

Planning the Family Budget



Many Farm Women Keep Household Accounts in Connection With Their Home Demonstration Work.

(Prepared by the United States Department of Agriculture.)

One of the New Year's resolutions made by a good many families is to live according to a budget or definite spending plan for the coming year, but unless there is also a good method of keeping track of money as fast as it is spent so that the outgo may be frequently compared with the estimate, the resolution may fall to bear fruit.

To meet this need for a practical household financial record, the bureau of home economics of the United States Department of Agriculture has designed a convenient loose-leaf account book which may be obtained from the superintendent of documents, government printing office, for 50 cents. However, any ruled blank book may be arranged in a similar way, using the page-to-a-class-of-expenditure system. A square notebook opening at the side rather than at the end, so as to permit ruling columns entirely across two pages, will be found desirable.

How much money do you expect to handle next year and from what sources? Set it down at the beginning of the book. Work out an estimate of probable expenditures for the entire year, getting the whole family to help remember what will be needed, and when the estimate fits the income enter it next. There are a good many classes of expense in most families—food, housing, operating, furnishings, clothing, health, development, personal, automobile, and savings, including insurance. Allow a page or more for each. The edges of the book may be cut out for a marginal index. Provide a summary page to be filled in at the end of each month. Other pages you may wish to include will show "property owned," "household inventory," "record of insurance policies," "record of investments." The bureau of home economics has kept the needs of the farm woman especially in mind in planning the loose-leaf account book with special pages for such items as "products furnished by the farm," "garden record," "poultry record," "canned and preserved goods record," "accounts receivable," "accounts payable." Pages that do not apply to one's needs may be dropped under the loose-leaf plan.

At the head of each class of expenditures, set down the amount shown in the estimate for that purpose. Make a sort of game of trying to keep your expenses for that item within the required figure. Compare results as shown in the summary with what you expected to have to spend. This will give you an idea about planning your next budget. The record

and the estimate, taken together, will show very conclusively what you are getting for your money and whether some departments of living are costing more than they should.

The home demonstration agent in this picture from Ohio is conferring

with a farm housewife on her budget for next year. She is showing her how to plan her expenses and make an estimate, and how to record in a convenient and practical way the various items that complicate the rural housewife's records.

Some Good Things for the Table

By NELLIE MAXWELL

"The house beautiful resembles the face and form of man. For real beauty requires character; and a home without home features, a home which does not reflect the spirit and tastes of its inmates, is a mere shelter, no matter how costly."

When a paltry and wholesome dish is prepared for the main dish at luncheon with small amounts of vegetables and a bit of meat the cook may feel assured that the expense saved is quite worth while.

Hot Vegetable Timbales.—This is a very pretty as well as a tasty dish. Cook one beet, skin and chop into dice, add one cooked carrot and one cooked turnip, also diced. Cut into bits one stalk of celery and a cupful of green peas and add enough mayonnaise to moisten. Soften half a package of gelatin which has been dissolved in one cupful of water. When beginning to stiffen fold in one-half cupful of whipped cream, after seasoning well. Decorate when unmolded with stars cut from boiled beets or halves of walnuts.

Green Pea Timbales.—These may be prepared from green fresh peas, canned or even dried. Cook the peas with a little onion until very tender, then drain and press through a sieve

To one cupful of the pulp, add two well beaten eggs, two tablespoonfuls of cream, two teaspoonfuls of butter, salt, pepper, paprika to taste, a pinch of mace and a half teaspoonful of sugar. Pour the mixture into buttered molds and bake as usual. Serve with a white sauce to which a bit of chopped parsley has been added.

Mexican Tomato Canape.—On a round of nicely browned and buttered toast lay a slice of tomato. Cover with a sauce prepared thus: Mix one teaspoonful of chili powder and half a teaspoonful of salt, add two tablespoonfuls of oil gradually. Beat thoroughly, add a beaten egg yolk, beat again and add four tablespoonfuls of mild vinegar gradually, then fold in the white of a beaten egg and a pinch of salt. Top with the egg white, dust with paprika.

Coffee Spanish Cream.—Heat half a cupful of coffee with one-third of a cupful of cream. Add one tablespoonful of gelatin soaked in one-fourth cupful of cold coffee. Heat to boiling, add one beaten egg with one-third of a cupful of sugar and a pinch of salt. Remove from the fire, stir in one egg white beaten stiff. Mold in small cups and serve cold with cream or custard sauce.

Squaw Dish.—Fry several slices of bacon, cut into small pieces, in an iron skillet and when brown add a pint of fresh corn cut from the cob. Mix all together and fry until well done. If a green pepper is at hand, cut it and cook for five minutes in the bacon before adding the corn.

Prune Cottage Pudding.—Prepare the pudding just as a plain cake batter, sprinkle with sugar when putting into the oven. Serve cut into fancy shapes or squares, topped with a

lemon sauce or whipped cream, garnished with a large cooked prune. Prune sauce may be used with the pudding instead of the lemon sauce. This is even better served hot with a hot sauce.

