

THE GOOD HOUSEKEEPER

Running the House on a Business Plan

Scientific Buying for the Home

By DORIS HEMMING

THIS morning I paid my butcher's bill right up to date, which leaves me free from outstanding liabilities, as they would say in business. What a contented, happy feeling it does bring!

Last night my husband's chum, a salesman for a wholesale grocery firm, spent the evening with us, and, contrary to our usual custom, we talked shop. On thinking over our conversation, I find that I obtained some excellent ideas from him. In reality, however, it was a case of reciprocity, for I, in my turn, gave him the consumer's point of view on the question of marketing. I was checking up a pile of slips with my monthly bills, and when I had finished, I remarked that in future I should run only weekly accounts with all my tradesmen.

"What's the big idea, little one?" asked Will.

"That interests me very much," and Stephens swung his chair round facing me as though we were discussing a business proposition. "What's wrong with the system of monthly payments? I should think that you would find it much more convenient to pay your bills once a month than to have small accounts coming in all the time."

"I suppose that is true of a big business such as you are accustomed to," I said. "But when it is a case of a small household with no capital and an income which does not increase in proportion to the constant rise in the cost of every necessity, I am in favour of reducing my bills to the lowest possible minimum. For one thing the money is spent less readily if the day of reckoning is close at hand. Running a monthly account is like lying in bed in the morning, utterly delightful at the time, but full of distressing consequences later on."

"Well, why not pay spot cash and be done with it?" Stephens wanted to know.

"Spot cash doesn't work. I have too many things delivered at the door, and too many last minute purchases bought on my way home just in time for supper. In the latter case I have no time to wait for change, and my grocer has asked me specially not to give money to the delivery boys, for they are not used to handling it."

"That's how it works out, is it? Don't you get a discount for cash?"

"No, we certainly do not."

"You should, in theory. Have you ever thought that when you pay for your goods in cash rather than three months from the date of purchase, you are giving your tradesmen the use of your money free during that time? And more than that, you are decreasing the cost of running his business. When a grocer makes out his balance sheet at the end of the year there is always the item of bad debts figuring in a substantial manner. They average up to a certain definite percentage of the year's turnover, as a rule, and he includes them in the profit he has to charge on what he sells to you. If all his customers paid cash or within a week as you do, he would be able to sell his goods at fully two per cent. less all round. Do you get the idea?"

"I do. And what is more I now understand a little incident that happened when I was in the butcher's yesterday. At the time I thought it very unfair. I priced a piece of steak which I was told would be 27 cents a pound. I considered it too dear so I bought something else. I paid my bill, and, as I was waiting for the change, I heard the butcher tell another customer that the same piece of steak was 33 cents. She grumbled at the price, but finally told him to charge it to her account."

"THAT'S it exactly. Your butcher was not willing to take the risk of payment in her case at the same rate as in yours. I must say I don't blame him either. The worst of it is that when you ladies don't pay the retailer, he can't pay the wholesaler and we can't pay the manufacturer, and so it goes round in a great big circle. Credit is a very complicated and far-reaching matter. The best thing for you to do is to keep your bills within your income and pay as regularly as ever you can."

"That is all very fine," I replied, "when you people are charging us more every day for plain necessities on which it is impossible to cut down in quantity."

"There you are, all up in the air! We are only charging you more because the producer is charging us more. We whole-

salers buy goods in large quantities, store them and take the risk of having them spoil on our hands or of not selling them at all. For this we charge a certain definite profit. The retailer buys from us, takes a further risk of not selling and above all gives you that quality of service that you exacting ladies demand. And let me tell you right now that if you were satisfied with fewer rush deliveries during the day and less 'phone calls and were not to be led astray by fancy shop dressings, you would be able to buy your supplies quite a little cheaper. Even as things are if you use a little common-sense and study the question practically, you can reduce your bills by—well, 15 per cent. is a conservative estimate. Now, for example, is it cheaper to buy bulk or package rolled oats?"

"I'm sure I don't know. I always buy package."

"There you are! In the package you are paying for the box, but on the other hand you are getting a guarantee of quality."

