

MISS PITMAN'S TABLE EXPENSES? \$10 A WEEK



Miss Grace W. Pitman, Household Economist

How Does Your Experience Compare With This New Jersey Woman's Plan?

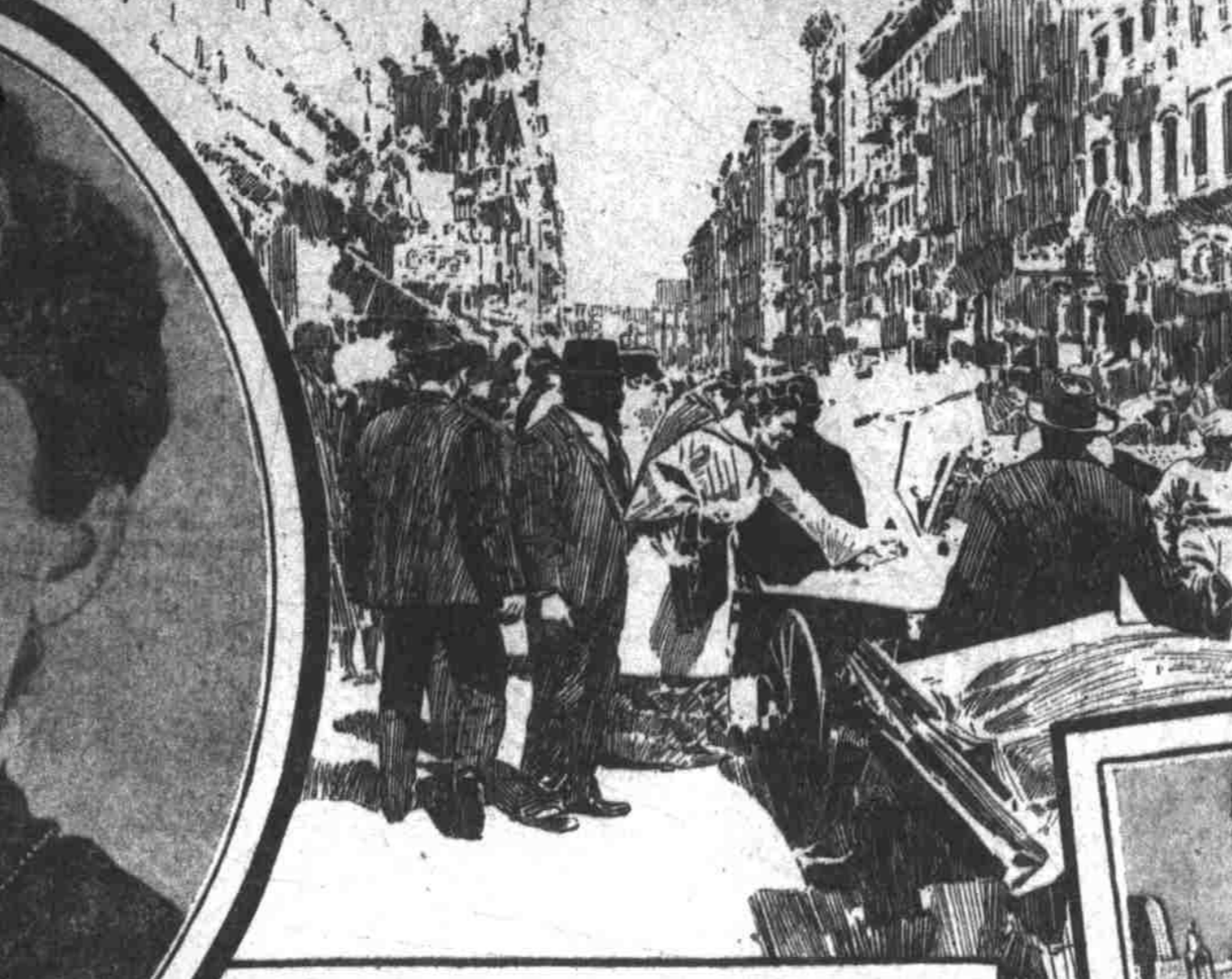
"YES," remarked Miss Grace W. Pitman, in an address before the New Jersey Congress of Mothers at Atlantic City, recently, "I know of a very nice little woman who keeps herself, her husband and two growing children well supplied with food for \$6 a week. More than that, any woman with a keen business sense can do as well—provided, of course, she follows a carefully planned system. Good-natured protest arose from all parts of the hall; inquiries were hurled at the speaker from every side. Miss Pitman was calm under the onslaught. 'I don't mean, of course, that the girl who never brewed a cup of tea or made her own bed before she was married could perform a seeming miracle like this, but many women can and do.'"