This is the time when the housewife will add a few more delightful glasses to her fruit closet. The following will be something to enjoy in various ways during the winter:

Quince Paste.—Take equal parts of sugar and water, boil together until a drop stands alone in cold water. Add this sirup to the pulp, cook over the heat stirring until it is difficult to stir, then add a few balanced almonds and spread out one-half inch to dry. Cut into diamond-shaped pieces and arrange in layers with waxed paper between them.

Oyster Stew.—Clean one quart of oysters by placing them in a colander and pouring over a cupful of cold water. Carefully pick over to remove any broken shells; reserve the liquor. Heat the liquor to the boiling point, add the oysters and cook until plump and the edges curl. Remove them to the tureen, add one-fourth of a cupful of butter, salt and pepper to taste. Scald one quart of milk and pour over the oysters and liquor and serve at once.

Tomatoes au Ritz.—Prepare toast and lay on each buttered slice a few slices of tomato to well cover, season well with salt and pepper, cover with grated cheese, pour over a rich white sauce and bake until well heated through. Serve very hot.

Poached Peaches.—Lay half a canned peach on a slice of cake. Put round it a ring of meringue and brown in the oven. Serve with a custard sauce around the cake. (© 1928, Western Newspaper Union.)

HINTS FOR HOUSEKEEPERS

When using a meat chopper to prepare bread crumbs, put a paper bag over the mouth of the chopper to keep the crumbs from scattering.

Mattresses which are turned and sunned regularly and protected by washable pads will not only last longer but will also aid sound sleep.

Variety and contrast in the foods chosen make the meal appetizing and interesting. This applies to texture color and flavor.

Short-footed stockings can cause almost as much trouble as short shoes. Buy them half an inch longer than the foot for toe comfort.

When choosing linoleum for the kitchen keep the color scheme of the room in mind and select a pattern that is not too large and does not show soil.

Camera Finishes Picture

Invented by a blind man, a camera which takes pictures and makes prints at practically the same time has appeared in London. It has two lenses, one being the ordinary camera "eye," the other admitting only ultraviolet rays. Films and paper are inserted together, and whenever the shutter is opened a secret "gas" is released from a small cylinder to develop, fix and print the exposures. When the spool is removed the photographs are unwound at the same time.

Adrift With Humor

WITH PLEASURE

Young Oswald was surely an officious young man, as every one in the firm's employ agreed.

He was always horning in where he was not wanted, and he had a highly exalted opinion of himself.

There were two partners in the firm, and one of them happened to pass on. The young man approached the surviving partner with whom he was not exactly what you would call a favorite.

"I am so sorry, sir, to hear of Mr. John's demise, and I have come to ask if you would like me to take his place."

"Yes, I should, very much," was the reply, "if you can get the undertaking to arrange it."

Didn't Wish to Be Quoted

A customer in an animal store was contemplating the purchase of a parrot, which so far had evinced no signs of life other than to cock a malevolent eye at her. Finally she asked: "Does he talk? And what does he say?"

The salesman looked embarrassed. "Yes, madam, he talks," he replied, "but he doesn't wish to be quoted."—American Legion Monthly.

WATCH AND CHAIN



Host—Yes, he's rather fierce, but I keep him as a watch dog.
Visitor (shying off)—Shouldn't he have a chain attached?

Barbara Frieche up to Date
"Shoot if you must
This old gray head
But spare my permanent wave,"
She said.

Puzzle

"This card you have hung in the kitchen, mum," said the suburban cook, "is too much for me. I can't make out what my nights of are."
"And no wonder, Nora. That's a time-table of suburban trains."

Had Many Candidates

Mistress (to new maid)—I don't object to a follower, but I don't want to see too much of him in the house.
Maid—Very good, madam—I need not worry. I change quite often.

HOT WORK



"Does it make you red if the fare and sweat like that when you call on a girl you knew years ago?"
"Not necessarily, but it's hot work rekindling an old flame."

Bang

Johnny was a chemist
But Johnny is no more
For what Johnny thought was H₂O
Was H₂SO₄.

The Disturbance

"Don't you think Miss Brown is an excellent pianist?"
"What did you say?"
"I said, don't you think Miss Brown an excellent pianist?"
"Sorry, I can't hear a word. That girl at the piano is making such a din!"—Penrose's.

The Easiest Way

Justwed—Do you give your wife an allowance or does she ask you for what she wants?
Longwed—Neither. She takes it all.

Welcome Assured

The collector—I shall call again next week and remember, I shall expect you to pay at least half of this bill.

Mr. Everbroke—I'll be delighted to have you call. It will be a pleasure to entertain an optimist like you.

Obscured

"Everything is on the menu today, sir."
"Yes, there is so much of everything that I can't read it. Bring me another."

To Make Embroidered Footstool

By JULIA BOTTOMLEY

To the woman who delights in bestowing gifts of her own making upon her best beloved friends, here is a suggestion—a needlepoint embroidered footstool. The material costs comparatively little, the work is simple, and taking it all in all, a handsome footstool topped with a hand-worked piece of novel tapestry embroidery makes about as worthwhile a gift as one can conceive.

