

# THE YOUNGSTER'S ALLOWANCE

BY CLARA INGRAM JUDSON.

"Please, Mother, may I have a nickel?" Jack asks as he bolts his luncheon.

"Mother, may I go to the movies this afternoon?" Susan inquires as she starts back to school, and then she adds, "I've only been once this week and all the other girls go three times."

"Mother!" shouts Dick, "all the other boys are getting new marbles. Please may I have a dime, just a dime, for some for me?"

While Ellen, clever with the wisdom of her high school years, waits till a pleasant dinner is nearing its end and remarks with every appearance of casualness, "Dad, I saw a stunning pair of shoes downtown to-day. Wouldn't you be proud to have your daughter sport a pair at the contest? They only cost \$7.50 too. See me in those and you'll see the world's best advertisement of my successful father!"

Sounds familiar? To be sure. Broadcast the conversations of any average family and you'll find them punctuated with requests for cash—something from a penny on up. Of course it's hard on the parental pocketbook because most of the requests are answered according to the mood of the minute rather than the worth of the request.

That's not saying that the money is wasted—it may or it may not be; but it is asserting that the money is spent without regard to the family income and needs as a whole and that is very bad business, both for the pocketbook and the child.

"But I like to have my children ask me for what they want," says one father. "I like to have them feel they can come to me for anything and that if I'm able I'll give it to them."

A good many fathers—and mothers too—really do seem to feel that way, but it must be admitted that although you can find one parent with such a notion, you will also find ten who deplore the fact that children tease for money. Indeed, we are all coming to realize that our children need an actual training in spending.

The art of spending money has become one of our most important considerations. Not that money in itself is so valuable, but because it is our tool for getting all the material things of life and as such commands our careful thought.

Now our children do learn something about money in their schools. Thanks to the viewpoint the war gave to us, the theory of spending is being taught in many schools to-day. But the theory is not enough. Would you care to trust the sewing for your family into the care of a woman who had read fashion magazines but had never cut or fitted? Or the cooking to one who had read cookbooks but never been in a kitchen or cooked a meal?

RIGHT TRAINING IN SPENDING. Theory needs to be supplemented with plenty of practice. And by the very nature of it, practice in spending money can be supplied only by the parents. Schools have no funds or authority for such laboratory work.

"That sounds well on paper," says someone, "but how does a person begin and how is it all to be managed?"

One begins at the beginning—the first time a child asks for a penny to spend. That request shows that he has the idea that with a coin he can get something he otherwise would not have. That's the time to begin his financial training.

The first allowance should be very small, as one wants to insure thoughtful spending; it had better be paid in coppers because five coppers are more fun to count and spend than is any nickel, however new and shining.

With the giving of the allowance there should also be an assignment of obligations. At first these will doubtless be for giving, for saving and for fun. With three lines of spending open and five coins to spend, there will have to be a balancing of desires, and that is what one does this for—to encourage the child to see what he wants most.

We started our children when they were about five and with an allowance of five coppers a week. A piece of scratch paper for each was tacked to the wall in the corner of their room and we ruled this paper into three parts.

One was headed with a big letter G, that was for giving; one with a letter S, that was for saving; and the third with the letter F, meaning fun. They were to spend the money any way they pleased and no questions asked. But every time they spent a copper a mark had to go down in the proper section. Five coppers were given each week and were paid promptly on Monday morning.

By the way, there is a deep moral obligation right there. Money promised a child should be paid to him at the time agreed. Your promise to pay makes the allowance a business obligation that must be met.

This is not by way of advising against making pledges with our children. Rather, it is suggesting that pledges be made thoughtfully and conservatively; that we promise only that we are reasonably certain we can carry out; and that if the time comes when we cannot carry out a pledge, we confess frankly our inability and ask that the pledge be canceled.

At the months go by increase the allowance, adding at the same time more responsibility for spending. We didn't add more than three or four

items a year and we always chose those which would encourage conservation.

