Margaret Sangster's Talks On Home Circle Questions.

KEEPING ACCOUNTS OF HOUSEHOLD EXPENSES

Usual Feminine Happy-Go-Lucky Methods Have Very Many Disadvantages.

Striking Contrasts in Families of the Same Size and Same Income.

MRS. MARGARET E. SANGSTER.

By MARGARET E. SANGSTER.

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SOME years ago a man who was deeply in love with a most beautiful girl succeeded in winning her affections, married her, and straightway entered into the seventh heaven of complete felicity.

At first there was no flaw. By and by, almost imperceptibly, came the little rift that makes the music mute. But this was after the lapse of time. For weeks and months there was not a shadow on the face of an exquisite satisfaction, until one day, at the breakfast table, which really seems to lend itself willingly to disagreeable scenes and speeches, the husband observed, blandly: "My dear, there is just one thing in which you have disappointed me." Here came the first trouble. "Very much disappointed me," he added, "in one thing."

"What may that be?" asked the young wife, with the pucker of a frown between her brows, her hand poising the lump of sugar she was about to drop into her good man's cup.

"You have never learned," he said solemnly, "to keep exact household accounts. Your mother neglected this part of your education."

A HAPPY-GO-LUCKY METHOD OF MANAGEMENT.

Women who have had every advantage our colleges can give sometimes blunder as helplessly in this little matter of keeping accounts as if they had never so much as passed a primary examination. We have a happy-go-lucky method of managing our pecuniary affairs, which is naturally exasperating to business men, accustomed to setting down every detail to the minutest particular.

Abroad an important part of housewifery is economy. In Germany, France, and England the house mistress carefully scrutinizes the cost of living, and regards it as a portion of every day's duty to put down precisely what is spent for fuel, food and service. The trouble with us is that we live in a country where expenditures are on a lavish scale and waste is tolerated. The very profusion of our harvests, the magnificence of our great country, and the desire of our men folk to bestow all that they can earn and save upon the women of their homes combine to make us heedless and spendthrift in our home management.

Jenny determines on the first of the year that she will turn over a new leaf, and accordingly she furnishes herself with blank books, properly ruled, with pens and ink and blotters, and is resolved, day by day, to put down in black and white every item of domestic expense. But on Monday she is busy with extra dusting and furbishing, while her maid does the washing; on Tuesday she attends the mothers' meeting; on Wednesday she has a luncheon; on Thursday the dressmaker comes, and so the days pass, until at the end of four or five she cannot imagine what has become of the housekeeping money, nor can she at all remember what she bought, or when, or why, or anything whatever about it. The only way to keep an exact account is to keep it religiously every day without a single omission.

John, good-naturedly, laughs at Jenny's abortive attempts, and says, "Never mind, little woman, the money goes, and what's the use of worrying over five cents or fifty?" Nevertheless, it is because so many of us ignore and despise the little leaks that we get into great troubles, out of which we with difficulty and loss of time and temper finally emerge.

REDUCING HOUSEKEEPING TO EXACT SCIENCE.

Two families are known to me in which the income to a dollar is the same, and in which the style of living is identical. In each household there are three children, the usual American number, receiving good training and education. In one of these homes there is serenity and freedom from financial distress; in the other there is an endless trail of harassing debt, and husband and wife are prematurely ageing in the futile endeavor to make both ends meet. I have wondered very often where the difference lay, and why one wife should manage so admirably while the other is always plunged into a fathomless abyss of discouragement and mortification.

Not long ago the more fortunate lady confided to me that in her home everything was paid for on the spot, and that she never had so much as a weekly bill. "Furthermore," she said, "I have reduced my housekeeping to an exact science, and I know just how many tablespoonfuls of ground coffee and teaspoonfuls of tea I use in a week, and I know just how many potatoes of a certain size, how many apples and how many pounds of flour my family will consume in a given time. Tom and I not only keep our heads above water, but we are able to save something handsome for a rainy day.

MORTGAGING THE FUTURE IN A MADDENING WAY.

