my experience goes to prove that housekeeping (professionally considered) is more difficult in London than in the country, and it is still more difficult for a small party than a large one. And yet I would not leave my readers with the impression that it is all difficulty, or that it has been all unprofitable. Looking around us I see the evidences of solid home and house building; looking forward to the future there is experience as a guide in preventing the recurrence of the same mistakes, and also as counselling for better terms when changes are made, and looking backward, there has been the training of character, the acquisition of a certain amount of skill in work, good friendships formed that may prove of great value later, and lastly I trust a fair reputation has been gained.

As the neighbourhood is one that is rapidly growing in popularity, and property is increasing in value, it is quite possible that we may receive an offer for the remainder of our lease that shall make it worth while to give it up. We are in a position to demand a substantial premium and thereby make of it a sound business transaction; in such a case a few years' trial of Housekeeping in London will have proved anything but a failure, even when judged by its financial results.