Rubbers which might carelessly be lost were soon put on the list—and thereafter never were lost!—wool hats and mittens, garters, stockings, school supplies, and by nine years of age underwear, and by ten everyday clothing. By twelve they were buying all their own clothing and school supplies and books.

This money was no addition to our expense, you see; we merely allowed them to handle the money we otherwise would have spent for them. The sums were small and mistakes in spending could do little real damage.

"You mean little children go to the store and actually buy things?" someone asks.

"Surely, why not? They'll have to some day; why not learn how to do it now?"

Of course I went with them at first, standing politely at one side while they did the purchasing. When I was asked an opinion, I gave it honestly, just as I would to you. My opinion was always considered and usually followed, though not always.

The mere fact that the children did the buying developed many interesting things in our family life. We all read advertisements and catalogues and helped one another find the best ways of spending our allowances—yes, grown-ups should have allowances too.

LEARNING TRUE THRIFT. The children learned to make a budget for each season's spending—that is, they would plan spring clothes and winter clothes and fit their needs into their pocketbook. And gradually they learned to get what they wanted with their money, and that is the essence of real thrift.

Now all this applies to allowances that can be paid in cash. Sometimes or in some situations there is so little cash available that it is next to impossible to manage regular allowances in this way. For instance, a fairly successful farmer sometimes has very little cash for family use. How about children's allowances then?

\*Pay allowances just the same; only the method will be worked out differently. One very interesting family I know pays the children two calves each year. The children care for their possessions and sell them or raise them whichever they decide best. The children bear all expense, if there is any, and keep all profits. This is not only serves the purpose of giving them an allowance, but gives them business training in other lines as well.

Another family assigns a certain quantity of ground and time to work it, with the profits belonging to the child. Chickens, orchards and berry patches all suggest ways of paying an allowance if cash is not feasible.

But if possible, pay at least a part of the allowance in cash. Many a girl who really likes the farm or small town dreams of getting away, not because she doesn't appreciate her home, but because she wants independence. Try giving her an allowance.

Five dollars a month isn't much, but give that freely and see what happens. Let her make her own mistakes and enjoy her successes, the thrill of being "on your own" can be happily enjoyed at home if you give her a chance.

Of course you will want to encourage the children to save money; that is a most important part of their financial training. One of the best ways to begin is to let them save for deferred spending. That means saving for a bicycle or a radio or a party dress or a trip—anything that they want but cannot hope to buy without building up a fund for the purchase.

As the children learn to save, let them begin to learn the pleasure of investment. Probably they will begin with the savings bank. When interest day comes round, suggest that they go to the bank and actually receive in cash the earnings on their tiny capital. They will then realize that money can be made to earn money—a valuable idea to get hold of, as we all know.

"It sounds like a lot of work!" sighed a friend of mine, when we talked this all over one day. Well, it isn't a lot of work but it's some work, that's true. Anything worth while is work for somebody. But it's a very, very little bit of work compared with the important results that follow. And anyway, who ever said we minded work if we could thereby give our children a chance to be happier and wiser than we can ever be?

Wise thinking and intelligent fair play in the use of cash is one of the best ways of bringing happy working democracy into family life. It pays!

Brighten a Cheerless Kitchen. Paint your kitchen chairs some color that will look well in that room. Black is good, or dark gray if the walls are light gray, or dull green or dull blue if the walls are white or buff, and so on. Attach to the seats, by cord, cushions covered with brightly colored washable material, and into how cheerful it will make the room look, and with little work and still less expense.

One of the necessary requisites of a good farmer is that he be skilled in the performance of the hundreds of duties devolving upon the tiller of the soil.

# S.S. LESSON

July 19 — The Gospel in Lystra, Acts 14: 1-20. Golden Text—Blessed are they which have persecuted for righteousness' sake: for theirs is the kingdom of heaven.—Matt. 5: 10.

ANALYSIS. WE PREACH NOT OURSELVES, BUT CHRIST JESUS AS LORD.