The other lady, a gentlewoman to the tips of her fingers, sweet and sunny-hearted and the graduate of a famous college, is never able by any chance to live within her husband's income, although her table is no better appointed and no more abundantly spread than that of her friend. Every dollar of John's salary is anticipated before he receives it, and they are mortgaging the future in a way that is positively maddening to them both. I met her one morning in a street car and she said she was on her way to buy frocks for her little girls. I directed her to a shop where winter goods were advertised at specially tempting rates.

"Oh," she said, "that is all very well for people who can manage to pay cash. I have an account at three or four department stores, and I just go and order what I want. The bills get themselves somehow paid after-awhile."

"Have you," I ventured to ask, "ever compared the amount you spend when you purchase on credit with what you correspondingly spend when you buy for cash?"

"Goodness, no!" she exclaimed. "John and I never have cash, and in the end, I think, it is just as well. I could not be bothered with adding and subtracting fractions of a dollar, and I am sure no children on the block look any finer than mine, although I never know when their things are paid for. John settles the most troublesome creditors first, and the rest have to manage till we can send them a check."

It never occurred to my friend that her method was dishonest as well as shortsighted, and that she was tempting her husband to indulge in unwise speculation and possibly pushing him on toward the downhill road that is trodden by the derelicts of life. I have seen more than one John in his coffin through worries like this.

There is no occasion for fuss and elaboration in keeping strict household accounts. System and punctuality are essential, and the net result is profit in money, not only, but in added cheerfulness, self-respect and content. No one is happy who lives on the ragged edge of calamity, and no wife is doing her share who drags her husband down by extravagance instead of helping him by frugality. I am not alluding to those couples with whom the unfair method obtains which hides from the wife her husband's affairs and leaves her in doubt as to what she ought to spend. Nobody can make bricks without straw, and the greatest genius the world ever saw cannot make something out of nothing.

Granting perfect confidence and something to work on, a wife should be able to so manage her resources that there will be a sum to the good at the end of every month, and something over for sickness or loss of position, or other exigency

GIRLS IN BUSINESS AND WHAT THEY NEED

Capital One Must Have Includes Faithful Conscience and Firm Health.

Midnight Hour as Safe as Noon for Women Competent and Impersonal.

By MARGARET E. SANGSTER.

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IN no other period has the girl who goes to business been so much in evidence as in the first decade of the twentieth century. Many girls who do not need to earn money are restless and discontented if not permitted to enter the lists with their brothers, and, it must be admitted, they do not suffer in comparison with men, either in business ability or in the self-denial requisite that they may succeed in what they undertake.

The other day a young woman went to Europe to study certain textiles and investigate a certain market. She had been the teacher of a little district school in an out-of-the-way corner in the country, and she did not enjoy teaching. She gave it up and took a place in the counting room of a relative, developing so much knack for management that before long she was advanced to the care of a definite department. Last year she made a goodly sum of money, magnificently in excess of the pittance she had earned in the schoolroom.

Another girl who, during the illness of her father, a broker, had assisted him as his confidential clerk, boldly took the business on herself, as her brother, had there been one, might have done, and after her father's death supported the family.

Yet another, who has a brilliant record as an alumnus of a New England college, is carrying on a dairy and creamery, and her chum is bookkeeping in a large importing house.

These are girls who have had exceptional business openings, and who have added to eager ambition an extraordinary capacity for settling down to business tasks.

Thousands of girls, like thousands of men, never expect to get much beyond a moderate salary. The rank and file share the common lot, which is a job of hard and faithful toil, with comparatively small returns.

A CONSCIENCE AS CAPITAL.

What does the girl who goes to business every day need in the way of capital? First of all, she needs a conscience. She is selling her time to a buyer, who pays for it. So she cannot afford to do without the sort of conscience that forbids her to shirk, to dawdle or to be late. If she has not this conscience she cheapens herself.