"MOST housewives," declared Miss Pitman, who lives in Passaic, N. J., "don't know how to save the pennies and nickels and dimes. Miss Pitman, who has based her system of household economics upon a thorough study extending over many years of living in various parts of the United States, declares she will make such teaching her life work. She will show fretting and extravagant wives the golden road to economy; she will shed the illuminating knowledge of saving and disperse the ignorance which darkens so many homes. She will teach people how to live on any income, great or small. How, then, shall a housewife provide her family table on \$6 a week? Miss Pitman has devised a system by which all expenditures are regulated on a percentage basis. The average percentages for expenditures should be regulated, she estimates, as follows: Rent, 17 per cent.; heat, 4 per cent.; light, 1 1/2 per cent.; food, 23 per cent.; wages—principally of the washwoman—4 1/2 per cent.; incidentals, including doctor, dentist and medicine, 3 per cent.; other expenses, from soap to darning cotton, 3 per cent.; personal expenditure, including clothing, 15 per cent.; education, 2 1/2 per cent.; religion, 10 per cent., and investment of surplus, 7 1/2 per cent.

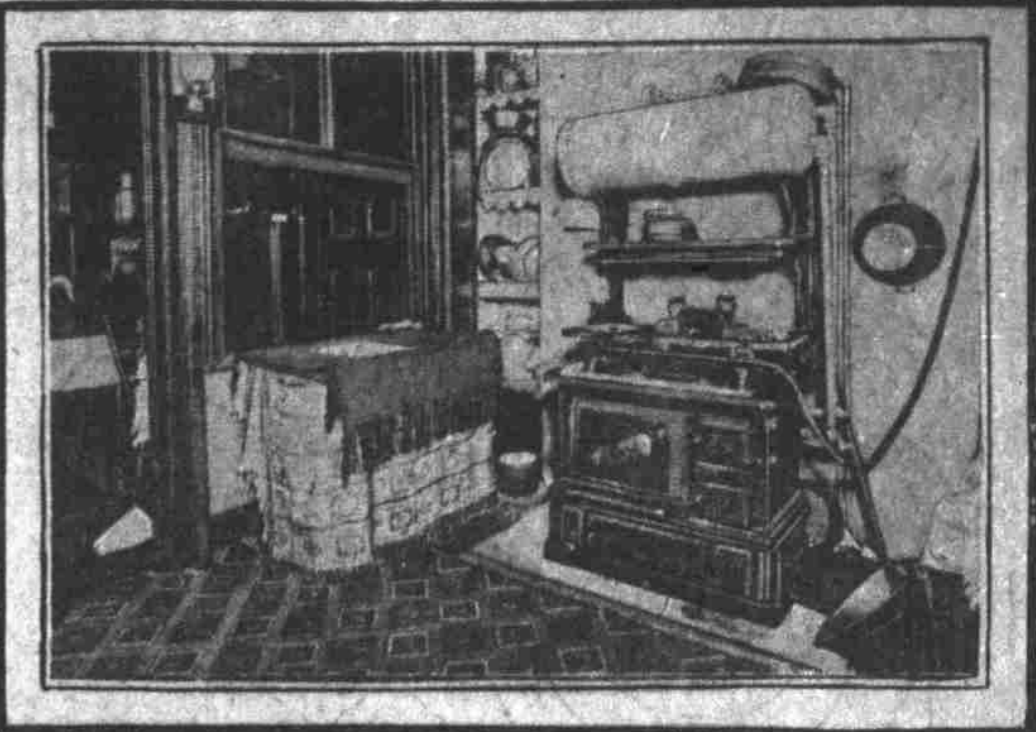
According to this system, a man earning \$125 a month would expend, after \$3 had been deducted for his monthly carfare, 17 per cent. of his balance, or \$20.74, for rent; \$4.88 for heat; \$1.88 for light; \$28.19 for food; \$10.37 for washing and domestic assistance; \$3.66 for incidentals; \$18.80 for personal; \$3.66 for operating expenses of the household; \$12.50 for religion; \$5.05 for education, and have \$9.15 remaining for investment. No matter what the salary, these percentages would apply. In various localities expenditures will vary; rent will be higher in the city than in the country, in which case if the percentage for rent goes up the percentage for some other expense must be lowered. "These averages," explains Miss Pitman, "are nominal, and are based on investigations into the cost of living of twenty families in twenty different sections of the United States during a period of twenty years. Conditions vary in different localities, and 17 per cent. would be extremely high rent for some sections, while it would be quite low in the big cities. The percentage for rent may have to be increased, for instance, to 20 1/2 per cent., so some other percentage must be lowered. "Where there is a regular income a family can gauge the percentage basis in three months, but where the income fluctuates it will require nine months to strike the proper average. When the income goes below \$1500, down to \$600 a year, the percentage for expenditures for the intellectual life must be pretty well eliminated and people must de-

