

# ECONOMY ZONE LATEST COST OF LIVING REDUCER

Get in Proper Enclosure of Expenditure and Banish Worry Over Household Debts and Credits—Live Within Your Proper Residence Area, Your Amusement Area, Your Food Area, Your Progeny Area and All Will Be Well and Prosperity Attend You

GET economically zoned and bid defiance to the high cost of living. The classified receipt and expenditure zone is the latest suggestion for the scientific solution of all sumptuary troubles. To be relegated to one's proper

entitled to parent these children. He may have—under the zone rules—a servant or servants to cost no more than \$45 per month. It is allowed that he spend \$31.66 monthly for amusement. He may buy, under this rule, four \$2 suits every week of the month and come out just

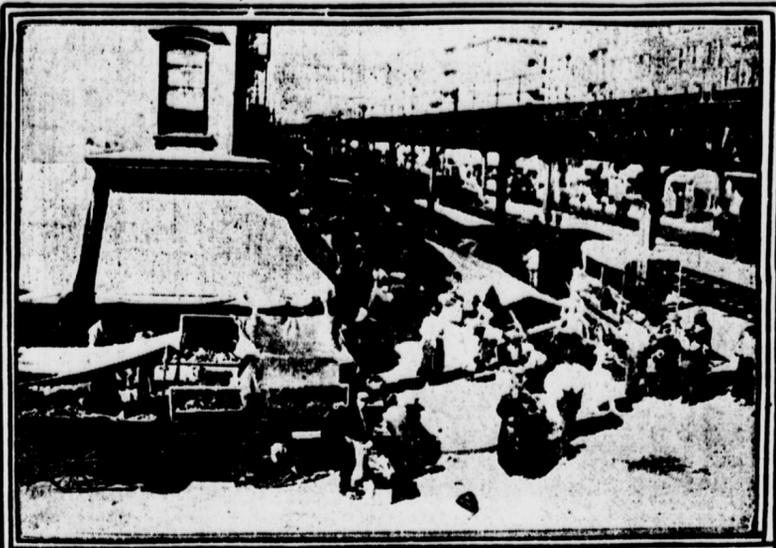
they do on the same money. They can't for the life of them see how. My zone chart, conscientiously followed, will make it plain as day. "There are many in certain zone classes who believe that others in the lower zone have no right to expect or to express a

| Yearly Income | Rental. | Food. | Clothes. | Incidentals. | Amusements. | Servants. | Children Number. |
|---------------|---------|-------|----------|--------------|-------------|-----------|------------------|
| \$5000        | \$100   | \$100 | \$100    | \$40         | \$31.66     | \$45      | 3                |
| \$4000        | 75      | 85    | 75       | 30           | 28.33       | 40        | 3                |
| \$3000        | 60      | 70    | 50       | 30           | 20.00       | 20        | 2                |
| \$2000        | 45      | 55    | 35       | 15           | 16.66       |           | 2                |
| \$1500        | 33      | 45    | 25       | 12           | 10.00       |           | 2                |
| \$1000        | 20      | 35    | 15       | 7            | 6.33        |           | 1                |
| \$800         | 16      | 30    | 12       | 5            | 3.66        |           | 1                |

zone is to be placed within a duly tabulated environment of income and outgo that shuts out worry and tends to a bank balance. To be assigned to one's wrong zone is to be on bankruptcy.