"I certainly shall in future, you may depend on it! But discussing this question of always buying the highest priced article, I have rather felt ashamed when I have asked for anything but the very best brand."

"That is just where you are wrong. It is not fancy trimmings that give you nourishment. Take prunes for instance, they come from California, and the price is based on the size. They sell for 15, 18, and 25 cents a pound. The larger size are sold at the higher figure, although there are a larger number of the smaller size in a pound, and these are just as nourishing as the larger sizes. Oranges are graded in the same way. The same idea applies to peas. Split peas are just as good as whole peas in spite of the fact that they are several cents cheaper. Do you know that the cheaper grades of rice actually contain more nourishment?"

"How do you make that out? I have always been very particular to buy only the best quality, done up in bags."

"Polished rice, I suppose. Yes, it is very nice, but the fact is that a valuable

very good place to economize, as there is no comparison between the cost of the bought and the home-made article in this case, even giving your labour an average money value."

"Do you think it would pay me to buy my groceries in large quantities?" I asked.

"That depends on the article, and it also depends on the amount of room you have for keeping things in your flat. Personally I should imagine it would pay you to build more cupboards if you haven't enough and buy such goods as flour, sugar, cereals, soaps, and cleaners in large quantities as there is no doubt about it you would get a better price. On the other hand, although coffee, pepper, spices, and baking powder may be cheaper in large amounts, you will find that they lose their strength and that the second half of a large package will not be worth nearly what you paid for it. Whenever you can buy two packages for a quarter, be sure you get the benefit of the extra cent, if it is a case of goods that will keep. On the other hand perishable goods should be bought in just the quantities of which you are in immediate need."

"Yes, I know that," I answered, "I have been studying the appetites of my family, and by jotting down the amounts I buy to make a certain dish, I am now able to determine to a nicety just how much I want of each ingredient."

"One thing I find it very hard to decide, Mr. Stephens, is just what is better bought and what is better made at home. For instance, I do think I can put up jams, jellies, preserves, and pickles, better than I can buy them."

"When it comes to jams, of course I am out to sell this very line, and so I am naturally not in favour of home preserving. I suppose that if you can watch the market very closely and buy your fruit at the exact moment that it is lowest you ought to compete with a canning factory fairly successfully. But that is just the difficulty. How are you going to know? As a rule you cannot depend on the dealer. He wants to dispose of his goods at as high a price as he can, and therefore, he is going to tell you that they will not go any lower, although he knows for a fact that several carloads of fruit are due the next day and that the market will be flooded with the very fruit you are buying to-day at a high figure. The canning companies usually grow their own fruit and vegetables or contract for them by the ton from the farmers, and in this way they are able to can them fresh and do away with the cost and depreciation of transportation."

"I see you are pessimistic about my abilities as a canner," I retorted.

"Indeed, I am not. Not after the delicious supper at which I have been an honoured guest. I am sure your home-made preserves are far more delicious than those I am at such pains to sell to earn my daily bread."

"LAST year I think I made out pretty well. I calculated my cost exclusive of labour and it rarely exceeded half the price of the bought article. I admit I did get fooled once or twice by buying too early, but I marked down the date on which each variety touched its lowest point and I intend to make very good use of my memorandum next year."

"It seems to me that there should be some forecasts of crop and market conditions published that would help to determine a question of this kind," interposed Will.

"Market reports! Crop prospects! My dear man, reams of such literature finds its way daily into the wholesalers' and retailers' scrap-baskets!"

"But why not into the housewives' scrap-baskets?"

"Search me! I suppose they have never demanded it. I cannot imagine your wife reading through the tedious reports that we have dished up to us daily. They are too technical."

"I don't believe they would be a bit," I answered indignantly. "If I am going to run my home on a business basis I shall have to be as technical as any one else. You say that we women do all the buying and I know we do our share of the eating—so I should like to know why we should not be just as interested as you are in the progress of the crops!"

"I surrender. The ladies win. I shall bring you an armful of market literature as war indemnity. Only—you will have to read it all or the final word is mine!"