pend for their recreations on amusements that are free-free lectures and so forth. "However, when a family has worked out the system and arrives at the proper percentage, its heads know just how much to spend for each need, to the penny. Expenditures will be reduced to an accurate and un-failing system. I consider \$1500 a pretty nice salary, and a family of four can live comfortably upon it and save money." Miss Pitman's system allows 50 per cent. of one's salary for the physical life. Wives, mothers and daughters certainly could not dress in silks upon the amount allowed for clothing and pin money. But scores of women, she says, can dress well on \$7.15 a month; many men can do on less than this, while a reservation of \$2 each for son and daughter will amply provide necessary clothing. Under this system, and on this salary, there is little money to spend for education. One magazine at 10 cents is not denied; 50 cents may be allowed for newspapers, and \$2 for musical lessons for the child. For food there is a calculated expenditure of 23 per cent. of the income, or \$28.19 a month. By practice and experience this can be reduced, Miss Pitman claims, to about \$6 a week. The housewife planning to keep house systematically should begin, if possible, with an allowance of \$10 a week. The housewife, it is understood, is without money to buy supplies by the wholesale; in fact, Miss Pitman has found, it is no less expensive for people living in apart-

ments without iceboxes to buy day by day. Such articles as sugar and flour are purchased every other week, regularly. Five dollars is allowed for the larger table expense, including the cost of vegetables, meats, etc. Basing her experience upon the average appetite of a family of four persons, Miss Pitman, for one week, sets down a prescribed list as follows: Coffee, 30 cents; butter, 90 cents; milk, \$1.12; eggs, 30 cents; cereals, 10 cents; once a month, cocoa, 25 cents; tea, 20 cents; salt, 10 cents; pepper, 10 cents; cornstarch, 10 cents; mustard, 2 cents; lard, 45 cents. Supplies bought once a month must be bought at different times—tea the first week, lard the second, salt and mustard the third and pepper and cornstarch the fourth. Every two weeks there will be bought flour at 85 cents and sugar at 40 cents. Each week there is a surplus, which must be saved for expediences, for fruit in preserving times and such extra occasions as the Christmas and Thanksgiving dinner. "With this card system," explained Miss Pitman, "there is a regular time for buying all food supplies, including the staples and supplies for the table each day. It is so arranged that the staples are bought at intervals; it would be a mistake to buy all the sugar and flour at once. Starting with no money, in three years the housewife will have accumulated a nice fund. "Of course, to run a household on these lines means that a housewife will have to get down and knuckle to it. But that is the only thing that counts for success. Now, the housewife without a wholesale fund will buy