INTRODUCTION.—From Pisidian Antioch the missionaries turned south-west to Iconium, and here the recent experiences at Antioch repeated themselves. The preaching of Paul and Barnabas produced a deep impression on Jews and Gentiles, and a great multitude "believed." But the reaction against the missionaries of the Jews stirred up an insurrection against the missionaries of the Gentiles. The civil magistrate was invoked, and in a popular riot, in which both Jews and heathen figured, Paul and Barnabas barely escaped with their lives. Leaving Iconium and turning south, they made their next halt at Lystra.

Here Paul performed an act of faith-healing which resembles and rivals Peter's act in Acts 3. He never walked, and thereby created a popular sensation which had extraordinary and unexpected consequences. The simple folk Paul and Barnabas for incarnations of heathen deities, and wished to offer them religious honors. Paul had considerable difficulty in persuading them of their mistake, and leading them to a right conception of God. This particular incident forms our lesson for to-day.

We may take as motto 2 Cor. 4: 5: "We preach not ourselves, but Christ Jesus as Lord." The lesson falls into three parts: (1) a miracle of faith; (2) a mistaken religious enthusiasm; (3) a sermon on the true nature of God.

I. A MIRACLE OF FAITH, 8-10. V. 8. Lystra was eighteen miles south of Iconium. The city was made a Roman colony under Augustus, and would, therefore, make some claim to culture. But the population preserved its primitive superstitions, as well as the old Lycaonian speech.

V. 9. Among St. Paul's hearers at Lystra is a cripple who powerfully attracts the apostle's attention. St. Paul never made the cure of physical ills his main business, but he possessed the gift of spiritual healing, and he never rejected cases which came in his way. Like Peter at Jerusalem (Acts 3: 11), he saw in the presence of this poor cripple an immediate means of reaching the hearts of his hearers, especially as upon examination he found the man possessed of "faith to be healed." The healing was publicly performed, and was a complete success. But it has most unexpected consequences.

II. A MISTAKEN RELIGIOUS ENTHUSIASM, 11-14. V. 11, 12. The act of Paul produced, as might be expected, a religious impression, but not, for the moment, the kind of impression which Paul would have wished for. The Lystrans, like the other native population of Asia Minor, were polytheists. They had adopted a slight veneer of Greek culture, but in religion its only effects were to dignify their own barbarous deities with the names and attributes of the more polished gods of Greece. There was also a prevalent idea that these divinities came down to earth at times in human form. Consequently, Lystrans jumped to the conclusion that he and Barnabas were divine incarnations. Barnabas, owing to his tall and majestic presence, is taken for Zeus (Latin, Jupiter). Paul, because he is the spokesman of the two, is taken for Hermes (Latin, Mercury), the messenger of the gods.

V. 13, 14. Not only so, but the local priest of Jupiter immediately proposes to bring oxen and carloads to the this gracious visit of heavenly powers. Paul's risible faculty must have been stirred, but for the dead earnest heathen folk preparing for their rites. This alarmed the two apostles and, rending their garments—an Oriental symbol of horror—they rushed among the people, and strove to arrest their designs.

III. A SERMON ON THE TRUE NATURE OF GOD, 15-20. V. 15. Paul, protesting against the mistaken enthusiasm of the people, appeals to their reason, and to the true nature of the Divine Being. He and Barnabas are in themselves only mortals, men, like the would-be worshippers, though in a true sense they do indeed come with "good tidings" from heaven. Yet, what is the true character of the Divine Being? Paul, when face to face with the heathen, always begins here. He shows that God is Spirit, that he is not to be conceived like the pagan divinities, after a human or visible form. He is the universal Lord, the Creator, who has made heaven and earth and sea—a very different Being from the limited and often very fallible gods of the heathen.

V. 16. The message of the preacher is that men turn from their idols and their sins to this spiritual and all-wise and all-holy God, who has been patient with the heathen during all the centuries of darkness, but now sends in Jesus Christ to turn them to himself.

