POPULAR HOME

MAGAZINE

WINTER 1948

Hedrich-Bless

MONKEY SHINES FOR A KEEN TEEN

The curtains and dressing table skirt were made from sheets. My combination desk-dressing table was made by attaching a board to an old desk. The skirt swings out on an arm so I can reach the shelves below.

I think the brown, coral, chartreuse and white color scheme is pretty. To get the chocolate wall color, we used Burnt Umber TEXOLITE *Deep Color paint. With water-thinned* TEXOLITE *paste paints you can get wonderful ice cream soda colors with easy mixing.*

GeGe Lane, age 13

POPULAR HOME is published in the interests of better living for the American Family and is devoted exclusively to construction, decoration, care and repair of the home.

JANUARY, 1948

POPULAR HOME

MAGAZINE

Volume 5, Issue 1,—Winter

THE COVER sets the pace for the host of ideas for room decoration and equipment for the younger generation, which is to be found in this issue. See page two, pages eight and nine.

Courtesy Marshall Field & Company

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UNITED STATES GYPSUM

300 WEST ADAMS STREET CHICAGO 6, ILL.

THEN and NOW . . .

THERE was no G. I. Bill of Rights for veterans of the Civil War, but ex-soldiers of the Federal armies were accorded the benefits of generous land grants in the prairie states. Because there were no native forests early settlers had no locally accessible building materials, and the business of importing and retailing lumber entered its first great period of expansion.

Most of the men who went into the retail lumber business were also Civil War veterans, and today in these states the second and third succeeding generations are following the profession. But today's generation meets the business with methods far different from those of their Civil War forbears.

The early lumber yards were just what their name implies—yards where lumber was piled. Perhaps in one corner of the yard there was a shack with a stove, in which the proprietor sat and kept warm, and waited for the customers to come in. But in those days he didn't have to wait long for customers. The country was building. The lumber dealer's job was fulfilled when he had available a stock of lumber to sell to his neighbors, and was on hand when they came in to get what he had.

About 1909, Met. Saley, a well-known lumber journalist, gave voice to the first glimmering of the lumber dealer renaissance. He wrote to his retail lumber dealer readers as follows:*

"Ladies visit lumber offices for other purposes than to buy lime, and I must say it is to our discredit that there are those they would avoid, provided they wore dresses which had an affinity for dirt, and they were afraid of mice. It does seem to me that I would want to keep my premises in such order that they wouldn't frighten away the tidiest beings on earth. I wouldn't want them to flee from my office and go to a better looking one to buy a front door.

"There are many nice offices, speaking in a general way, but only a few in which exclusive provision has been made for ladies. In these few they can sit in easy chairs with their feet on rugs, with mirrors on the walls so they can adjust their hats. In such a place a lady would look no further. She would think the place was made for her to fit, and a dollar of the old man's money would look no larger than a dime."

Today, the situation is far different. Lumber dealers recognize to what extent the ladies control the "old man's dollar" and are prepared to meet and serve her graciously. The lumber dealer studies his neighbors' building problems, shares his experience and knowledge of the business with them, helps to combine and coordinate all the materials and services that are a part of building for them.

Most important of all, he has added to his lumber pile an ever improving line of scientifically designed building materials, especially tailored to meet certain needs more efficiently and at less cost. The lumber and building materials dealer is a service organization as well as a sales organization. His door is open to you. His 'phone will heed your ring. Call him for advice. Call him as your friend in building.

Elmer H. Johnson, Editor

**Quotation from American Lumberman*

Smooth walls with WALLBOARD

One reason people like SHEETROCK gypsum wallboard for their homes is because the joints between the big panels can be concealed amazingly well. You can paint a SHEETROCK wallboard wall and be unable to find where the joints occur. You can wallpaper over it with the same results. Still you have all the added advantages of big wallboard panels: their rapid application, their crack-resistant qualities, their fire protection.

This remarkably satisfactory joint concealment and reinforcement method is the PERF-A-TAPE system, developed by the research laboratories of United States Gypsum Co. It is available, as is SHEETROCK wallboard, through your local USG dealer.

PERF-A-TAPE is a thin perforated fiber tape about two inches wide, tapering off to knife-like edges. Its great strength causes it to reinforce as well as to cover the joints.

The finished edges of the recessed edge SHEETROCK, where the panels come together, are depressed to accommodate this tape, allowing the finished joint to be unnoticeable.