Room in a comfortable \$15 a month apartment



The owner of this kitchen is one \$6 basis



Home of a laboring man, earning \$1 a day

MEATS BREAD VEGETABLES etc.	JANUARY WEEKS				
	1	2	3	4	5
COFFEE	30	30	30	30	30
TEA	20	20	20	20	20
EGGS	30	30	30	30	30
BUTTER	90	90	90	90	90
MILK	112	112	112	112	112
FLOUR	85	85	85	85	85
SUGAR	40	40	40	40	40
B. POWDER	25	25	25	25	25
CEREAL	10	10	10	10	10
COCOA	25	25	25	25	25
SALT	10	10	10	10	10
PEPPER	10	10	10	10	10
C. STARCH	10	10	10	10	10
MUSTARD	.05	.05	.05	.05	.05
LARD	45	45	45	45	45
WEEKLY SURPLUS	58	93	73	93	123
TOTAL TO BE SPENT BY BEGINNERS	\$10.	10.	10.	10.	10.

Getting Supplies at moderate prices

her eggs, say two dozen, each week. In the winter eggs are dearer than in the summer, but when she has her fund she will buy eggs when they are cheap and preserve them for winter use. By this system the surplus each month takes care of the needs of the season for preserving and canning and most housewives go in debt at these times. Last year I made an inquiry among six-ty-seven butchers and grocers to find how housewives stood after Thanksgiving and Christmas. They told me that most of them contracted bills at these times that required months to pay. "What sort of meals, you ask, would one have in the household regulated on this basis?" "You will have good nutritious meals," declares Miss

Pitman. "Take the average breakfast for four—you can have cereal, a boiled egg, toast or bread and coffee. There will be two quarts of milk a day, which will be ample. For dinner there will be soup, chopped steak, rice, carrots or some other vegetable, wafers, cheese and coffee. "Now, living on \$10 a week—the allowance for the beginner—you will not be able to afford the choice cuts of meat, but you can afford the most nutritious. The housewife must make her own soups; she will not be able to afford the canned soups. Soups can be made from bones and meat in the stock pot, in which she will keep all the odds and ends of her meats. "Not very often will she afford a pot roast, rib roast, top sirloin or round roast. Poultry must be entirely cut out, except for special occasions. She can have pork once in a while, and, of course, she can get good chopped beef and soup meats. "The housewife should select her own round steak at the butcher's and have it chopped; she should never buy the prepared chopped meat. She will, of course, buy the vegetables that are in season; rice is cheap; carrots and similar vegetables are low in price. She must watch the markets and buy the cheap vegetables. "By careful buying and an economical use of things a family can easily cut down expenses for food to \$6 a week. As I said, experience is necessary. Upon this basis there won't be much cream, nor desserts for that matter. For dessert, the housewife can well get fruits—and remember the fruits as they come in season. Rice can be used often instead of potatoes and beans instead of meat. Many foods are cheap, but nutritious. Miss Pitman has also formulated a system for persons living on allowances and for wage earners. Children maintained by their parents, she declares, should be given money to spend, and taught its value. From 10 to 15 they should give an account of their expenditures to their parents and begin to make small investments. The system for persons living on an allowance, which includes children, provides 75 per cent. of their income for the physical life, and 25 per cent. for the intellectual, which includes religion, education and investments. When the child begins to earn money it becomes a wage earner, and should expend its wages according to a regular schedule. About 75 per cent. of children, Miss Pitman said, leave high school to earn their own living. A personal account should be kept of all expenditures, so that when the child grows up it will have the training and will know the value of the penny. A wage earner should average 45 per cent. of the income for board, 20 per cent. for clothing and personal expenses, 5 per cent. for wages of helpers, 5 for incidental expenses, 10 for religion, 5 for education, and 10 for investment. With most persons, Miss Pitman says, it takes twenty to thirty years to work out the problems of life. RESULTS OF INVESTIGATION An investigation into the cost of living of families with varying incomes was recently made by a special committee on the standard of living of the School of Philanthropy, in New York, which showed interesting results. Three groups of people were chosen in season. One group of from \$600 to \$700, another earning \$700 to \$800 and another \$800 to \$900 a year, were taken, and the expenses of each group for rent, carfare, fuel, insurance, furniture, carfare, meals away from home and miscellaneous expenses. It was estimated that a family with an income of \$500 a year averages 25 per cent. for rent, 44 per cent. for food, etc., in all, 85 per cent. for four items—food, clothing, light, fuel; 25 per cent. for education, recreation, dues to societies, and 12 1/2 per cent. for health insurance, furniture, carfare, meals away from home and miscellaneous expenses. It was found that the average expenditures of the first group, with an income of less than \$700, for rent, was \$184, food \$270, clothing \$91, fuel and light \$80. Of the second group, with an income of less than \$800, rent \$158, food \$220, clothing \$123 and fuel and light \$37, and of the third group, with an income less than \$900—rent \$167, food \$245, clothing \$113 and fuel and light \$14. According to Miss Pitman's plan, a family with an income of \$500 would average per year: \$125 for rent, \$252 for food, \$125 for clothing and personal expenses and \$46.50 for fuel and light. However, it has been found that as an income increases the cost of living goes up, in other words, it costs the poor more to live, comparatively, than the rich. One can get a better apartment for \$12 a month, comparatively, than for \$15, while the house of a laborer earning \$1 a day, in proportion, will fall below that of a man earning \$12 to \$15 a week.

