

The Business Side of Housekeeping

BY CLARA INGRAM JUDSON

Often we speak of home making as something of a job, but we seldom use the word in the sense that home making is a position of economic importance—a real business.

Yet home making is actually the biggest business in the world and it is for homes that all other economic enterprises are conducted. To ensure the home is not a business run to make money. It is run to make happy and efficient people.

To a large extent the housewife is the manager of the home business. You know we live in a day of specialization and we attain great skill by assigning to each person a definite job and then demanding of him his very best work.

So it has come about that men have the principal responsibility for providing the income and women the task of administering the home. The two jobs, divided in that way, make a fine working partnership.

Now this job of manager of the home concern has many disadvantages as well as advantages and it's not surprising that the disadvantages may sometimes seem pretty big.

For one thing, there is no direct relation between the home manager's increased efficiency and an increase in her pay—indeed some home managers have hard work finding a salary, to say nothing of an increase!

Another big disadvantage is the lack of competition in the job. Don't you know how it is—the very minute somebody wants something you have, you value your possession the more? The mere matter of a spring hat is quickly decided if the next customer begins eyeing a hat you had hardly noticed—you want the thing the other woman hankers for. But where is the competition for dishwashing and cooking? It does not seem to exist!

THE LUCKIEST WOMAN OF ALL.
But when we consider the advantages we could list a dozen had we the space! The freedom—

"Now don't talk to me about freedom," exclaimed one woman, as she vigorously interrupted talk on my pet hobby one day. "How can you suggest such a thing when we are so tied down every day?"

I wonder if we are any different from other folks and their jobs? Isn't every man or woman tied down to doing the same thing day after day whether it be in office or factory or kitchen or farm? And as for freedom, do you know of anyone who may be so free while doing her daily tasks as the woman who lives on a farm?

She is free to plan her work as she pleases, tucking in a bit of recreation here and there if she is a skillful planner; she is free to enjoy fresh air and a view as she works; she is free to sing and to think as she works, and to pack infinite variety into her day's work—cooking, housekeeping, gardening and poultry tending are mixed in with sewing and marketing.

As we study our job we find that we have only two things to work with—the family income and our time. And the success and happiness of family life will depend upon our skill in getting full value out of this dual capital. It is a bit easier to organize the income because it is something we can see and handle, so we will talk about it first.

The first step in organizing the money part of home making is to find the amount of income. Sometimes this appears so difficult that many well-meaning people stop right there and never get any farther in home organization. The farmer has his good and bad seasons.

Fortunately the law of averages helps over this difficulty. We may not know what we have this year, but we can find out what we made last year and the year before that. Go back five years if you can—never take less than three—and add together all five incomes. Then find the average. In case of doubt, estimate too low rather than too high; it is always easier to spend more than to cut down carefully made plans.

And be sure to remember all the various side lines of business and count in all the butter money, the chickens, garden truck and the like. Count in all sources of income—it pays to know.

The probable income determined, you can now consider the spending. A plan for spending money is called a budget. Some people think a budget is a list of percentages, and as they dislike arithmetic they let budgets alone.

Others think it is a household account, which of course it isn't. Some plan their spending in their heads and are quite unaware that they are following a budget. Of course a mental budget is better than none; but a written-down budget is best, for when figures are actually on paper they can be carefully studied and considered.

Sometimes people say, "What's the use of making a budget? No sooner do we get started than Susie gets the measles and there's a doctor's bill. Or Johnnie wears out his shoes. I'll spend my money when I have it, and when it's gone, we'll do without—that's all there is to it!"

Of course the budget didn't cause the measles and Johnnie would have worn out his shoes, anyway—boys always do! So that's no case against a budget. And one cannot help but notice that families who operate on a

budget always seem to have a reserve for just such emergencies.

Suppose you were going to build a house this summer. You, being opposed to planning—budgeting—would call a contractor and say, "I'm going to build a house and I want you to make the living room big enough to be roomy and comfortable. Make the fireplace large enough for those fine logs in the back woodlot and be sure to have the pantry window face south to catch the sunshine."

He would look a little dazed at such rambling instructions and he'd reply, "But where are your blue prints?"