After SHEETROCK panels have been nailed to the wall studs or ceiling joists, the recessed channels are filled with a special cement that is packaged with PERF-A-TAPE. The perforated tape is then pressed into the recessed channel, forcing out excess cement at the edges and through the perforations. After drying, light coats of the finishing cement are applied, and the edges feathered to make them continuous with the wall surface. Nails are driven below the surface and the dimpled hammer marks are also filled with at least two coats of this cement. When the cement is set and dry, the smoothness is made even more perfect by sanding.

The illustrations show the work being done on a horizontal joint. In rooms 12x12 or less, horizontal application usually reduces the number of joints to be taped. A completed SHEETROCK wallboard job may be seen on page six.

This is indeed a "Better Way to Build" when using wallboard. It makes possible substantial walls and ceilings that are erected quickly with little muss. They are walls of big, wonderfully smooth panels, with fire resistance built right in; ready for any desired decorative treatment.

• SUITABLE FOR FILING IN IDEAS GALORE

FIVE STEPS TO A CONCEALED JOINT

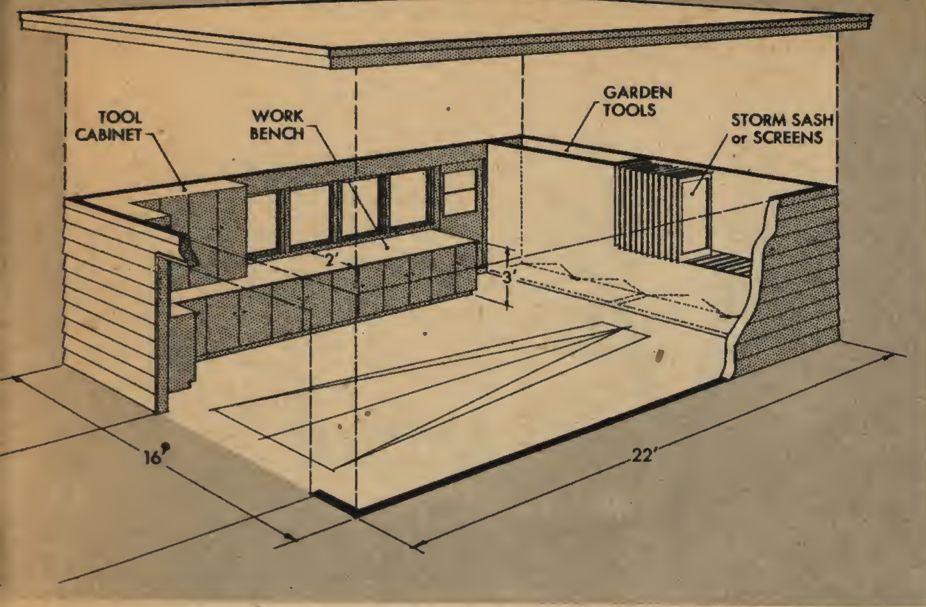
Note recessed channel in which SHEETROCK is being nailed

Channel is filled with special cement

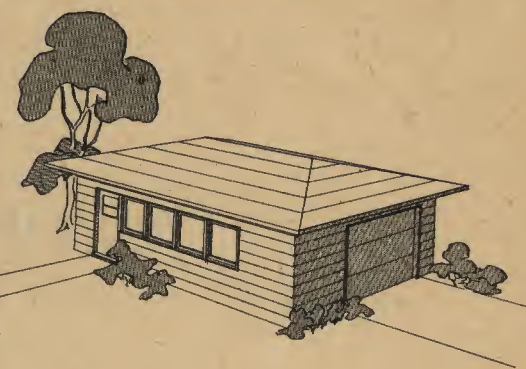
Perforated PERF-A-TAPE is pressed into the cement

Finishing coats of cement are applied and feather-edged

After drying the joint is sanded smooth



"Exploded" view of rectangular garage with flat roof. Ladder rack is on foreground wall beside automobile. Below: Rectangular garage with hip roof.



Build a Better Garage

To justify its cost a garage must be planned to do more than house your automobile

Designed by DERALD WEST, architect, Genoa City, Wis.

COMPARE the cubage of a garage with the cubage of the house it serves, and you will probably discover that its majesty, the automobile, has a large proportion of structural area (and cost) devoted to housing its inanimate self. Furthermore, lots of one-car families build a two-car garage, and then load and litter the second auto space with all the implements for which there is no other provision. Cost and usefulness are not in balance.

