



By Florence R. Brobeck and Virginia Carter Lee
"Annual income twenty pounds; annual expenditure, nineteen six; result, happiness. Annual income, twenty pounds; annual expenditure, twenty pounds ought and six; result, misery."

ly and daily account sheets. If one does not want to take advantage of her bank's offer she can find budget blanks in any book shop or stationery store and work out a system on whatever basis seems best adapted to her needs.

Having a Plan Is Important

Plan first to save a certain amount regularly and deposit it when the pay check is deposited. Base the estimates for the essentials (food, shelter, clothing, operation, development) on the last year's expenditures. Divide the spending first on a yearly basis, then into monthly, weekly and daily subdivisions. The amounts for these will vary from time to time, but the average should be maintained if the plan is followed.

After securing a budget blank book or card index and (on paper) dividing the income into monthly, then weekly, divisions, it will be easier to follow a spending plan. Faithful attention to the record sheets is necessary for success in living on any budget.

Four typical but widely different budgets are outlined here with particular emphasis on the food expenditures.

Two People in a City Small Apartment on \$3,500 Annually

ANY budget plan is qualified by the standards of living and personal characteristics of the people for whom it is made. For example, suppose the combined income of two people, both working in New York offices, is \$3,500 annually. Their apartment, consisting of two rooms, kitchenette and bath, costs them \$45 a month (\$780 automatically deducted from their annual income). Their food budget, planned below, is based upon the supposition that their dinners and breakfasts are prepared at home; their lunches, averaging 50 cents each, are eaten in cafeterias, and on one evening each week they go out for a table d'hôte dinner.

About 25 per cent of their income must be spent for food prepared at home. This averages in their case \$18 a week. The money spent for lunches and the one dinner away from home is counted not on the food allowance but under house operation.

The food allotment, then, averages practically \$875 per year. This amount, plus the rent figure, leaves a total of \$1,845 to budget for savings, clothing, operating and development.

Since both the man and woman are employed in downtown offices the clothing budget must be a little more generous than if the woman were at home and had time to make her own clothes and could wear simple house dresses rather than business clothes. Approximately \$300 is allowed in this budget, allowing \$175 to the woman and \$125 to the man.

House operation, which includes light, gas for cooking, laundry, telephone, postage, insurance, carfare, house supplies (such as soap, brooms, etc.), replacement of linen, etc., and meals away from home, for these people is allotted \$675 annually (\$55 plus a month).

"Development," which includes the buying of books and magazines, the dentist and doctor and druggist bills, theaters, personal allowances, vacations and gifts, on such a budget should be allowed \$610 (practically \$55 a month). This leaves for the savings a very small amount—\$5 each week, or \$260 for the year.

Four Sample Meals on This Limited Budget

For an ideal budget the savings are too small, the rent too

Start the New Year With a Housekeeping Budget; Plan the Saving and Spending for Comfort, Happiness and Success

Suburban and City Families on Large and Small Incomes; The Essentials Budgeted With Food Plans and Menus Especially Developed; Town Rents Compete With House Payments and Commuting Fare

cupful of hot water and lay a few strips of bacon over the fish. Bake in a hot oven for thirty minutes. (This is about the time allowance for a fish weighing a pound and a half.)

In allowing about 25 per cent of the yearly wage for food the home caterer may spend about \$2.50 daily and still keep within her budget. In the two menus planned above, the figures have been kept within this sum and the following days could be still more economical by using the left-over fillet for a browned hash for the following breakfast and the haddock in fish cakes as another breakfast dish.

For two persons who are both

Simple Living Conditions for A Suburban Family of Three

A SECOND typical budget is planned for a young mechanic, his wife and their young child. This family lives in the suburbs, are paying for a home and have a garden to supply some of the vegetables on the marketing list. Their scale of living is simplified; the housekeeper markets with extreme care and is saving in the preparation of food. Since the salary is low, the percentage for food automatically is higher, and 35 to 40 per cent is necessary in this case. This allows \$14 to \$16 a week for food, which is ample when simple dishes are the rule and care is exercised in marketing and preparation.