You, being opposed to plans, would answer, "Oh, we're not having any plans for this house. You just begin and from time to time as I think of things, I'll tell you and you can put them in."

You couldn't let a contract like that!

We don't do that planless way even in such a relatively unimportant thing as making a dress.

Yet in this very important business of spending money—the business we well know is going to affect our happiness and development—we say, "Oh, what's the use of planning?" But once we have tried planned spending, we would no more live without a budget than without food. It becomes a necessity.

START WITH THE THREE ESSENTIALS.
In making a budget, figure first the absolute essentials of living; there are three—shelter, food and clothing.

We are interested not only in having a roof over our heads; we want that place warm and light and comfortable. So under the general heading we include fuel, light, telephone, household supplies, repairs, taxes and all the many expenses that are necessary to make a house a home. And instead of calling it shelter we call all that operating expense, for it allows money needed to operate the home.

Under the heading of food we include all money needed to feed the household. Doubtless some food, perhaps considerable, will be taken from the home garden and will not be paid for in cash. It is a wise thing to keep a fairly accurate record of such home-grown food; also an estimate of its market value. This record will show how the garden pays and will give encouragement to the gardener.

In allowing the clothing money, figure a separate sum for each member of the family, and, as soon as possible, let the children manage their own clothing fund. A separate clothing account helps to encourage more careful persons and to train the more careless members of the family.

It is a very good idea to have a double budget for clothing, one for the least you can possibly manage to get along on and one for a more generous income. Then if this year doesn't prove to be very good, you can manage to get along on the lower income; but if it is a good year, you have already decided on a fair division so that all may enjoy the greater prosperity.

These three necessities planned for, we must make provision for food, shelter and clothing in the future. That means we must set aside some money for investment. In actual practice, this investment money should be planned for first of all, because we are much more likely to save if we save first.

Those four departments of living, important as they are, do not include all of life. We want to be wiser, better people for every year of living. So some of our money must be spent for advancement; that means we must allow money for doctor and dentist and vacation—that's for physical advancement; for books and music, magazines and radio, higher education for the children and farm and home clubs for the grown-ups—that's mental advancement; money for church and charity—that's our material expression of spiritual growth.

While the children are little it is an excellent plan to start an educational fund, building up toward the days when they will be ready for college. A reserve fund is a big help and even a small annual saving will count up delightfully.

MONEY FOR FUN.
But even all that is not the whole of living, for all work and no play make Jack and Jill very dull neighbors; we want to lay aside some money each year for fun. Budget makers usually call that luxury money and they don't mean sealskin coats and diamonds either.

They mean movies and trips and social pleasures and any sort of fun one wishes. But remember this, fun money must be as well spent as any other; it must give us relaxation, pleasure, and a zest for going back to work. Otherwise it's wasted.

At our house we make a budget on New Year's Day with every member of the family gathered around the dining-room table ready to offer an opinion or suggestion. But if you have never made a budget, don't wait till next New Year—to-day is budget day for you. And be sure to let every member of the family sit in on this conference.

By this time someone has doubtless started to say, "All that sounds easy. But after the budget is made—what happens then? How can you tell that the budget is followed?"

That's easy too. You keep a systematic account—not to tell how much

money you spent, but to discover what you got for what you spent. Keep very simple accounts under the same headings used in your budget. Have a line across for each day and set down figures only, unless for some reason you feel you would like a notation of additional information.

It takes very little time. Some days you will spend nothing; some days you will have so many items you may decide to set them down on a scratch pad first so as to make sure you remember everything before you start putting them in your book.

At the end of the month, add up all the columns and put the totals on your yearly page at the back of the book. If you are slow at figures as I am, it may take you an hour, but when you see the results, you will think it an hour well spent.

You can see your mistakes—of course we all make them, but once we see them down in black and white, we don't make the same mistake twice. Indeed, no!

Now there is one objection to all this budget-making business and it's a real objection, not a little trumped-up one like having no time for accounts. And because I know how to get around it, I'm going to drag it right out on the page and tell you about it.