The car should be housed, so the cost must remain, but usefulness can be remarkably increased with a little planning. Here are a couple of plans that will achieve that end. They can be floor layouts for garages that are a part of a house (see page 10), or they can be separate structures as shown here.

The least costly is the rectangular plan. Standard width for a one-car garage is twelve feet. Let's add only four more feet to that width and incorporate a work bench with simple hinged panels to enclose the shelves below. This is a bench for household repairs, for screen repair, simple glazing, shaping a new porch step—not a hobby workroom. When you work, the car is pulled out into the drive. This leaves fourteen feet of clear area behind you plus a wide garage opening in which to swing the work items.

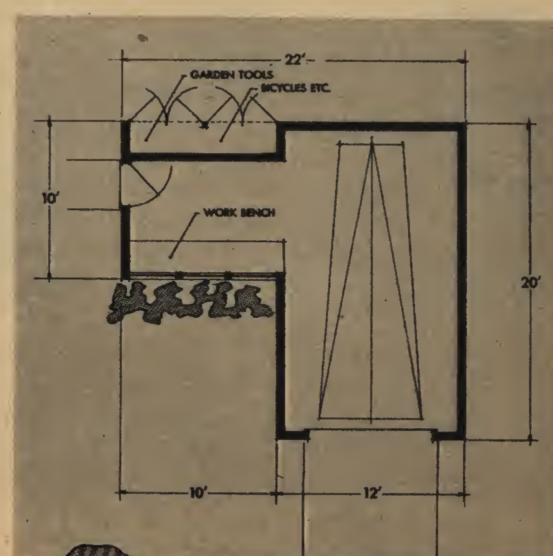
These inside cabinets are for storage of work bench and car repair tools, and of other small items. Note that screens and storm sash are interchangeable in the rack at the front of the automobile space. Bicycles, other large toys, hose, lawnmower, rakes, rollers and other yard and garden equipment are in the storage closets opening directly into the yard. They take no floor area from the work space. They never come into the garage carrying dirt.

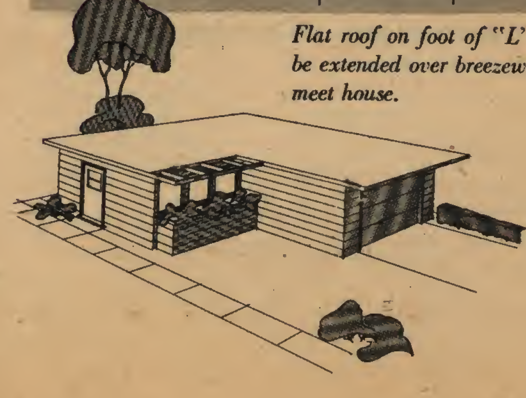
The L-shaped plan is a little more interesting in exterior design, but footings and roof framing are more costly. Features are practically the same, but narrower work space gives less flexibility.

Either plan can be reversed to fit a given lot situation. Either can be joined to a house with a breezeway roof extension. Either can incorporate a heater for winter usefulness, and a simple sink set flush into the work bench for potting and other garden functions.

Fire-resistant SHEETROCK gypsum wallboard is recommended for lining garages. Sheathing is often omitted, the wallboard supplying sufficient rigidity. Notice that Architect West indicated USG Mineral Surfaced Roll Roofing on his hip-roof design, to repeat the general horizontal line of the siding. USG Thick-Butt asphalt shingles are also recommended.

With these materials, and these plans and dimensions your local lumber and building material dealer can develop a garage that has its usefulness balanced with its cost.





Flat roof on foot of "L" can be extended over breezeway to meet house.

POPULAR HOME'S Vine-covered cottage

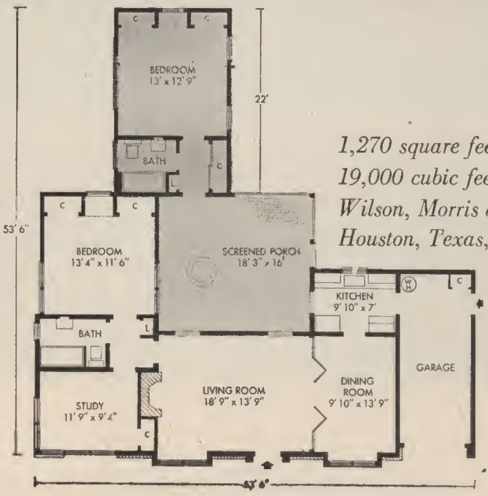
HERE is a house whose exterior detail will appeal to many. It is in good taste and well designed. It can be a two or three bedroom house as needs may dictate. This house was originally built with two bedrooms and, in this form, would be suited to any climate. The fact that the third bedroom, added later, is accessible only through a new screen porch, now establishes this as a house for the South or other warm climates.