'MILLIONS that have NO OWNERS'

STRANGE, isn't it, to think of millions of dollars that have no owners? One is more inclined to think of the great army of men and women who have no dollars to speak of. Yet the fact remains that the close of every year sees a great amount of "orphan" and unclaimed cash in this country—as well as in others. Just how much there is has never been estimated accurately, so far as known, because it is a difficult—almost impossible—estimate to make. TO GIVE an illustration. When efforts were being made to straighten the affairs of the suspended Knickerbocker Trust Company in New York city an astonishing condition of affairs was revealed. Notwithstanding the efforts of a force of sixty or more agents, aided by the postoffice authorities, some 330 persons who had deposited money in the bank could not be located. Their deposits aggregated in amount \$700,000. When opening deposit accounts depositors are requested to give their addresses. In looking up these 330 missing depositors the agents found vacant lots, stables, stoneyards and almost anything except residences at a number of the addresses given. In one instance a person to whom a certificate of deposit, for more than \$20,000 had been issued as far back as 1884 had never been heard of from the day he placed his money in the institution. After a search of considerable length agents located him in a quiet Connecticut community. He was a very wealthy man and was living a retired life. The agents declared that he had so much money that he had actually forgotten the \$20,000 deposit—which is hard to believe. Nevertheless, there is a very large amount of money, in the aggregate, lying in savings banks and other financial institutions throughout the country



which is in reality without owners. In some states such accounts pass into the possession of the state after a certain number of years. In Pennsylvania, for example, the law directs the dis-

position of money of the dead or missing after their accounts have been inactive for thirty years. This law was passed in 1873; it requires that officers of savings funds make returns of such accounts to the state treasurer and turn over to that official the moneys which thus escheat to the state. One of the largest institutions in the state since the passage of the law has turned over something like \$35,000. Another, in one year, turned over \$2400. In a number of states there are no legislative regulations like in Pennsylvania, and financial institutions are considerably enriched by the money of missing depositors. One such institution in an eastern state is said to have paid for a splendid new building largely with money in its vaults that had no owners, or, at least, none that could be found. It is not to be inferred that financial institutions, as a rule, hold and use the money of missing depositors with dishonest intent. Most of them make earnest endeavors to locate the owners of accounts. Sometimes accounts get into the missing owners' lists in singular ways. Some time ago a prominent savings institution unearthed, after considerable search, a man who had \$200 on deposit there and knew nothing of his good fortune. It seems the money had been placed there in his name several years before by a relative, but the relative had neglected to inform him of the fact. A great deal of money in the aggregate escheats to various state treasuries each year from estates of people who die without heirs. As a general thing the separate amounts are comparatively small, but now and then a fortune of considerable size goes that way. Only a little while ago the newspapers told of \$15,000 that was lying in a Philadelphia bank vault waiting to be claimed by a soldier or a conductor on a New York-Coney Island trolley car. The money comes from the British government to repay in part the losses on his estate. For several months earnest efforts to find the man proved unavailing.