There are folks who don't like to set down every nickel spent. To tell the truth, we're all a little that way. It isn't that we spend foolishly or wickedly. Rather it is that we want something to spend just as we like with no questions asked as details published.

After all, I ask you, is it worth saving up penny by penny and dime by dime for a family treat and then have the family open the account book and say, "Oh, that cost \$2.48 the other night, didn't it?" We like to keep a little something to ourselves.

NO QUESTIONS ASKED.
So at our house we have personal allowances paid monthly to each member of the family. Each person receiving an allowance keeps his or her own private account and then reports to the family bookkeeper at the end of the month, giving the totals only of moneys spent. These are set down under the proper columns and no questions are asked.

"But my husband would never keep an account," said a woman at a meeting two years ago, "so I couldn't do that."

"Oh, yes you could," I assured her. "Keep an account of all you know about and simply charge the rest to him. Don't bother him about it. Put down all the main expenses as you know them. That will give you much more knowledge about your home business than you now have, and with that start you will find the way of doing better."

This spring I saw her again and she rushed up to me with open arms. "It works," she cried happily, "it works just fine and we're getting along wonderfully!"

I knew she meant a budget, for of course a budget works when it's given half a chance.

To Feed Soft Corn Safely.

Sick pigs and soft corn are twin troubles for a lot of farmers. They cannot avoid having soft corn, but a few precautions will lessen the chances for sick pigs.

To take a pig off pasture or sound grain and throw him into a soft-corn field or throw soft corn to him is to invite disaster. He should be accustomed to this new and, to his way of thinking, most likeable feed slowly. Better give him a two-thirds ration of oats or barley with one-third soft corn for a few days, gradually increasing the corn and decreasing the lighter grains. And at all times keep a mixture of salt, soda and lime before him. A little care along these lines will save many a pig. And how they do grow and fatten on soft corn, tankage and alfalfa!

Haphazard spraying usually is of little or no benefit.

Eliminate the Non-Producer.

Probably the greatest hindrance to the profitable keeping of poultry on the ordinary farm is the retention of a lot of fowl that are poor layers, due either to their being too old or of a type to produce meat rather than eggs.

The production of eggs is the end of the poultry business in which the most profit can be made, so that a heavy egg producing type is the type that is best suited to ordinary farm conditions.

Generally speaking, the pullet year is the most profitable period of a hen's life. It is advisable, therefore, either to mark the chicks when hatched, using a different mark for each year, or to band the pullets when they are put into winter quarters, so that at culling time the age of the different birds may be seen at a glance and only those that are required for breeding purposes retained after the first year's production.

For the careful breeder the use of the trap-nest is the logical means to cull the flock but the ordinary farmer does not use trap-nests so that reliance must be placed on physical characteristics. The high producer will be found to be of an active disposition, early to go to roost at night and always busy. Her head will be clear out, face smooth and free from wrinkles, with bright prominent eyes, skin soft-pliable and of fine texture and a general appearance of health and vigor.

Call all birds that show a lack of vigor, a sluggish disposition, a coarse rough skin with overhanging eyebrows, an inclination to break down behind, or that show heavy deposits of internal fat, as evidenced by a thick skin and an abdomen that is hard and firm to the touch. In contrast to this the heavy layer will have skin that is fine in texture and the abdomen will be soft and pliable. This last feature is one on which great weight should be placed, but in culling reliance should be placed on a combination of features rather than on any one feature.

How to Start Bee-Keeping.

S. A. Strong, Huron, wishes to know how he should start bee-keeping. By writing to the Publications Branch, Dept. of Agriculture, Ottawa, he can secure several publications referring thereto, but Bulletin No. 33, "Bees and How to Keep Them," by C. B. Gooderham, Dominion Apiarist, will give him all the instant information required. No charge is made either for the bulletin or postage. Incidentally it might be stated that Mr. Gooderham gives the following equipment as necessary for making a start with two colonies of bees:

Two colonies of bees in modern hives; two hives complete with frames; floor boards and covers for increase; for these two hives 2½ pounds of light or medium brood foundation; one No. 1 bee smoker; one bee veil; one pound No. 28 tinned wire; one spur or electric wire embedder; one hive tool.