Yes, we agree that it is rather early to be talking about Christmas presents, but really, in order to avoid the frantic eleventh-hour rush which always comes to those who "put off until tomorrow that which should be done today," one should be "up and doing" this very minute. Besides, there is this to take into consideration, after you have finished one of these embroidered footstools, it is more than likely that you will be wanting to make another and another, and perhaps another.

You can get the necessary materials, even including the footstool, already upholstered ready for its embroidered top at almost any of the fancy-work departments in the department stores, or in any specialty shop which sells embroidery and fancy work equipment. The work itself is reminiscent of the needlepoint canvas samplers and cushion tops which Colonial dames took such pride in making and which have been handed down from generation to generation as family heirlooms.

Heretofore, the problem has been to procure a suitable stool without the necessity of going to an upholsterer, but only this year a footstool has been gotten out which sells at a moderate price in the fancy-work departments, to which the tapestry can be attached by simply placing it over the stool and tacking it down either with tacks or by sewing it down.

Note the canvas pattern at the top of this sketch to the left, also the braided skeins in the opposite corner;



fill these together with sufficient yarn to fill in the background in a solid color, constitutes the materials, the footstool, also carried in the fancywork department, being purchased as a separate item. The colored yarn enough to complete the patterned design is conveniently done in braided skeins as pictured, so that each strand can

be pulled out without tangling the rest of the strands. The yarn to fill in the background does not come with the outfit, if it is bought separately, for most women, if they do not use black, prefer to select a color that harmonizes with the particular room where the stool is to be used. (© 1928, Western Newspaper Union.)

Evening Story for the Children

By MARY GRAHAM BONNER

Nick and Nancy had been to visit some cousins who lived in the city, and when they came home they told Daddy about it.

"But there was something strange about the apartment where they lived," the children said.

"Yes?" said Daddy.

Then Nick went on to explain that most of the apartments—and the one in which their cousins lived, was one of them—did not have any fireplaces, and they wondered how in the world Santa Claus could get down their chimneys when there weren't any chimneys.

"I never heard," Nick said, "that children did not have visits from Santa Claus because they lived in apartments, but it puzzled me."

"Ah, I can explain that," said Daddy. "Please do," urged Nick.

"Yes, please explain," said Nancy.

"When they began to build these great, big apartment houses, years ago," said Daddy, "Santa Claus was on the lookout.

"Now," he said to himself, 'I must think of a way to get to the children who will live in those big buildings.'

"The people went on building, and they were so interested in watching the floors grow—one went right on top of the other—that they seemed to forget all about Santa Claus and his one trip of the year, which is worth more than anything else that happens.

"And then the people began to build fire escapes. For, they said that when the buildings were so large and there were so many rooms, and so many families they must have a way of getting out in case of fire.

"And from top to bottom of every building, on every side, they put fire



"I Know What to Do."

escapes, so that no home was without one.

"Well," said Santa Claus, as he drove his reindeer over the roofs of the city that night, to see about his Christmas trip, 'that is something I like!'

"Now I know what to do!"

"So when Santa Claus goes to the city homes where there are no chimneys, he leaves his reindeer on the

roof, and down he goes on the fire escape to every single home, and in he gets with his pack.

"After the children are asleep the mothers and daddies unlock the fire escape windows so they're all ready for Santa Claus.

"So you see Santa Claus can always find a way of getting to children!

"There is never anything that can keep him from the children on Christmas Eve.

"Oh, yes, Santa Claus visits the cities and the villages and the farms.

"He just has to do a little differently in some homes than in others.

"But it makes no difference to him what they may build, for, after all, children are children, and Santa Claus is Santa Claus, and so you need never be worried or puzzled again.

"He can always find a way to make his visit to children every year."

"We knew he could, we knew he could," said the children, "but we are so glad to know just how he does it!" (© 1928, Western Newspaper Union.)

Can Vegetables Promptly

Vegetables should be canned as soon as possible after they are brought in from the garden. Flat-sour may develop if vegetables are allowed to stand in a warm kitchen.

GROUND BEEF ON TOAST A TASTY DISH

(Prepared by the United States Department of Agriculture.)

A suitable lunch dish for the younger children and a tasty one for the whole family is ground beef on toast. This is one of the simplest and most attractive ways to prepare the cheaper cuts of beef. When cooked under a broiler for just a few minutes the ground beef has all the rich flavor of



Excellent Lunch Dish for Children is Ground Beef on Toast.

broiled steak, and the juices which cook out of the meat flavor the toast. In case a broiler is not available cook the ground meat for a very short time in a hot skillet and serve it on buttered toast.

SOME PLEASING SALADS

Place pieces of grapefruit on lettuce. Top with a slice of orange and sweet dressing.

Select large orange and grapefruit. Peel and skin out the sections. Place lettuce leaf on plate. Arrange two sections of fruit, grapefruit, orange and pear, across the plate. Stripe the top of each with a thin cutting of green pepper.

Orange, sliced and covered with sliced bananas and walnuts.

Four dates or soaked prunes, stuffed with cheese on sections of grapefruit or orange.