Chinese red pillows give real life to this guest room study which otherwise is a blend of rattan and natural wood colors used on the built-in beds and bookshelves. Walls of fireproof SHEETROCK *wallboard, with joints concealed by the* USG PERF-A-TAPE *system (see page 4), are decorated with grasscloth.*

Interesting louvered doors are a separation between living room and dining room. They may be easily closed for complete privacy, and even when open they give the feeling that dining room and living room are removed from each other, without robbing either of its spaciousness.

Hedrich-Blessing photos

A booklet containing more pictures and details about Popular Home's Vine Covered Cottage, and one other house is available at nominal cost from the **local company named on the back cover** *of this magazine. This local company can also purchase complete blueprints for you, for building this house. The blueprints are not available from the Popular Home editorial offices.*



1,270 square feet of habitable area.
19,000 cubic feet including garage.
Wilson, Morris and Crain, Houston, Texas, architects.

The Juniors Speak

Their outlook is refreshing, stripped of banality. No sentiment binds them to the conventional and outmoded. Here they express their views on what is required to make a room usable, comfortable and a source of pride.

I'm still too little to reach a lot of things. This room is nice because I can stick my toys away and see them too. And my clothes are down low. Next best to playing outside, I like it here. See, there's a lamp by my bed.

Engineered closet space. Flexible plan for future use. Convenient lighting. The walls are painted with Sunlight Yellow. Architect: William Deknatel.

Kids like me have a lot of work to do so I think it's important to have a desk, and not in some dark old corner. These windows are pretty keen. And I have a roof deck just outside.

Desk and work area in good daylight. Lumber and USG Hardboard will duplicate this space saving built-in for you.

Mom says two boys make a housewrecking crew! My brother, he's eleven, and I told her we're going to call our room "the Clubroom" and keeping it neat will be easy. Everything's in twos, there'll be space for the gang, and no silly doodads around to knock over. The colors have a lot of punch.

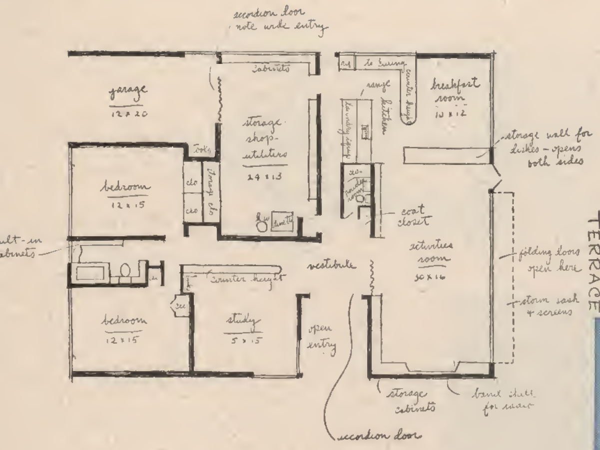
Furniture and built-in units hug walls, leave center floor space free. Good lighting. Walls and ceiling painted with Beige and Indian Rose water-thinned Imperial TEXOLITE Paint.

When I was younger I adored ruffles and flounces. Now, I'd rather have a tailored room. It's fun to entertain in my own private living room. The beds are box springs and mattresses mounted on legs. These heavenly blue walls were painted by daddy and me, and it was really easy—water-thinned paint, you know. The closet doors slide. Inside are drawers, a dressing table, and rods for long and short clothes. The color scheme I planned from the modern print pillow cover.

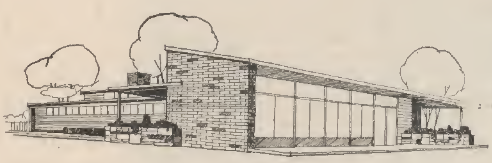
Wall color recipe: 3 pints April Green, 2½ pints Deep Blue; ¼ pint Black, ¼ pint Light Yellow (TEXOLITE paints).