V. 17. Not even among the heathen has this God left himself without a witness. He has had his gracious hand over them in protection. He has given them seed-time and harvest. The regularity of the seasons and the constancy of the laws of nature are a proof to the heathen heart that the Lord reigns and overrules all things for good.

V. 18-19. The enthusiasm of the populace, hardly restrained by these words of Paul, is soon turned into musing and hatred at the instigation of hostile Jews who now arrive on the scene from Antioch and Iconium. These provoke a riot, and Paul is stoned and left for dead outside the city.

V. 20. But God had more work for



THE VOGUE FOR STRAIGHT LINES.

Wherever you go, or whatever you plan to do, you are sure to find this attractive frock a boon on warm summer days. It is developed simply, as becomes such gayly printed material, and will prove to be an ideal garment for many occasions. The diagram pictures the front laid in three tucks and box-pleat extends the full length of the centre-front, and patch-pockets add a further trimming note. The back is in one piece joined to the shoulders, and a trim little collar finishes the neck. The sleeves are short and finished with a cuff. The pattern also provides long sleeves. Sizes 36, 38, 40, 42 and 44 inches bust. Size 38 bust requires 3/4 yards of 36-inch or 40-inch material. Price 20 cents.

The garments illustrated in our new Fashion Book are advance styles for the home dressmaker; and the woman or girl who desires to wear garments dependable for taste, simplicity and economy will find her desires fulfilled in our patterns. Price of the book 10 cents the copy. Each copy includes one coupon good for five cents in the purchase of any pattern.

HOW TO ORDER PATTERNS. Write your name and address plainly, giving number and size of such patterns as you want. Enclose 20c in stamps or coin (coin preferred); wrap it carefully for each number, and address your order to Pattern Dept., Wilson Publishing Co., 73 West Adelaide St., Toronto. Patterns sent by return mail.

Paul to do, and he recovers, and next day goes on with Barnabas to Derbe. Do not let us forget what Paul suffered for the sake of God and Christ! How his bruised and battered body! Stoned and left for dead! And yet moving on in a triumph! Timothy lived at Lystra, Acts 16: 11. Is it possible that he saw Paul stoned, and was led to Christ in this remarkable way?

Sweet Turnips for Table Use. In an experiment conducted in the Field Husbandry Dept. of the Ontario Agricultural College, Guelph, in duplicate in each of six years by thinning turnips at different distances apart in the rows the following are the average results in weight of individual roots and in tons of roots per acre: 4 inches, 8 pounds and 17.3 tons; 8 inches, 1.4 pounds and 17.6 tons; 12 inches, 1.8 pounds and 15.6 tons; 16 inches, 2.3 pounds and 15.4 tons; 20 inches, 2.5 pounds and 13.5 tons. It will be seen that as the distance between the roots increased there was also an average increase in the size of the roots but with one exception there was a gradual decrease in yield of roots per acre. The average diameters (being the dimensions at right angles to a straight line from stem to root) for different distances apart are given in the above order, as follows: 2.8 inches, 3.9 inches, 1.3 inches, 4.9 inches and 5.9 inches. Sweet turnips or rutabagas graded according to size, recommended by the Fruit Branch, Dept. of Agriculture, Ottawa, have the following diameters: Small, 2 to 4 inches; medium, 4 to 6 inches; large, 5 to 7 inches. The small uniform roots usually command the highest price on the American market. The results here presented when considered from the standpoint of recommendation grades are very interesting. Sweet turnips thinned to 8 inches instead of 12 inches have the double advantage of producing two tons per acre more and of furnishing roots of a smaller size which will command a higher price in the best markets.

