

# THRIFT WEEK TALKS

WHY BUDGET?—By Helen B. Hamilton

The thought of budgeting the family income gets perhaps as many different reactions as there are families who entertain it. There are some homes where neither the husband nor wife would welcome the plan of apportioning the funds to various uses; there are others where the husband leads in vain with the extravagant mate to keep her accounts; all others where the reverse condition exists, and some few where both partners enter gladly into the business. Of the second class, we are reminded of the story of the new husband who explained enthusiastically to his impractical bride just how to keep her little account book. "See dear, here is a little column for food, another for shelter, and here is one for your clothing, one for mine, and so on. All you have to do is to keep track of every expenditure in a little book and at the end of the month we will add up all those of a kind and post the totals in the proper column." When the end of the month came they sat down together to post the little new book and to learn the results of the first month's venture into matrimony. At first the items showed accurate entry and then, glancing down the remainder of the column, the husband discovered that several items were entered, G. O. K. "What were those expenditures, Jane? What do you mean by G. O. K.?" "Why, I just can't recall, Jim, but G. O. K. means God Only Knows."

There are very few families who keep a budget. Even women who have received actual training in this work through domestic science courses rarely do so, but find it easier to use an allowance and let their husbands worry over the future financial outlook.

Much material is available in books and magazines about those who make a budget. Authors differ about the account divisions for incomes but perhaps the most common are:

- 1—Food.
- 2—Shelter, rent.
- 3—Operating, light, heat, ice, phone, wages of maid, house furnishings, etc.
- 4—Clothing.
- 5—Savings, not necessarily concrete case, but expenditures for improvements, on property, insurance, investments.
- 6—Luxuries, cigars, barber, extra, food, clothing, amusements.
- 7—Advancement, education, music, vacation.

Food shelter and clothing should record the bare necessities for health. (Anything beyond this should be classed as luxuries.) The apportionment for these will comprise a great per cent of the small income, of course, than of a large income. The larger the income the greater the per cent for items 4, 5, 6 and 7. The per cent for food, advancement, luxuries and savings varies considerably; that for shelter, operation and clothing remain more or less the same.

When beginning a budget one should consult the best authorities to get their general ideas. Then, decide what amounts should be

spent for the items which vary least 2, 3, 4, in order to maintain a standard of living promoting health and comfort. Next, keep careful account of expenditures which vary most, 1, 5, 6, 7. Finally, get the totals under each head and compute the per cent of each to the income. If the "savings" and advancement accounts do not show enough to maintain funds to care for future needs as well as to meet emergencies one must see that accounts 4 and 6 are cut down.

One should reason that luxuries satisfy only present desires and did not tend to give permanent advancement. One author says: "Luxuries are those things which cause the race to deteriorate."

The allowance plan is not a good one. It is unbusinesslike and shows a failure to grasp a broad view of the family finances. It fosters extravagance if the allowance is too large; begging, skimping and even sneaking methods if the allowance is too small. It places the entire responsibility of running the family affairs on the wage-earner, while leaving the wife in ignorance of the true state of the financial condition of the exchequer.

The budget system has the following concrete advantages:

- 1—Mutual understanding of family finances.
- 2—Character building, a good saver is a good spender. If the children, too, are required to do their part, it is fine training to most future needs in business as well as home.
- 3—Co-operation in the family, each member bears his share of the responsibilities and gets his share of the benefits.
- 4—Good budgeting, especially of small incomes, promotes a healthful standard of living. No budgeting allows unwise leaks in expenditures for unnecessary things.
- 5—Increases amount in the saving fund, thereby assuring com-

forts in old age instead of dependence. The ability to give more to others less fortunate.

- 6—Eliminates waste.
- 7—It is using good business judgment.
- 8—Shows exactly how much can be spent on insurance, investments, etc.
- 9—Shows exactly how to apportion each month's contribution toward a large future expense, so that it can be met easily.
- 10—Relieves the wife as well as the wage-earner of worry over the family finances, thus promoting happiness.
- 11—Causes the family to become assets to society and good citizens.

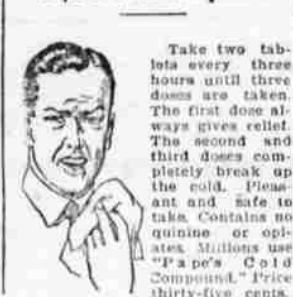
HELEN B. HAMILTON.

Trust not too much to appearances.

There is no gain so certain as saving what you have.

## COLDS

Break a Cold Right Up with "Pape's Cold Compound"



Druggists guarantee it.—Adv.

## SERIOUS LUNG TROUBLE STARTS WITH COUGHING

Physicians warn against neglecting coughs and colds and tell of the serious lung complications that may result. Leading physicians now prescribe BAL-SA-ME-A for all bronchial affections. Well known Dr. Danl. F. Crabtree, Anderson, Mo., writes: "I use it exclusively for my practice and my family. It is quick, sure and safe in its action like nothing else."

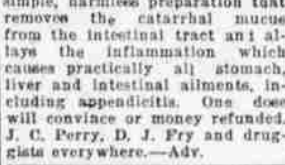
Toward the end of the influenza epidemic a government physician noticed that a tribe of Indians in Idaho, by the use of a native plant were immune from the ravages of influenza. He saved these plants and then in a hospital overflowing with "death" cases. News of the results swept the world and for some time it was not possible to supply the demand.