FACTS TO CONSIDER

If the buyer paid cash, the retailer could sell fully 2 per cent. cheaper. If you buy bargains, take a good look at the brand and another at the weight on the label.

If you will have goods done up in fancy shop dressings, you must be willing to pay for them.

If you go bargain hunting, remember that the retailer isn't in business for his health or for yours.

If you use a little common-sense and study, you can easily reduce your bills by 15 per cent.

If you want to buy at the right time, watch the market reports and the crop prospects.

Sometimes you will find a 25 cent package article is still selling at the same price as before the war, although the raw material is up 25 per cent. That is because the public is accustomed to pay a certain price for the article, and the dealers are willing to sacrifice part of their profit rather than make a change. On the other hand, in many cases you are paying so much already for fancy wrapping, advertising, and so on, that it would be nothing short of a crime to put the price up any higher than it is. But you must make up your own mind on these matters. It is you ladies with your husbands' money who are paying for everything—for the big factories with thousands of employees—for the wholesale houses such as ours, where the stock of goods amount to half a million dollars, and finally you are maintaining the host of little retail stores as well as the big departmental stores all over the country. We are doing our level best to serve you, but it is up to you to see to it that you get your money's worth!"

"I never thought of it that way. My bills are absolutely trifling and so they have very little weight in the long run."

"Your bills may be trifling, but your influence isn't! Let us consider how we can make them even more trifling still. Are you buying Made-in-Canada goods or imported?"

"I'm sure I don't know. I just ask for a jar of marmalade, for instance, and the clerk gives me what he has on hand."

"Evidently you are not aware that we wholesalers are paying a nice little duty of 35 per cent. on marmalade from Dundee, Scotland, and we are not letting the retailer forget it either, for we add our profit on to the duty as well as the cost price."

"35 per cent.! Why, that is an awful lot! Do you mean to tell me that I can save that much on Canadian marmalade?"

"No, I'm afraid I don't. Canadian makers have to pay more for their material and labour than their chief competitor, the Scotchman, so they are frequently able to sell only slightly below the price of the imported article. You may find that you like the flavour of the Scotch marmalade better than that of the Canadian and that, in your case, it is well worth the difference in price. But it is well to remember that it is good for your nearest neighbour to keep your money at home by buying goods made in Canada."

part of the food value is lost in the actual process of polishing. Oh, another thing. Are you one of those innocent women who make a dive every night for the paper to see what bargains are announced in the grocery or provision ads. of the big stores? This is where you need all the judgment you have. If the storekeeper is offering you two tins of pork and beans for the price of one and a cent more, just take a good look at the brand, and another good look at the weight marked on the tin. Sometimes you will find that 14 ozs. is marked in tiny letters at the bottom of the label, and you are taking it for granted that you are getting a pound tin. Of course the retailer may be offering you stock which he bought some time before at a lower price, or he may be cutting prices on a couple of lines to attract you to his store or he may even have been at a fire sale, I'm not saying he hasn't. Only keep your wits about you when you are bargain hunting as the retailer isn't in business for either his health or yours. Say, "Will, did your wife make that fussy salad we had for supper, or did she chase around to a delicatessen shop at the last minute and pay 50 cents for it?"

"I bet a quarter she concocted it herself. My wife's a wonder when it comes to cooking."

"Hand over your quarter, Mr. Stephens. I made that salad my own self and 25 cents would be dear for what it cost me in odds and ends. I may not know much about tariffs or middlemen's profits, but I have the confectioner and the delicatessen store down to a fine point. One of my mortal sins when we were first married was to be always running round to a very attractive delicatessen near-by. I must confess the dinky little salads, croquettes, and patties I used to buy there were delicious. And then the confectioner's—what a good time we used to have on charlotte ruses, tartlets and fruit cake! However, I soon got wise to the disadvantages of this kind of diet, for when I counted up my expenditures on food for the week, I found that they were away out of all proportions to the amount of nourishment obtained."

"THAT'S right. You were paying for service, which is very nice for people who are out all day, but when it is for work that you can do just as well at home it is a