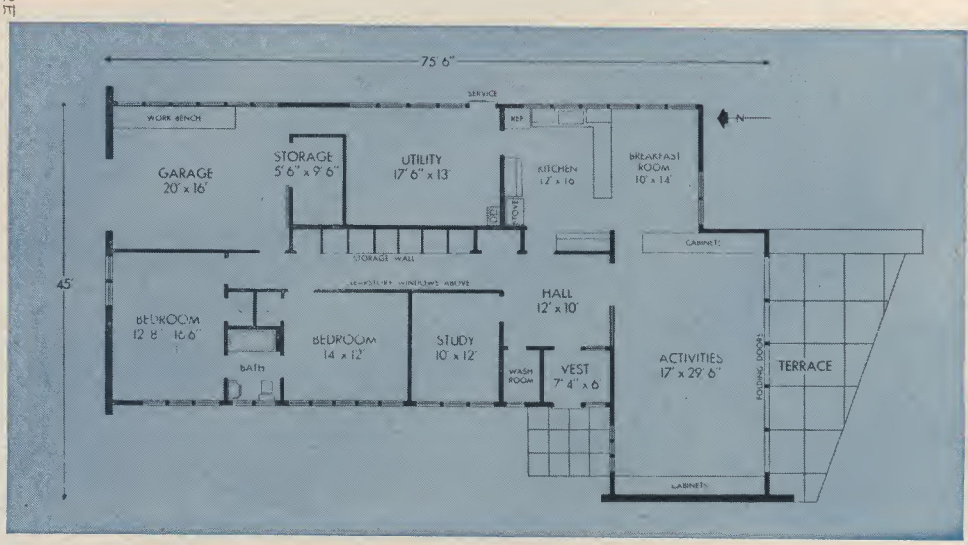
Architect: William N. Alderman

"My idea of a house"



Above: Here's the original plan of what one prospective homebuilder wants in a home—his own interpretation. Notice how the architect's plan at right retains most of the requested features but eliminates the bug-a-boos such as the powder room with no window; and adds beauty and interest to the finished exterior.





Send in "Your idea of a house"

Popular Home is inviting its readers to submit rough pencil floor plan sketches of their idea of a house. The editors will select those that look most promising, turn them over to a skilled architect with instructions to whip them into a form that will be practical from a construction standpoint, and attractive in design. Those that are given this treatment will be published in *Popular Home.*

Keep a copy of the floor plan you submit, as the original will be acknowledged but not returned. Accompany your rough sketch with a letter elaborating on the features you would like to see incorporated which could not be indicated on the plan, and stating a rough estimate of what you would be willing to spend if you were going to build the house. Take your plan or mail it to the **local firm in your community whose name is on the back cover** of this magazine, with the request that it be submitted to Popular Home's "My Idea of a House" department. Entries can be made only through these local sources.

EVERYBODY has his own idea of what a house ought to be, and usually enough of an architect's soul to spend a couple of exciting evenings with pencil and paper laying out the floor plan which seems to be ideal for his family.

The house shown here developed first as the ideal of an amateur who knows plenty about living in a house, but not too much about designing one. He had some very different ideas about what a house ought to be, and POPULAR HOME sent these and the rough floor plan to an architect who took the "bugs" out of it and developed a more interesting design. See opposite POPULAR HOME's offer to perform the same service for you.

This prospective home builder wanted no living room. Instead, he wanted an activity room designed to serve his entertaining and recreational needs. It was to have a USG SABINITE-M acoustical plaster ceiling to reduce the noise level, and an asphalt tile floor, or cement floor painted with USG Cement Floor Paint for attractive color, serviceability and easy cleaning. One wall was to be all glass. There is no need for a porch—the glass wall opens up and makes this entire room a porch in summer. The activities room is where this music lover's big radio-phonograph and piano will be kept and used. Cabinets along the wall will store card tables and game facilities.

Activities room and breakfast nook are separated by a storage wall which makes dishes accessible to both sides. The breakfast nook is large because all family serving and informal entertaining are done there. The fact that the separation between breakfast nook and kitchen is only counter height adds spaciousness to both rooms.

Near the entrance is a study—a quiet nook with bookshelves, big easy chairs, good reading lamps and a table model radio. Here's where the family can prop up its feet and bury its nose in a book, or bring a couple of guests for a quiet chat. The day bed converts the study to a guest room when needed.