Six deep or twelve shallow supers fitted with frames; seven and one-half pounds of light brood foundation; two wire queen excluders; two bee escape boards fitted with bee escapes; one honey extractor with 12-inch by 18-inch baskets; uncapping knives.

For comb honey production: Eight comb honey supers; about 300 sections; four pounds thin foundation; two wire queen excluders; two bee escape boards fitted with bee escapes. Manufacturer's catalogues giving prices can be obtained free on application.

It is not so much the work we do, as that we bring to something all our best.

Strawberries and raspberries cannot grow in a patch which is allowed to become a mass of plants.

Efficient Farming

THE FARM WORKSHOP PAYS.

There is no part of the farm equipment which has a greater share in the convenience, satisfaction, prosperity and net income of the farm than a well-ordered shop.

By "shop" I do not mean an alleyway to the pig pens or corn crib, or an old shed in which are thrown all the odds and ends of the farm. Nor does the term suit me when applied to a room some 10x12 feet, more or less, which has a few tools hung on the walls, a bench or table on one side which is so loaded with nondescript left-overs, dirt, etc., that one indistinctly shies away from it; while the floor is filled, except for a path extending from the door to somewhere in the room, by barrels, kegs, boxes and discarded pieces of wood and metal. Can you picture the place? Of course, there is no such shop on your farm but you can visualize one on a farm over across the river!

Such a shop will serve as a catch-all—a place where search may be made for some burr, bolt, odd scrap or piece of repair material, but it falls far short of a real farm "service station."

MOST SHOPS TOO SMALL.
Some farmers have shops which, while they lack several of the essentials of a real farm shop, serve a very useful purpose. For example, I recently visited a farmer friend. One of my auto tires caused trouble while there. My tire tools were too blunt to suit my host. He said: "Just let me fix those tools for you." His shop was only a few steps away. Kindling was ready to start a fire in the forge. In just a few minutes the tire tools had been heated and drawn out to the desired thinness just as well as any blacksmith could have done it.

But to speak of his shop. It is a one-story building about like a single garage, fairly well equipped with bench, vise, grinder and forge, is in orderly condition, but is too small to be of the greatest service. It has only a small door entrance.

A REAL WORKSHOP.

Now let me tell you what are the essentials of a real, honest-to-goodness maximum profit-making farm workshop.

1.—It should be a separate building—a distinct unit of the group of farm buildings. It should be placed where it will be most convenient to barns, tool sheds, house, and where it will produce the least fire hazard.

2.—It should be somewhat larger than a double garage, with plenty of space, say twelve feet, in front of where the cars would stand. The most of this space should be devoted to a work bench, stove, forge, drill press, and power-plant, whether it be motor, farm electric or gas engine.

3.—There should be a lineshaft overhead and placed so that the tools may occupy as little space as possible, yet still be convenient for work.

4.—There should be a few feet more width to the building than is required for a double garage.

5.—The floor should be of concrete. The walls, roof, doors, etc., should be as nearly wind-proof as possible. It would be very superior if the walls were of hollow building tile. Regardless of what the materials used are, the point to be attained is to have a shop which may be made comfortable for work in winter time.

7.—There should be an abundance of windows so that light may be plentiful on all sides of any piece of work that is being handled.

8.—It would be entirely possible to place the feed grinder in one side of the shop if the farm does not use the shop as a garage.

9.—Drawers, shelves, hooks, etc., should be planned and placed so as to keep all tools, bolts, nails, screws, materials, etc., etc., in convenient places. Drawers, boxes, etc., for special uses should be labeled. This will aid greatly in keeping things in their places.

10.—It is not necessary to furnish plans and specifications for such a building. The size and shape may be varied somewhat. It may be built of the finest materials and have the drawers, etc., made by a cabinet maker. Or, it may be made of rough lumber by a hammer and saw carpenter. A rough lumber shop may be made very serviceable and also very attractive by covering with a heavy, three-ply slatted roofing material, strips running up and down sideways and stripped at laps and midway between laps. This makes a good fire-resisting wall, too.

REASONS FOR LARGE SHOP.

Why do I urge a large shop? There are many reasons for it.