BAL-SA-ME-A contains those pure vegetable oils in a pleasant syrup. It gives miraculous results in four ways: 1. It soothes the inflamed membrane and relieves irritation. 2. It increases secretion of mucus and permits easy expectoration. 3. It stimulates pores of the skin in throwing off cold germs, and 4. It strikes at the cause, quickly checking germ action.

Do not confuse it with ordinary oil-scented cough syrups that are only soothing agents and do not go to the base of the trouble. Unlike other cough remedies BAL-SA-ME-A is free from coal tar and other harmful narcotics. Pleasant to take and absolutely safe to give to children.

Be sure you get BAL-SA-ME-A with the picture of the Indian on the package. Guaranteed to relieve any cough, no matter from what cause, or your money back. All druggists sell BAL-SA-ME-A.

In Salem buy it simple, harmless preparation that removes the catarrhal mucus from the intestinal tract and allays the inflammation which causes practically all stomach, liver and intestinal ailments, including appendicitis. One dose will convince or money refunded. J. C. Perry, D. J. Fry and druggists everywhere.—Adv.



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# January Clearance Of Furniture

Our entire stock of Home Furnishings (contract goods excepted) is greatly reduced for this sale. It is your opportunity to secure high quality furniture at a discount.

## DINNERWARE

Has been drastically reduced—there is no reason why every home should not boast of a complete assembly. If you do not have the ready cash we will gladly extend credit—without interest.

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## SALEM FRUIT MARKET

Many choice Fruits and Vegetables are obtainable at this market. Our stock is fresh and we have several varieties of the articles you may wish to purchase. We know that your satisfaction will be complete when you select personally the good things from our stock which we have to offer.

**FRESH VEGETABLES**

Barbark Potatoes, nice, large, clean stock, per sack \$1.95  
 Lettuce, best quality Imperial, large heads ..... 15c  
 Lettuce, Sacramento quality, good value, 2 heads 15c  
 4 heads 25c  
 Carrots, fancy clean and crisp, 4 lbs. .... 15c  
 Turnips, fresh, clean stock (yellow and white) 4 lbs. 15c  
 Rutabagas, good, clean stock, 4 lbs. .... 15c  
 Parsnips, fresh, clean, sweet, 4 lbs. .... 25c  
 Beets, nice size for slicing, 4 lbs. .... 25c  
 Tomatoes, good quality, 2 lbs. .... 25c

**WE ALSO OFFER:**

Celery and Celery Hearts, the best in the city; Spinach, Brussel Sprouts, Tomatoes, Green Peppers, Green Onions, Radishes, Chinese Lettuce, Chinese Radishes, Cucumbers, Red Cabbage, Cauliflower, Rhubarb.

**FRESH FRUIT**

Sweet Oranges, small size, very edible, per bushel \$1.69  
 Florida Grapefruit, nice size, 4 for ..... 29c  
 Sunkist Lemons, per dozen, large size ..... 20c  
 Bananas, ripe fruit, dozen ..... 40c

Orders of \$2 or more delivered free (except spuds).

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## Special Prices

on

### Pennsylvania Vacuum Cup Tires

To reduce overstock. The following prices on the sizes listed will apply until we reduce our stock:

30x3 Cord	\$ 8.00
30x3½ Cord	8.75
31x4 Cord Oversize	12.95
32x4 Cord Oversize	14.75
32x4½ Cord Oversize	19.45
33x4½ Cord Oversize	19.95

These are regular standard Vacuum Cup Casings, fully guaranteed, and fresh clean stock. We just have too many. Why pay more for inferior tires. You know the quality of the Vacuum Cup. You know its non skid features. These won't last long at these prices.

### Our Week End Special

For Friday and Saturday selling we offer you this week a fine lot of willow clothes baskets, in two sizes. These are closely woven, with good handles and heavy raised bottoms.

No. 1 size, measures 18½x25 outside, special \$1.00  
 No. 2 size, measures 20½x27 outside, special \$1.25

See us for Poultry Supplies, Incubators and Brooders

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236 N. Commercial, Hardware and Machinery

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## EVERY DAY PRICES

49 lb. Crown	FLOUR	Per Bag	\$2.49
Best Creamery	BUTTER	Per Pound	47c
Crystal White	SOAP	6 Bars	25c
Lakeview	PEAS	2 Cans	25c
No. 2 Main	CORN	2 Cans	25c
Fancy Large Florida	Grape Fruit	Each	10c
<b>COFFEE</b>			
Hills Bros., 1 lb. tins	57c	2 lb. tins	\$1.11
M. J. B., 1 lb. tins	57c	2 lb. tins	\$1.11
Golden West, 1 lb. tins	57c	3 lb. tins	\$1.65
Royal Club, 1 lb. tins	55c	5 lb. tins	\$2.53
<b>BASKET SOAP DEAL</b>			
3 White Laundry Soap	2 Lighthouse Cleaser,	1 Fancy Basket	All For 89c
2 Buttermilk & Borax Soap,			
1 large Lighthouse Washing Powder,			

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