Make the Stump Useful. Take that eye-sore away from the old stump. This was a fine apple tree but it blew down in a windstorm. Now it is useful as well as ornamental. The wren house is built from the remains of the tree. The cross-pieces, using the twigs, are arranged log-cabin fashion, with the house on top; and the wrens live there too. Another year it will have ferns and trailing vines to grace the falling bark. If the tree had not blown down we might not have thought of the wren house; and wrens add much to the joy of a day, and compensate for the loss of the tree.—Mrs. C. T.

# How I Saved the Sunday Dinner Problem

BY NELL B. NICHOLS.

I learned how to enjoy serving Sunday dinner to a household of company members even. The plank with the one hot summer day while spending across the plains on a train. Since I was homeward bound, I was thinking if I could not find my family would be of some help, and began searching the pages of a magazine for exciting new recipes. An awful dread came to me as I conjured up the crowd of guests who were to spend the next Sabbath with us. I had no desire to spend my first Sunday home in the kitchen cooking and washing dishes.

It was at this moment that a woman across the aisle, noticing my apparent interest in cookery, introduced herself. She was the manager of a large and famous tea-room. During the conversation about foods which followed I learned that roasted meats and poultry are partially cooked one day and reheated the following one before being served in the exclusive dining-rooms of our cities. Right then and there I knew my Sunday dinner problem had been solved, for cold meats always had been my stumbling block. Folks in my neighborhood prefer hot meat dishes for the main part of the meal in August as in December.

EXPERT ADVICE. When I arrived home I tried out the suggestions made by the city expert. Much to my delight I found they worked, and that roasted meats and poultry are even more juicy when partly cooked the day before they are eaten.

It is customary in my household these days to place the meat in the oven on Saturday and cook it three-fourths of the time required to make it ready for serving. The cooking is completed on Sunday. Suppose it is beef: I allow twenty minutes of roasting to every pound of meat. Saturday I cook the meat fifteen minutes to the pound. On Sunday I place it in the oven again, allowing five minutes to every pound.

I make the gravy on Saturday too. It is poured in a saucepan, in which it is warmed just before it is served the following day. I always wash the roasting pan as soon as the gravy is made. The meat or poultry is placed on a glass platter, on which it is warmed in the oven and served at the table.

Many vegetables may be made ready in advance. I boil the potatoes and make a cream sauce on Saturday. I leave the sauce in a kettle and add the potatoes to it the following day. Sweet potatoes are parboiled fifteen minutes and placed in a greased pan to finish cooking in the oven on Sunday. The cabbage for salad is shredded and the lettuce washed; these vegetables keep perfectly crisp in pans of cold water. I also make the salad dressing in advance. Such vegetables as beets, turnips, carrots and string beans are cooked until tender on Saturday to be seasoned and warmed just before being used. Frequently I use canned goods to save time.

My favorite desserts for the Sunday dinner are gelatin dishes, fruit with cake or cookies, baked on Friday, and bread and cornstarch puddings. If whipped cream is to be served with the dessert I find that it may be prepared Saturday evening if a little melted gelatin is added to give firmness. Of course it is stored in the ice box or a very cold place. Molded dishes always are a favorite for Sunday suppers in my home, and especially jelly filled salmon.

There are times when it is impossible to find time on Saturday to cook the Sunday dinner. On these occasions I use an oaken plank. This transforms the most commonplace food into a feast, giving to meats a never-to-be-forgotten taste.

My plank is made of oak, a wood which gives a fine flavor to foods. Its diameter is eleven inches, which is about right for serving six persons. Larger planking boards may be purchased or made. I prefer the plank with grooves which lead to a well at one end, for in this the rich and savory juices collect.

I arrange the meat and vegetables to be cooked on the plank, which is first greased slightly and warmed in the oven. The cooking is done in a day dinner to a household of company members even. The plank with the one hot summer day while spending across the plains on a train. Since I was homeward bound, I was thinking if I could not find my family would be of some help, and began searching the pages of a magazine for exciting new recipes. An awful dread came to me as I conjured up the crowd of guests who were to spend the next Sabbath with us. I had no desire to spend my first Sunday home in the kitchen cooking and washing dishes.