A customer stands before a counter. She wishes to buy lace, or gloves, or leather goods, or toilet articles. But though she do her best, she cannot secure the attention of the gossiping and giggling girls whose business it is to wait on her. They are occupied with talk of their own, and they yawn in her face. She goes to another shop, disgusted, and the firm that day loses a sale because its employes have no conscience. Ultimately, such employes lose their job, or, if not, they never get an advance, or are worth more than the smallest rate of payment.

Next to conscience, a young girl who goes to business must have firm health. She has to be out in every variety of weather, and she has to concentrate her whole energy for a long time of every day on some occupation. It may be stenography and typewriting, or bookkeeping, or making dresses, or trimming hats, or sitting at a loom, or binding shoes. Whatever it is, be sure a girl must be well or she cannot stand the strain on her nerves and back and head.

MUST TAKE INTEREST IN WORK FOR WORK'S SAKE.

Health and conscience assured, our girl who goes to business must take an interest in the work for the work's sake. If one is indifferent to a task, if she cares only to get it done anyhow, she will not finish her work with nicety, nor set upon it any stamp of distinction. Besides, those days are hopelessly dreary in which the hand toils and the brain loathes what the hand does. Interest is the salt that flavors daily life.

And our girl must be self-centered, so much so that she shall not be open to receiving foolish or impertinent attentions from men who do not hold working women in reverence.

A great many exaggerations and not a few downright falsehoods are told about the dangers run by young women in business offices and the risks our daughters run when they join the vast army of the wage-earners. The girl who undertakes office work of any kind in a spirit of absorption in the work, who is impersonal, who does not fancy that the small courtesies paid every good woman by every good man mean flattering attentions, will run no risk at all. Temptation will pass her by. It is possible for a young woman to do any sort of honest and honorable work, not only unscathed and unsullied, but without the faintest breath of evil coming near her, if she does her work as a man does, sinking her sex, and thinking of nothing but her plain duty. A great host of young and successful newspaper women prove this by the pluck, courage, persistence and self-respect with which they undertake an assignment and carry out an order, whatever it be. For the business woman who is competent and impersonal midnight in any of our great cities is as safe as noonday.

BUSINESS DRESS SHOULD BE TIDY AND TRIM.

The girl who goes daily to business needs to adopt a comfortable business dress. It should be tidy and trim, of quiet color and severe style. Of course, a trailing gown and excess of ornament are not to be admitted in the costume of a business woman. But she would better not be mannish. A girl need not sacrifice an iota of her womanly right to be dressed becomingly because she dresses very simply. Formerly the young girls who act as saleswomen in the large shops wore whatever dress they chose, often adopting garish colors and imitation jewelry. Now the universal rule is a black dress, with white collars and cuffs, during business hours, o the great improvement of the situation and of the looks of the girls themselves. Youth is always comely. Our business girls do not require much by the way of ornament to enhance their charms, for charms they have, losing not one whit of attractiveness when enrolling their names among the self-supporting.

A short skirt, ankle length, a warm jacket, a trim hat, and comfortable, broad-soled, well-fitting shoes are indispensible in the girl's preparation for business. If angels wore shoes they would sing out of tune if the shoes pinched. A saint in agony from corns and bunions would have much ado to be saintly. Spend your money on shoes and stockings and soft, well-made underwear if you wish to be good-tempered and continue equal to the demands of the day, is the advice of a veteran to the sisterhood of working women.

An old-fashioned friend of mine used to tell all girls, and it was good counsel, to lavish pains and expense on the clothing that was out of sight.

"Outer garments may be coarse," she said, "but a lady must have fine material and dainty sewing on the underclothing she wears or else she has not the training and tastes of a lady."

A rain coat, an umbrella, overshoes and a proper outfit for storms are requisites for faring from home and back again. Then let the wildest wind blow or the wettest rain fall. Tramp gayly on. You need not pity yourself or ask anybody's pity. You belong to the working force of the wide, wide world!

RAW FOOD ALONE SUITS THIS MAN

Health Was Restored When He Abjured Cooks.