Note the location of the powder room. It is handy for guests in the activity room—for the housewife on her way from the kitchen to answer the front door—or for overnight guests in the study.

The utilities room is quite large. It's the housewife's secondary workroom—the headquarters for washing, ironing and sewing. Its large cabinets make it a major storage area, and one corner can be a shop for the hobby enthusiast. Here's the logical place for the service entrance, near the kitchen, near the laundry, near the garage.

Notice that the garage layout is basically the same as that shown on page five.

USG Thick Butt Asphalt shingles give economical beauty, long life and fire protection to the roof of the house. Sheathing is USG gypsum sheathing for rigidity and wind-tightness and retarding fire. RED TOP insulating wool is a part of the exterior walls, and ceiling construction. Interior partitions are laminated SHEETROCK gypsum wallboard. Interesting deep modern decorators' colors available in the TEXOLITE paint line give a selection for decoration.

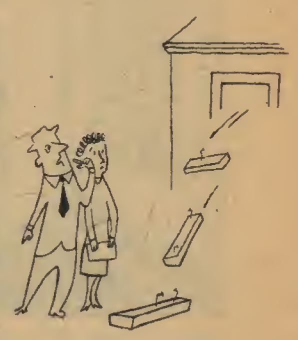
Housing in these United States

The excerpt from the book, "Mr. Blandings Builds His Dream House" by Eric Hodgins, reproduced by permission of Simon and Schuster, Inc., is the general type of contribution that may earn $100 for you (see below). The scene is that of Mr. and Mrs. Blandings approaching their new house, under construction.

OUTSIDE, a workman sucking a drink of water from a rubber hose looked up and said, "Howdy." He passed the back of his hand across his mouth. "Just the man I wanted to see," he said, and Mr. Blandings recognized him as the superintendent on the job. "On them second-floor lintels between the lally columns, do you want we should rabbet them or not? From the blueprint you can't tell which way they're supposed to be."

"Well," said Mr. Blandings after a moment's pause, "well, I guess not. No, I think that's something we needn't bother with, come to think of it."

"O.K.," said the superintendent, "you're the doctor. Joe!" he bawled into an inexplicable hole in the house's side, "if you got any of them rabbeted lintels set, rip 'em out. He don't want 'em that way."



There was no answer, but a moment later there was a shriek of nails brutally withdrawn from their embedment, a splintering of wood, and then, out of a second-story gape in the siding, something of the appearance of entrails came flinging end over end, to land with a dusty slap on a pile of other fragments of new, fresh-looking wood.

"Why," said Mrs. Blandings coldly, "did you give any definite yes or no answer to that man when you did not have the single, faintest idea what he was talking about? Now look what he's done." She scooted to the pile, examined the wreckage gingerly. "Stop it," she cried to the blank opening whence it had come.

From inside the house came a long, shrill whistle. Instantly, every sound of activity ceased. "O.K., fellas, let's quit," yelled a voice. The front door opened and a horde of men poured out.

What have I done? thought Mrs. Blandings, in an agony. I said something wrong; I spoke too sharply. I have precipitated a strike.

The workmen were struggling into their overcoats now, and striding for the dozen cars parked in disorder around the Blandings manse.

"Why are you stopping?" asked Mrs. Blandings of a saturnine man carrying a Thermos bottle and a Stillson wrench.

"Twelve noon Saturday, lady," said the man. "Whaddaya think this is, a chain gang?"

Mrs. Blandings put her hand to her heart and breathed a little "Oh!" in sheer relief.*

$100 for the story of your housing experience

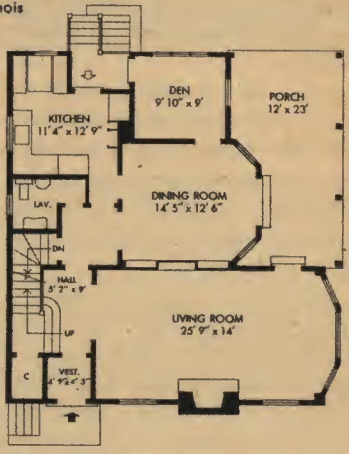
Lots of Popular Home readers have had amusing and interesting experiences in connection with building, remodeling, repair, improvement, or just plain living in their homes. We believe that other people would like to share the fun of knowing about them. During 1948 Popular Home will publish such experiences sent in by readers, and pay $100 each to the contributors of those selected, one month before publication. So write up your experience and send it in. Keep the item short—word it simply and stick to the subject. Address items to the Editor, Popular Home, 300 W. Adams Street, Chicago 6. The items become the property of Popular Home upon payment. None will be returned, and the right to edit any that are published is reserved. **The name of the local company mentioned on the back cover of this magazine should be included in all correspondence with Popular Home.**

Original exterior, A.D. 1902

Remodeled exterior.

