

THE MAGAZINE GUARDIAN For Parents, Teachers, Pupils, Dairymen, Farmers, Horsemen

TO THE FARMER

Farmers and others interested are invited to contribute to The Farm, The Dairy, The Turf, and Good Roads departments of the Guardian either by question, correspondence or otherwise.

Contributors are asked to have their articles at this office early each week, as only a short emergency item can be handled as late as one p. m. Wednesday.

THE SCHOOL AND THE HOME

Contributors for this department should be addressed to President Teacher's Association, Guardian's School and Home.

P. O. Box 188 Charlottetown.

HOUSEHOLD FINANCES

(A. Ethel Dinbrack, Supt. Women's Institute.)

General speaking, the woman who controls the expenditures of the household is not the producer of its means of support, simply distributing it through various channels.

When the month of January rolls around everywhere, except in private households, the budget is being prepared.

Analysis of any domestic budget would show three main lines of expenditure which may be designated respectively as:

General maintenance (rent, light, fuel, food, service)

Individual maintenance (clothing, recreation, repairs and additions to the household furniture and equipment.)

The higher life (Education, benevolence.)

The purchase for these accounts may be met in cash or made on credit to be paid for at stated periods.

The adoption of the credit system, at least in part, is imperative in large households, and also in those smaller ones where distance from the shops and markets, or the press of the duties, prevent the ordering of supplies in person.

Men and women alike seem to forget that the money which is placed in their hands to defray the expenses of the household is no longer his nor yet hers, but it is henceforth simply a trust fund and as such should be prudently and judiciously administered by its trustee, and also be accounted for in plain and accessible figures.

It is obvious that this trust fund, expressed in terms of dollars and cents and payable to the trustee weekly or monthly, must be kept within the family income under all circumstances, and as for within it as is commensurate with the demands of ordinary comfort.

No doubt terms like "trustee, book-keeping and balance sheet" are formidable to feminine minds unfamiliar with their meaning, but in reality they really stand for processes simple in themselves and not nearly so difficult to master as the arithmetic of our childhood.

As all things go in the average home of the wife is purveyor-general to each member of the family of his or her equitable share of food, shelter, raiment, home comfort, recreation and the higher life.

This easy method of bookkeeping is applicable alike to the cash and to the credit system of buying. Under the cash payment system it is necessary to record every purchase in the cash-book, and the charge system only the date, name and amount of each bill as it is paid, the items appearing either upon the bill itself, in the pass-book or in the order-book.

It is usually an unprofitable task to keep track of the petty expenses like car fares, etc.; yet unless accounts are kept, the cash will not balance.

With all receipts from whatever source, duly entered upon its debit page, and all payments whatever their nature, upon its credit page, the cash-book will show only two columns of figures. When these are cast up and their respective amounts compared

accurately apportioned to a given fraction of income, universally applicable. Each household must then devise its own budget since peace and happiness are secured only when its special tastes are gratified as far as the financial circumstances permit.

The arrangement of the schedule expenditures calls for study. At first it may have to be adopted only tentatively, pending the proof of its practicality for any purpose during two or three months should enable us to estimate approximately the annual cost of the household, and to this we must add a certain percentage for unforeseen expenses.

Records such as these act as a safeguard against the temptation common to us all to buy whatever we think we or our children need, without pausing to consider that the outlay for it will prevent the purchase of things perhaps more necessary and to which we may have to incur a debt.

Another is the pulse that indicates our financial condition. It tells us when our money matters require regulation; it supplies us with the comfortable assurance that we are living within our means; and that no interest in our household economy being indulged at the expense of another.

There are weighty advantages but they are either ignored or unknown in the average household, where, despite the fact that the annual expense consumes a very large part of the income, the heavy outlay can rarely be accounted for adequately.

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the result represents either a debt, an even balance or a surplus. It is unnecessary to ask which one of these conditions is preferable. Equally needless is it to add that the desired result can never be obtained without the order and method that attend the introduction of well-kept accounts into the financial administration of a household.

THE METEOROLOGICAL SCIENCE OF FORMOSA

The Meteorological Service of Formosa was organized under an ordinance of the Japanese government in 1896, and placed under the Bureau of Communications of the colony.

Observations are also taken at 10 lighthouses, and there are 100 rainfall stations scattered over the island. Weather telegrams are regularly received at Taihoku from all the observatories of the service, as well as from numerous stations in Japan and on the China coast, and from Manila.

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THE FARM

WHERE THE VALUE OF FERTILIZER SHOWS.

If corn were worth \$1.05 per bushel, then the average annual value of the corn crop of the United States for the past ten years would be equal to the average value of the total pile of manure annually produced in this country.

Water for Animals—The horse requires from 69 to 80 pounds, or 8 to 10 gallons of water per day, a gallon weighing 8 pounds.

Two hundred and twenty-five dollars is the value of a pile of fresh farm manure containing 100 tons. This is the value as determined by chemical analysis on the basis of present market value of plant food contained in the manure.

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from green foods to those which contain small percentage of water frequently results in a derangement of the bladder or kidneys.

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Animal food of any kind, provided that it is a wholesome and well cooked, is a valuable incentive to egg-production. It has the effect of counterbalancing a too starchy diet.

Water for Animals—The horse requires from 69 to 80 pounds, or 8 to 10 gallons of water per day, a gallon weighing 8 pounds.

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Perhaps more failures are attributable to want of experience than to anything else. I do not mean to insinuate (says a writer in an exchange) that unless one has had a thorough training in poultry culture, one should not keep fowls, or, if one does, that failure is the inevitable end. It is only when a start is made on a very large scale, without knowledge or experience that failure is almost sure to follow.

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