STEWART M'DOUGALL'S RULE

Could Live on the Fat of the Land, But Eats Nothing That Touches Fire.

NEW YORK, Dec. 24.—With many acres of Brooklyn property to his credit and a bank account which would permit him to live on the fat of the land, Stewart McDougall finds at the age of sixty-eight that he gets along better without servants and by eating nothing but raw food.

Worried by his servants and ill from the food they gave him, he fired them all out, and today he is a happy widower, living in his old mansion alone. There has not been a fire in his kitchen range for more than a year, and he says there never will be another one there as long as he lives.

His health has been restored and the finest cooked dinner in the world could not persuade him, he says, to return to the conventional way of living.

His neighbors look upon Mr. McDougall as an eccentric, but as a matter of fact he is a plain man living, as he expresses it himself, as near to nature as he can.

He made his fortune in Washington Market, where he did business for thirty-six years. He owns hundreds of building lots and houses in Brooklyn, and if he desired he could live the year 'round in the St. Regis' finest apartment.

No High Living for Him.

"But none of your high living for me," he says, "I read about a year ago that John D. Rockefeller had restored his health by eating raw food. My wife, who was still living, and myself were both nearly dead with stomach trouble.

"For a quarter of a century I had kept pepsin or soda or something of that kind on a table near the head of my bed, and every night I had to take two or three doses before I could get to sleep.

"I read the article to my wife, and we decided that there was nothing to hurt either of us, and we resolved to try the raw food.

"Her health was undermined, and she never recovered, but I began to get better from the first day.

Indigestion Cured.

"My indigestion was cured. I had no desire to smoke, and my rheumatism disappeared within a few weeks. I stopped eating meat, of course, because I did not like the taste of raw meat. My friends said, 'Why, you are foolish; this change will kill you.' But I went right on eating raw potatoes, cabbage, beets, turnips and everything I liked.

"In three weeks my stomach, which had given me so much trouble all my life, was so strong nothing like pain was known to me.

"I had been a hearty meat eater, and had it on my table three times a day. I thought I had to eat meat to give me strength to withstand the cold weather, but as winter came on I felt that the circulation of my blood was better, and when I saw men crawling into their overcoats I felt like running around in a linen duster.

Not Susceptible to Colds.

"All my life I had taken cold as easily as does a baby, but last winter I never had the slightest cold. When the summer came on I found I could stand the heat better than ever before.

"Of course, I would not say that this diet would be good for everybody, but if anybody is suffering and can get no help from medicine, I say to them, try raw food. Eat everything and anything you like or can swallow raw, but nothing that has touched the fire no matter how much you like it.

"In a little while all craving for meat and tobacco and liquor disappears. You sleep like a log and never know, so far as the trouble it gives you goes, that you have a stomach."

PROCEEDINGS TO RESTRAIN SALE OF MINING STOCKS

On the petition of James T. Bertrand, Justice Anderson has issued an order restraining Charles W. Bolen from disposing of certain stock of the Richfield Mining Company, claimed by the petitioner to be his property.

Bertrand says he was the owner of 65,000 shares of stock of the Richfield Mining Company.

Bolen, he says, represented to him that the mining company was in a very bad financial condition, and would soon go under. Under the circumstances he advised Bertrand to allow him to sell his stock for him. Bertrand says he sent him 50,000 shares of the stock, and that sufficient of it was sold to realize $1,600.

Bertrand says the defendant told him the stock was worth only 8 cents or 10 cents per share. The complainant says, in fact, Bolen actually received 40 cents per share for the stock sold.

Bertrand says Bolen now has stock in his possession on which he directed him not to sell, and to which now the defendant contends he owns.

Hamilton & Colbert are counsel for the complainant.

The matter will come up for hearing before Justice Anderson, January 6 next.

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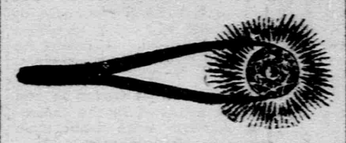

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