Income unerringly points the proper zone. Price, extravagance and a liking for the good things of life lead to a wrong zone location if the income index points another way. Get in the proper zone and all is smooth sailing. Get in the wrong zone and you will be elected to office at the next meeting of the Kickers' Club when the high cost of living comes up for discussion.

about even with his zone privilege. The zone chart has been definitely balanced and in strict proportion. The expenditures allowed are interchangeable provided the totals of all remain within the grand total limits. Exceed these totals and although one or two or three items may be less than the chart specifies, if the whole be not within the zone limitations there will be deficit and consequently debt at the close of the year. There is no escape. It is a case of sticking to one's financial caste or losing caste altogether. The maker of the zone chart of economies has this to say with



HOW THE EAST SIDE TRIES TO SOLVE THE PROBLEM OF THE HIGH COST OF LIVING. THE CURB MARKET ON SECOND AVENUE.

which I give for each income zone from \$800 up proper allowances must be made for the habit of life which is that of the single man or the benedick. So far as housing and food are concerned, two people can be maintained within the home for but a trifle more than one, and when it comes to gratifying the healthy appetites of growing little ones, again, numbers do not necessarily mean a corresponding increment in cost. When it comes to clothing the children, however, there is a limit to the wearing quality of hand-me-downs, and pa's pants can be worked over only so many times. Again, children do not represent the same financial problem in every status of social life. If we were to consider them uniformly as "luxuries," the most self-indulgent parents would certainly be those living within the limits of our great East Side and along some other parts of our municipal fringe.

"Among the well to do the children are longer a charge upon the family purse, and some of them may never be expected to shift for themselves. On the other hand, among the humble families the children are potential assets, and what they represent in outlays up to the age when they may become wage earners is just so much toward a domestic sinking fund upon which the parents expect to draw when their offspring develop into breadwinners. This explains why these same people can go to Coney Island on Sundays and other holidays or take the whole tribe for modest outings, despite the meagre incomes, because they are virtually providing for the welfare of their future contributors to the family funds. They are happy within the reasonable zone of their social horizon. In my table which follows it is assumed that the



A CONGESTED SECTION OF THE EAST SIDE WHERE CHILDREN ARE LOOKED UPON AS A POTENTIAL ASSET.



ROOF GARDEN OF AN UPPER EAST SIDE MODEL TENEMENT.

Here's the zone scheme. First, there is the proper residential zone. That zone is the district or districts of the city within which a man should live in accordance with a proper plan of rental expenditure. In fact he must live within such a zone in order to make both ends of the economic schedule meet. There is the proper food zone, that is, the enclosure of the appetite with respect to the sort and quality of food to be bought in accordance with a wise division of salary.

Then there is the proper clothes zone. This represents the sartorial area over which one's taste and purchases price may range with due regard to wise and allowable outward display. There is the proper amusement zone. This is the area of relaxation and pleasure through which it is possible to roam with due regard to the amount of labor compensation.

There is also the proper children zone. This means the setting of definite parentage boundaries in proportion to one's ability, financially, to care for offspring. And there's the proper servant zone—the zone limiting the take-it-easier area so that the outlay for help shall be kept down to a definite percentage of income.

A sumptuary economist of deep thought and research has compiled the zone table herewith printed. All who earn from \$800 to \$5,000 have been divided into seven classes or zones. These amounts were selected as boundaries because it was felt that all earning less than \$800 were in a haphazard zone of existence not amenable to ordinary zone rule and all earning or receiving over \$5,000 needed no zone rule for daily government. A study of the different zone figures makes many puzzling things connected with the "always in debt" state very self-evident.

**Financial Disaster Results.**

For example, if a man be in receipt of an income of \$800 per annum, prudence and common sense—in fact, stern economic necessity—assign him to just that \$800 zone and no other. If he attempts to break into a higher figured zone financial disaster is the sure result. He must sail according to the \$800 course as charted out in the table.

This means that he must live in that part of New York where the monthly rental does not exceed \$16. He must not pay over \$30 for food every month. He must not pay out for clothes during the year any sum that will exceed \$12 per month.

He must spend but \$3.66 per month on amusement in this zone—something like 90 cents a week. Think of it, a little more than two gallery seats a week, yet he must not exceed it if he is to remain in the zone where fate has placed him.

Lastly—and many will deem it most startling and important of zone items—he must not be father to more than one child while in the \$800 class. Until he receives a jump in salary that will boost him to the \$1,500 zone he has no right as a wise man and as a decent and loyal submitter to zone rules to become the parent of two children.