Extra milk and fruits are added to the food budget for the child. This totals about \$960 for the year. For shelter, which in this budget is a monthly house payment plus the taxes, \$650 is allowed, \$250 for clothing, \$280 for house operation and \$156 for development. The savings figure, \$104, is necessarily small, for the house is being paid for, but when the house payments cease the savings will increase considerably.

Suggestions for Applying The Food Budget

- BREAKFAST (Cost 50 cents)**
- Baked Apples
 - Cooked Cereal Top of the Bottle
 - Buttered Whole Wheat Bread Toast
 - Coffee Milk for Child
- LUNCHEON (Cost, 65 cents)**
- Broiled Chopped Meat Cakes
 - Baked Potatoes Cress
 - Canned Fruit Bran Cookies
- SUPPER FOR CHILD (Cost 20 cents)**
- Milk Toast Stewed Prunes
 - Cocoa Bran Cookies
- DINNER FOR ADULTS (Cost 75 cents)**
- Celery Soup
 - Veal Leaf Brown Gravy
 - Rye Bread Mexican Tomatoes
 - Cup Cakes with Foamy Fruit Sauce
- BREAKFAST (Cost 84 cents)**
- Orange Juice
 - Cooked Cereal Top of the Bottle
 - Scrambled Eggs Graham Bread
 - Coffee Milk for Child
- LUNCHEON (Cost 60 cents)**
- Sliced Veal Loaf Sweet Pickle
 - Chop for Child Whole Wheat Bread
 - Creamed Potatoes
 - Orange Souffle Pudding
- SUPPER FOR CHILD (Cost 15 cents)**
- Baked Maple Apple on Steamed Rice
 - Milk Brown Bread Buttered Toast
- DINNER FOR ADULTS (Cost 78 cents)**
- Tomato Soup
 - Lamb and Kidney Pie Spinach
 - Potato Balls
 - Fruit Salad Cheese Crackers

Two Simple Recipes

Orange Souffle Pudding

Half fill a buttered baking dish with bits of stale cake (either sponge or plain cake is best) and pour over a soft custard, flavored with sweet almond extract to cover. Lay over the top pieces of orange from which the skin and pits have been removed and heap on top a meringue made from the white of one egg whipped with a tablespoonful of powdered sugar. Bake for twelve minutes in a moderate oven.

Mexican Tomatoes

Use a cupful of each of canned tomatoes and drained canned corn. Mince finely half a green pepper and a small white onion and cook until softened, but not browned,

fat. Season to taste with salt and paprika and add to the tomatoes one teaspoonful of sugar. Cover the top with buttered bread crumbs and bake for half an hour in a moderate oven.

In planning menus for the suggested family it will be the better plan to have the midday luncheon so that it may serve as the child's dinner. This will allow of a simple nursery supper of stewed fruit, milk and toast, which may be served about 5:30.

One quart of milk must be purchased for the individual use of the child and use whole wheat or graham bread, with plenty of good butter, well cooked cereals and fruit.

The garden should supply potatoes, cress, celery and a supply of winter vegetables, while a sunny window garden may furnish tiny radishes and lettuce that will be ample for such a small family.

No cream is served for the coffee, but if it is made strong, hot milk may be substituted and a delicious café au lait will be the result.

The crumbled cup-cakes are used in making the orange soufflé, and it must be remembered that on a limited budget of this kind every penny counts.

A Suburban Family of Four on An Annual Income of Five Thousand

WITH two children of school age and their suburban home paid for, the man or woman on \$5,000 yearly can plan their spending with a little more regard for the "development" of their lives. Rent and house payments

Food Resolutions for the Up-to-Date Housekeeper

If you want 1923 to be truly happy, resolve to energize and rebuild your body daily by giving it the right foods.

I. Day by day, in some sort of way, we'll furnish the family with raw fruits and vegetables and serve them better and better.

II. To make the family fairly gloat over the foods that make of the body a smoothly operating machine. Not to use these carelessly and grudgingly, but to serve them so that they will be relished in spite of their virtues! Being interpreted, this means: Use regularly milk, whole wheat and oatmeal; baked potatoes in their jackets, spinach and carrots, salad and fruits.