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Chicken, Casserole Creamed Potatoes  
Buttered String Beans  
Bread Butter Jelly  
Summer Salad  
Peach Bavarian Cookies  
Coffee

Roast Beef Gravy  
Buttered Sweet Potatoes  
Corn on the Cob  
Bread Butter Jam  
Lettuce and Cucumber Salad  
Lead Melon

FLANKED DINNERS.  
Ham Sliced Sweet Potatoes Bananas  
Bread Butter Apple Sauce  
Radicis  
Sliced Peaches Cake

Ground Steak Tomatoes  
Browned Potatoes  
Bread Butter Jelly  
Pineapple Salad  
Raisin Custard Cake

CHEICKEN EN CASSEOLE.  
Wash and dress two young chickens. Cut up and roll the pieces in flour and brown in fat. Place in a casserole, season with three teaspoons salt and one-half teaspoon pepper. Add one cup cream, and cover. Set in a slow oven and cook until the chicken is tender. If not used until the next day after being cooked, reheat in the oven before serving.

PEACH BAVARIAN.  
Soak two tablespoons gelatin in cold water; when soft, add it to one cup hot water and stir until all the gelatin is dissolved. Pare six large ripe peaches and rub the pulp through a sieve. To it add three-fourths cup powdered sugar and stir into the gelatin mixture. When the mixture begins to thicken fold in two cups cream whipped until stiff. Chill and serve very cold.

SUMMER SALAD.  
Line a bowl with three cups shredded cabbage. Sprinkle with three-fourths teaspoon salt and a dash of paprika. Arrange alternate layers of thinly sliced beets and carrots in the cabbage nest. Add salad dressing and serve. Use one cup each of carrots and beets, which have been cooked until tender in salted water and then chilled.

Use a slice of ham about one inch thick and place on the plank. Cook in a moderate oven fifteen minutes. Turn the ham and then arrange six sweet potatoes around the meat. I cut the potatoes lengthwise and about one-half inch or a little less in thickness, and parboil them ten minutes before placing them on the plank. Place a dot of butter on each piece of potato. Then I use three large bananas, cutting them in halves lengthwise and placing them near the ham. Return to the oven and cook until the sweet potatoes are neatly browned and the bananas are tender. Serve at once.

FLANKED DINNER NO. 2.  
Grind two pounds of steak and season with one-half cup catchup, three teaspoons salt, one-eighth teaspoon pepper and one-half teaspoon mustard. If onions are liked, two tablespoons of chopped onions may be added. Make a cake of the meat and place in the centre of the plank. If you have suet, cut it in strips and lay on top. Parboil twelve small new potatoes fifteen minutes, roll in flour and place on the plank around the meat. Cut three small tomatoes in slices and arrange on the plank. Place a small dot of butter on every potato and slice of tomato and sprinkle with two teaspoons salt and one-half teaspoon paprika. Three tablespoons butter will be required. Cook in a moderate oven about forty-five minutes, turning the potatoes from time to time.

the illustrations supplied is said to be of untreated parchment paper taken from mouldy butter containing per gram moulds 1,859,000, yeasts 6,000,000 and bacteria 30,000,000.

Preserving and Storing Eggs. A series of experiments testing the new "Guaranize" process of preserving eggs have been conducted at the Central Experimental Farm. Different methods of storing eggs for winter use were also investigated. The results of the tests are given in detail in the 1924 report of the Dominion Poultry Husbandman, distributed by the Publications Branch, Dept. of Agriculture, Ottawa.

During the experiments extending over two years the eggs treated by the "Guaranize" process, which consists in dipping them in a boiling solution of wax and oil, graded much better than the untreated ones and had a decidedly better flavor. Other salient points brought out by the tests are that eggs should be stored with the small ends down; that they should be as fresh as possible; that clean eggs keep better than either dry or washed ones, and that they should be stored in clean flats and fit

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Cor. Leuty...  
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Parard 72...