All sorts of arbitrary expenditure rules are found in the seven classes of a zone table. The \$5,000 per annum man is

things by climbing, so to speak, it were better to economize our energy and our breath until we have these commodities safely in our grasp.

**Struggle to Keep Up.**

"There are significant signs of the situation, and these come from the very midst of our Solons in Washington. Wonderful to relate, our wise ones for the nonce can take their minds from the disturbing questions of a puzzling Presidential campaign to ponder upon the pros and cons of providing us with a three cent piece and a half cent coin as well—the latter a sort of monetary bantam which it is hoped will make sufficient parade in our busy marts to save us a goodly sum in the course of each twelve months.

"As the Chinaman expresses it, most of us want to 'make face' in the eyes of our fellow citizens, and upon financial limitations the task becomes harder the higher we climb—especially if there be a patch upon the south side of one of our garments. More parade is no satisfaction in the long run, and body and soul must be kept properly together if we are to do the work that is expected of us.

"If my zone scheme be followed in spirit, though not necessarily to the letter, it will keep the man of steady income in the road which leads surer to his ultimate peace of mind. In brief, I propose that we cut our garments according to our cloth, but this does not mean that we shall make of ourselves sartorial shadows. A la mode which take the public all too thoroughly into the wearer's physical confidence.

"The problem of the person with a variable income must always present some difficulties, but we are bent upon helping the citizen with an annual purse of a definite value—the latter is not justified in offering excuses if he or she go astray financially, because there are prescribed zones of domestic possibilities which limit the indulgences of every income from that of the trolleyman up to his more favored fellow who draws \$5,000 a year. These zones are not so strictly geographical as they are economic.

"No matter however the Manhattanite may consider the question of the cost of living, the crux of the problem will always be that of making one's disbursements with discretion. The man who strives to live beyond the reasonable limits of his purse is only another form of the child that plays violently with a wooden ball at the end of a connecting elastic; the further he throws the ball the harder it

VANDERBILT MODEL TENEMENTS ON THE EAST SIDE THE FAMILY OF MODEST INCOME CAN HERE GET ATTRACTIVE FLATS AT LOW RENTALS.

respect to his living by the rule of three innovation:

**They Are Always Broke.**

"There are countless thousands who are engaged in a constant struggle to make both ends meet only because they do not seem to understand the scientific management of their income. Some of them think they are economic, yet they are always broke. Some insist that no one could live cheaper, yet others receiving less income, by systematically looking after receipts and expenditures and holding themselves to a hard and fast limitation, are never in debt and in fact save money.

"There are young housewives who throw up their hands helplessly and declare the living problem is all a muddle to them. They strive hard to get along, but apparently it's no use. They don't believe it can be done any better than

comes back at him if the rubber holds and the more alert he must be in dodging the hazards of that reaction, reaction in the man's case spelling debt and possibly business or social disaster.

**Choose Where Purse Permits.**

"Provided our disquisitions will stand the test we can feast upon lobster one day and offset it with goulash the next, and we can do this without giving heed to the hazards of that reaction, reaction in the man's case spelling debt and possibly business or social disaster.

"The servant problem of the housekeeper is justified in hiring help is no small part of economical living. A cook may be saving or wasteful, and much depends upon whether or not the mistress of the house keeps an eye on the kitchen. Cooperation between mistress and maid is essential in reaping the biggest harvest of domestic benefits upon a limited income. The lazy woman avoids this responsibility, and her husband's misery is repeated every time the bills come in.