1.—Perhaps the foremost reason for it is that it gives room to work in shelter and protects from the winter's blasts or summer's rains. A big stove may be put in and the shop made perfectly comfortable for many days of winter work.

2.—It enables a farmer to do many of his most expensive jobs. It costs money to hire a garage man to overhaul a tractor or automobile. Most jobs of fitting up farm tools having broken parts are neglected because of the heavy cost of taking the machine to town for work.

3.—Opportunity is given to make use of power in running tools. Farmers who have hooked the grindstone, drill press, and other tools up to motor or engine power are the ones who really appreciate the advantages of

using engine grease rather than oil grease. Such power tools as can be put into a good shop are great labor-savers. They add much to the efficiency of the farm. The number and quality of such labor-saving equipment are limited only by the resourcefulness of the farmer.

4.—Opportunity is given to capitalize idle winter days and rainy days for all kinds of repair work and the construction of many new things which may be used to great advantage on the farm.

If you take your car to town to be overhauled—and nearly every auto should be overhauled each winter—you will pay \$1.00 to \$1.50 per hour for the time of the mechanic to do the job. Why not make money by doing the work yourself in your own shop?

5.—With large doors any farm machine can be taken into the shop for work. A hay or other rack, stock crates or large pieces of farm equipment may be made by the fire in winter. Painting or other jobs may be done. Horses may be taken into the shop to have their feet trimmed or shod.

Most industrious farmers can make such a shop pay for itself in one year.

MAY REARRANGE BUILDING.

On many farms there is already a building or shed—maybe an old house or one end of a tool shed—which can easily be remodeled into a good shop. Just a small amount spent in building or remodeling a shop in which the "mechanics" of the farm can be centered, may be made the means of saving the farm—or adding to the net income—over \$500 per year.

If you have a big boy with a mechanical turn of mind give him the job, with your friendly suggestions and supervision, of planning and putting the shop on the farm. Then pay him good wages for overhauling all machines which need overhauling. You will soon discover that the boy is more interested in the farm!

Crops in Eastern Canada.

In a report dated August 21 on the state of crops in Eastern Canada, the Dominion Seed Branch at Ottawa notes that, generally speaking, the situation in the Maritime Provinces is fair, although in some districts, principally in New Brunswick, drought has been experienced with light crops as a result. An average crop of hay is promised in all three provinces. In Quebec, forage crops are good excepting corn, and hay is up to the average. Dairymen are stocking with a supply of feed for some months, in anticipation of higher prices for feed concentrates. In some districts of Ontario haying has suffered from an excess of rain. In portions of south-western Ontario a phenomenal crop of fall wheat is reported, running from 30 to 40 bushels per acre. Prices per bushels are around 30 cents higher than last year. Prices of other farm products have also advanced.



LITTLE BROWN BUNNIES.

"Oh, little brown bunnies, come out and play!"
Cried a child at the close of a summer day,
As she wandered over a moorland wide,
Where under the bracken the rabbits hide;
"I've left my terrier—Spot—at home,
So along with me you can safely roam!"
I've brought you—a cabbage, all fresh and green—
A finer one I have never seen!"

"I've got fresh clover and lettuce too,
I think they will be so nice for you—
I know that bunnies don't care to eat
The sweets and cakes that I think a treat!"

Then the merry brown bunnies came out to play
When the twilight shadows were gathering gray,
And they ventured close to the maiden's side,
And cabbage, and clover, and lettuce they tried.

They frolicked about in the falling dew,
And the little girl watched the funny crew,
But footsteps were heard, as they leaped and played,
And the pretty bunnies were much afraid,
With a flash of tails, soft, fluffy, and white,
In an instant they all had taken flight!
And the child just whispered, "Good-bye! Good-bye!"
As she went towards her home, beneath the sunset sky.

—Maud E. Sargent.

Jack Frost, nature's sheriff, will soon put his crisp seal on the door of Mother Earth, for she is not earning so much heat these days and has very little to spend during the longer, cooler nights. Perhaps, indeed, there will be a couple of rainy days when Mother Earth will earn no heat at all; then if it clears off in the night Jack will catch her surely.

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Photograph ... Marie recently

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