A diet exclusively of white bread, overcooked meats and boiled potatoes makes a person as stodgy as the menu, with a foggy brain, and a sour mind in an acid body. Result: An inviting hostility for any malicious germ that comes along.

III. To remember that taste tells nothing as to when a food is an acid-former—quite the contrary! Acid-tasting foods have alkaline "bases" attached to their acids and when broken down in the body these bases dominate and make the blood alkaline, not acid. It is meats and sweets that are acid-formers in the last analysis, not oranges, lemons and cranberries. Remember the orange, the tomato and the cabbage, especially in this connection, to serve them raw.

Menus for Four, Two Adults and Two Children

- BREAKFAST (Cost 90 Cents)**
- Sliced Oranges and Bananas
 - Dry Cereal Top of Bottle
 - Shirred Eggs Buttered Toast
 - Coffee
 - Milk or Cocoa for Children
- LUNCHEON (Cost \$1.70)**
- Creamed Oysters and Celery on Toast
 - Grape Juice Bread Sticks
 - Peach Popovers Sweet Sauce
- DINNER (Cost \$1.85)**
- Clear Soup with Noodles
 - Rack of Lamb, Mint Jelly
 - Browned Sweet Potatoes Carrots and Peas
 - Pear, Apple and Date Salad, Honey Cream Dressing
- BREAKFAST (Cost 60 Cents)**
- Puree of Fruit
 - Minc'd Lamb Potato Scones
 - Celery Hearts
 - Coffee
 - Cereal Coffee or Milk for Children
- LUNCHEON (Cost \$1)**
- Club Sandwiches (Made with Canned Chicken)
 - Orangeade Stuffed Olives
 - Baked Stuffed Apples
 - Hermits
- DINNER (Cost \$1.60)**
- Halved Grapefruit with Cherries
 - Planked Mackerel with Potato Border
 - Spinach Buttered Beans Watercress
 - Fig Tapioca with Cream

Two Delicious Dishes

Peach Popovers

Sift together two cups of flour, two teaspoons of baking powder and half a teaspoon of salt. Beat two eggs lightly and stir into the dry ingredients with sufficient sweet milk to make a good drop batter. Butter deep iron gem pans and have them sizzling hot. Put a spoonful of the batter in each, lay over a few pieces of sliced peaches and cover with another spoonful of the batter. Work quickly and bake in a very hot oven. Serve immediately with a sweet sauce.

Club Sandwiches with Canned Chicken

Use the boned variety of canned chicken, not the deviled kind. Purchase a small sized can, open



and remove the meat. Rinse quickly in cold water, drain and expose to the outside air for thirty minutes. Use as the filling for each sandwich two slices of the chicken, two rashers of crisp cooked bacon, a lettuce leaf dipped in boiled dressing and two slices of hard-boiled egg. Place the filling between buttered slices of whole wheat or oatmeal bread toast.

For a \$5,000 income about \$25 weekly may be allowed for the table budget, and with children of school age one set of menus will serve the entire family. Be careful, however, that the foods are nutritious in character and that highly seasoned food, fried dishes, rich desserts, hot breads, etc., are

conspicuous by their absence. Serve plenty of bread made from whole grains, green vegetables, salads, fruits, desserts into which milk and eggs enter, and occasionally a fruit salad that may combine the dessert and salad course.

If the children take milk for breakfast and use it with cereal and in other ways, try serving grape juice or orangeade for the home luncheon, thus increasing the valuable vitamins supply as well as the needed iron tonic.

With the caterer playing the rôle of cook, an excellent table is possible on this food allowance, as there will probably be but little waste and every particle of supplies can be utilized.

High Rents Complicate the City Family's Spending of \$7,000 Annually

THE seven-thousand-dollar-a-year family lives in a New York apartment; two children are attending day school. The rent figure is necessarily high—\$150 a month, \$1,800 annually.

The food figure, planned on the basis of five people for breakfast (a maid comes in three days a week), four persons for luncheon and five for dinner, is generously big; because of the quality of the dishes planned and the delicatessen shopping \$36 a week is allowed, or \$1,872 a year.