"Uncle Sam is fully alive to the cost of living problem, and the Department of Agriculture is doing its best to make the slim purse go a long way in buying reasonable comforts at this time of high prices. Paradoxically as it may sound, there is a tendency toward a strong bullish movement in the direction of one of our staple dairy products—cheese. In fact, according to a brochure issued by that Department and bearing the title 'Cheese and Its Economical Uses in the Diet,' this by-product of the cow is pushing beef and other meats to the wall in fact, pound for pound, cheese is generally superior to flesh upon a nutritive basis. This probably explains why the dairymen of Little Italy and the other Parmesan protectorates are able to thrive and save money besides at this time when the dignity of the cent is decidedly conspicuous. But if the pampered Manhattanite can't get away from his accustomed feshpots, the Department of Agriculture has issued another pamphlet which will enable him to sidestep more or less successfully the high cost of living. This comforting guide book is entitled 'Economical Use of Meat for Food and Nutrition.' The Government experts on nutrition tell us that the cheaper cuts of meat have generally more expensive sustenance in them as they are much more nutritious. The problem is merely that of dressing them so that they shall delight equally the palate and the eye.

"There is such a thing as class pride, and within the limits of his horizon and that horizon marked by the reasonable reach of the dollars in his purse—a man can be comfortable and happy in New York city, but he must seek wider fields of enjoyment unless he be able to maintain himself there assuredly. He must be mindful of the advice which the Stork for the home: 'Don't cultivate unnatural tastes which may spell social suicide sooner or later. A taste for champagne is a dangerous thing to cultivate with only the price of beer in one's pocket, and don't hanker for caviar on your toast if rye bread and schmierkease belong to your sphere.

"There are two ways of keeping domestic accounts, at least so far as

children are attending the public schools of their respective neighborhoods and are generally benefiting by the free instruction which the city provides in many directions. The keynote of my estimates is that of reasonable comfort and appropriate maintenance of outward appearance.

"In the accompanying scale of income possibilities or zones the items incidentals and amusements are, of course, convertible so far as occasion may require, and the allowances for food and clothing and rental can also be modified to some extent to suit personal preferences or the administrative cunning of the master and the mistress of the household. The figures given are only an index of actual possibilities, and any serious departures would probably invite disappointment if not debt. The prime desire is to make our fellow citizens recognize the limits of his income and to live accordingly. Even with \$5,000 a year the pennies count, and if Congress gives us the contemplated half cent our food bills especially will reflect the benefit. The Stork's advice to the Shanghai drove the chicken back to the barnyard, but when the Stork seeks us we shall be able to welcome him only if we keep before us the details of the table.

"Finally, living by the zone rule spells peace; living in the wrong zone spells turmoil; to abide within one's zone proves wisdom; to break into the wrong zone proves folly."

**KEEPING THE FISHING GOOD**

St. Paul, Minn., June 15.—One hundred million wall eyed pike and 1,000,000 brook trout will be distributed throughout the lakes and streams of Minnesota this year to provide amusement for sportsmen. Within sixty days the distribution will be finished and a record established of 306,573,700 small fish, or fry, liberated in free waters within seven years. This record probably is unequalled.

Planting approximately 400,000,000 fish fry, propagating them and caring for big game, has cost Minnesota \$75,532,94 during the last ten years.

Minnesota is endeavoring to rid the inland waters of German carp and suckers. These are the enemies of game fish, not that they are equal in a pitched battle, but because either a carp or a sucker will eat 1,000,000 eggs of the game fish during the spawning season. Having spent approximately \$750,000 in maintaining the spawning season, the State is a natural enemy of these egg destroying species of fish.

Minnesota boasts of having the best fishing lakes and streams of any State in the Union, and the number of sportsmen who resort to them each summer is becoming greater. Some sportsmen believe that not many years ago will go by before the native waters of America will be fished out, and the last of this fine sport probably will be here, because of the lakes in the big North woods not yet reached by railroads. There are accessible places, however, in the solitude of the woods, easily reached now, which are not surpassed by any game fish waters of America.

PLAYING WITH THE COST-OF-LIVING RETURN BALL. THE BALL REPRESENTS AMOUNT EXPENDED. THE ELASTIC MEANS A BREAK OR A BAD 'COME BACK'.