

only must his sons give up their aspirations for a college career and turn out for themselves, but the daughters also must find some employment, by the pursuit of which they may obtain money wherewith the family income may be eked out. Reading aloud, teaching, sewing, embroidery and even nursing are all overdone, and who in this busy, rushing, work-a-day world is going to employ a woman absolutely ignorant of business affairs?

But suppose that no such calamity happens and the young girl is successfully wedded to the man of her choice, amid the good wishes and congratulations of her friends. The wedding trip over, housekeeping begins. If it be begun upon a proper basis, there is little fear that trouble will follow.

We will suppose that the groom knows just about how much money he has for the year and how much he cares to spend. If he does not possess this knowledge accurately, he is in no position to undertake the responsibility of a household. This knowledge the wife should also possess. It is not fair to give her the reins without telling her exactly upon how much she has to draw. This matter settled, there should be a patient, careful going-over of details—wages, rent, fuel and light, etc.—, the family finances being apportioned upon strict business principles. In fact, unless a household be started upon strict business principles, it cannot long hold its own.

These details brought to a satisfactory conclusion, the money set aside for the table and contingencies, clothes, etc., should be placed absolutely in the wife's hands and of it no account should be required. If she finds herself in difficulty, she will come most quickly to a tender, thoughtful, gracious husband to set it right. When the glamour of early married life is upon a woman she is willing to learn anything from the man she loves. By the time she has settled down into the humdrum married woman she has acquired the information.

A few general instructions will probably be all that are needed at first. She will be obliged to learn much from experience. But she will soon find that she cannot have her cake and her penny, too, and she will learn to think whether she really must have the cake when she finds the penny in her hand.

Some married men have the mistaken idea that the interests of economy are best conserved by giving no money into the hands of their wives, permitting them instead to run up weekly bills at "the butchers, the bakers, the candlestick makers." But men who do this find themselves invariably on the losing side of the game. Closely as they may scrutinize the bills and ruthlessly as they may cut out all possible items, the fact still remains that their wives could do better—well, make better bargains, if you don't mind the expression—if they had the money in hand, than they can if running up bills. For, in the first place, the man who runs his shop on credit must have some return in the way of interest on his money. This he obtains in two ways—by charging his credit customers higher rates than those paid by the cash customers, and by giving inferior goods to those who cannot help themselves by going elsewhere to purchase. So the man who does not pay cash runs an excellent chance of being badly served at godly rates. If the shopkeeper be a conscientious man, he will not charge the credit customer more than the regular market price, perhaps, but he will give the cash customer many a little favor which in the end will amount to considerable in the yearly expenses. To cite an actual instance, five customers of one particular establishment always received meat at from one to two cents per pound less than the others. Why? Evidently because they paid cash for everything purchased. The shopkeeper always knew that about so much ready money would be forthcoming from each household daily. From the others he was obliged to wait anywhere from a week or a month to a year. He could well afford to try to keep his good customers by such special favors.

The real reason why it is advisable to pay cash is that, with the best intentions in the world, errors will creep into bills. The rush and hurry at the grocery and provision stores upon a busy day are something incalculable. What wonder that Mrs. Jones' chops should once in a while be set down to Mrs. Smith, or that Mrs. Green should have charged to her the oysters sent to Mrs. White? When the bill comes in it is almost impossible for the housekeeper to remember whether she had oysters or chops three weeks ago, or whether she purchased three or five pounds of sugar ten days back. If a "pass-book" is kept, there is a constant fussing over errors in weight or prices of articles.

THE BUTTON-HOLE CUTTER.—Among the many minor conveniences which have of late done much toward lightening the labors of the seamstress, none has been of greater practical benefit

The annoyance to the housekeeper is great, but she is not the only person who suffers. Fancy the position of the shopkeeper who is assailed from half a dozen quarters at once for the same kind of error! What wonder that he contrives to make his credit customer pay for annoyance which is never experienced from the one paying cash!

Suppose, however, that clerks are unimpeachable and business-like to the last degree and that errors never creep into accounts. There is yet one very strong plea to be made for the cash system. This lies with the purchaser herself (or himself, if the man of the house insist upon doing the marketing). There are a great many nice things in the market that one would like to have (but could easily do without) which one is tempted to have sent home if one is not obliged to take the money out of hand to pay for them. Strawberries in February and peas in March are delightful, but if one must pay for them, the average family goes without. If, however, they can be purchased on credit, nothing is easier than to eat them out of season. But the annoyance of being obliged to pay for them later, when money is no more plentiful than at the moment when the luxuries were purchased, quite overbalances any former pleasure obtained from them. Even the delight of being ahead of one's neighbors hardly compensates.

Wise and sensible parents, as soon as their children shall have reached an age of understanding, will decide upon a financial policy to be adopted in which the younger members of the family shall have a distinct part. An allowance will be given each child as soon as it knows the difference between a penny and a five-cent piece. This income may be only three cents a week, but it is the beginning of future judgment in the disposition of money. As an actual fact this same small sum was the beginning in one household. The three cents was divided into three parts, one for clothes, one for anything coveted, and one to be spent whenever and howsoever the possessor pleased.

A cent a week for clothes seems a ridiculous allowance, does it not? But it was saved towards neckties by the proud little owner; whenever a new necktie was needed, the little hoard was brought forth and the required sum was made up from the mother's purse. As for the other cent saved, that went towards any coveted toy, and it was distinctly understood that the moment one-half the required amount (sometimes less, if the longing was very reasonable and not too expensive) was saved the rest would be forthcoming.

By this process of training, the value of money was gradually impressed upon the infant mind, and there was established the habit of saving, not for the sake of hoarding, but towards a definite end. With each year the allowance was increased, but always with the same restrictions, and no borrowing from one fund for the other was permitted. Instead of producing a niggardly spirit, as was prophesied by one or two interested relatives, the plan fostered generosity. Many a time were the savings for some coveted toy lessened by a voluntary contribution to some less fortunate child. The result is that the boy and girl thus brought up, now having reached adult age, are generous, economical and judicious in the spending of their money, with an accurate knowledge of just how much a dollar will buy.

The trouble in most households where an allowance is given the children is that its full import is not understood. The extravagant child is permitted to borrow of the thrifty one or to anticipate pay-day by drawing on the family exchequer. Money that should be spent on gloves goes for taffy without rebuke beyond a laughing protest. The consequence is that the children grow up with no ideas of economy, having very naturally imbibed the impression that if their money is all spent for the whim of the moment, more will be forthcoming from somewhere for necessities.

That this is all wrong any thoughtful parent will see upon a little honest reflection, and while money is such an important factor in the world's comfort and the happiness of the individual household, more attention should certainly be paid to training in this line. A mother is supposed to train her daughter in household arts. From her father may come, with a good grace, instruction as to the business end of life, for, after all, what is a household but a small business establishment with two partners bound to stand by each other so long as life shall last?

EMMA CHURCHMAN HEWITT.

than the button-hole cutter. Our new cutter is made of the best steel, is reliable and may be very quickly and easily adjusted to cut any size of button-hole desired. It costs 1s. or 25 cents.