The savings are \$840 annually; operating expenses, out of which the maid is paid on the basis of \$3 a day with meals (or possibly a maid on half time for \$18 a week), include telephone, gas and electric bills is planned at \$950. Development, which must include school-books, theaters, entertaining, etc., is planned at about \$830 and clothing at \$700.

With an annual income of \$7,000 from \$30 to \$36 may be allowed for the table expenses. This is such a liberal sum that good living may be indulged in, although it must be taken into consideration that the average maid will not be as economical as when the housewife herself does the cooking, and that probably more entertaining will be done with the larger income.

A Generous Food Allowance For Four People

- BREAKFAST (Cost \$1.30)**
- Malaga Grapes and Tangerines
 - Cooked Cereal Cream
 - Mushroom Omelet Broiled Bacon
 - Buttered Nut Bread Toast Coffee
 - Milk or Cocoa for Children
- LUNCHEON (Cost \$1.30)**
- Bouillon in Cups Crackers
 - Broiled Chop Roll
 - Lettuce Salad Egg Dressing
 - Water Maple Sugar
 - Milk Russian Tea
- DINNER (Cost \$2.85)**
- Oyster Soup Crackers
 - Roast Filet of Beef Mashed Potatoes
 - Spinach Whole Wheat Bread
 - Endive Salad
 - Peach Surprise Lady Fingers
 - Demi-Tasse for Adults
- BREAKFAST (Cost \$1.60)**
- Puree of Fruit in Grapefruit Cup
 - Creamed Sweetbreads and Peas on Toast
 - Popovers Coffee for Adults
 - Milk or Cereal Coffee for Children
- LUNCHEON (Cost \$1.80)**
- Steamed Clams Butter Sauce
 - Cold Sliced Fillet
 - Corr Bread Potato Taff
 - Ginger Pear Salad
 - Cocoa Tea
- DINNER (Cost \$2.30)**
- Beef Broth with Barley
 - Chicken en Casserole
 - Candied Sweet Potatoes
 - Buttered Asparagus Tips Cream
 - Macaroon Biscuit Ice Cream
 - Demi-Tasse for Adults

Recipes and Suggestions

Peach Surprise

This is a very novel frozen dessert and is delicious. Cut up sufficient drained canned peaches to make one pint and add one cupful of powdered sugar, the whites of three eggs, unbeaten, and half a cupful of thick cream. Turn all into the freezer and freeze slowly to a firm, smooth mass.

Chicken en Casserole

Cut up a young fowl, as for fricassee, and sprinkle with salt. Roll in flour and sauté in hot pork fat to a rich brown. Arrange in a casserole, pour over a highly seasoned brown mushroom-sauce, cover and simmer until the fowl is tender. Cover with a layer of canned peas and arrange around the edge a border of toast points. Serve in the casserole.

Special meals have not been prepared for the children, as the meals planned for the child on the \$2,400 yearly budget may be used if the child's age demands special requirements.

In the budgets one quart of milk is allowed daily for each child, partly as a beverage and the remainder used in desserts, on cereals, etc. Popovers, when there are children in the family, should be the only hot breads tolerated, and be sure that the



depends on the individual. The ultimate success of carrying out a budget plan depends principally on the individual. His faithfulness to the plan, accuracy and personal ambition to follow a scheme for his spending, rather than to spend thoughtlessly are necessary if benefit is to be derived.

Stinting on the necessities to indulge in luxuries is not an economical scheme, nor is a budget plan satisfactory which entirely eliminates the pleasurable side of living. The aim should be to save with a plan and spend with a plan for the broadest enjoyment of food, shelter, clothing and the activities related to shelter, as well as a stimulative indulgence in the development pleasures, such as books, magazines, theaters, concerts, lecture courses, etc. Wasteful spending, careless spending, meaningless spending, has no place in any budget, no matter how generous it may be.

Study your own expenditures for the last year, consult with your bank (if there is no budget adviser in your bank, then seek one somewhere else), secure reliable budget forms and start the new year with a plan for spending.