House of Dr. and Mrs. R. L. Wescott, Wilmette, Illinois
Architect for remodeling: Howard E. Irwin.

The new porch adds summer living space at low cost.



Remodeled floor plan.

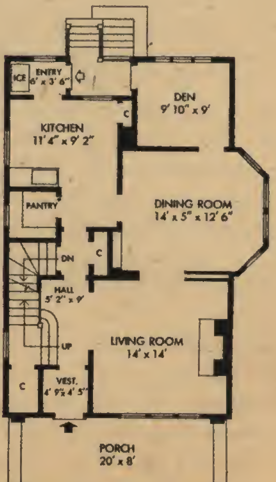
BEFORE *and* AFTER

In 1902 it was the last word, but ideas of architecture evolved, so that by contemporary standards the old house left considerable to be desired. The structure was basically sound, the neighborhood surrounding it—a good one. Remodeling was a worthwhile solution to a family who wanted to live in a 1947 environment.

The first floor and the face of the house came in for the major transformation (see illustrations). The living room was extended and a porch added to fill in the "L" created by this expansion. The pantry became a powder room, and modernization of the kitchen replaced pantry storage space. Now they have a breakfast room too, devised from the old rear entrance stoop.

Upstairs the only structural change was to add a dressing room to the front bedroom in the new space created over the living room addition.

This is proof that a house can be remarkably improved with only modest structural changes. It is an example of how modern materials such as ROCKLATH plaster base, RED TOP plaster, USG Sheathing and TEXOLITE paints can pick up where old materials leave off, and shape a 40 year old structure into a modern residence.



Original floor plan.

Play your dollars well

A budget can stretch your present income to include a new home or improvements to your present house, and other things you've always wanted and thought you couldn't afford

Alfred has the wrong idea (see page 14). Budgeteering requires no record of trolley fare or the cost of a loaf of bread. Neither is a budget a financial strait-jacket imposed on your income by some outside "expert." It is a spending and savings plan tailored by you to the needs of your family. It is based upon your income and the cost of general groups of your family's needs. It can give you the satisfaction of knowing that your dollars have worked for you to the best of their ability, and have provided you with the most important things of life such as a new or improved home of your own.

When I play bridge I like to get the bid. To me it is a great thrill to play those thirteen cards, the good ones and the bad, according to plan, and to squeeze out of them every last trick they are worth.

We have another game at our house, and it is played by the same kind of rule book. We budget our income. Our weekly pay check is "dealt" to us, and it's none too big. But this game is for keeps, so we set up a plan that fits our needs, and then squeeze the full value out of every dollar we have. Our plan is such that we have a few of those dollars left when the next pay check comes in. That's our nest egg.

I have said before that our pay check is none too large. It certainly won't take care of every costly idea that might pop into our collective heads. With the family all gathered around, we agreed on just what things are really important to us. Food and clothing are in the picture, of course, and when it came to housing we decided that that is one thing that is really important to us. We want a home of our own.

Modern lending plans make home ownership easier today. You can pay off home loans just like rent. Still there has to be some kind of down payment—and the accumulation of that is an important part of our present budget.

We're not going to drop that budget item even after we've signed up for a house and made the down payment. It's going to remain to take care of the little maintenance and improvement expenses that will keep our house up-to-date and attractive during the years we live in it and enjoy it.

Basically our budget, and your budget too, should have three major expense categories—the FUTURE, the PAST, and the PRESENT. These are the big three. They mean: Future: Getting ready to meet taxes and other large occasional expenses. Past: Paying off debts. Present: Keeping living expenses within income. You don't have a full pay check to dispose of in everyday living. Already you've consigned some of it to contracts you have made—contracts for insurance, taxes, the doctor's bill and Mary's college expenses. So, first, you need to find the extent of these obligations in order to know how much money is left for present-day living.

Now to turn to the first page in the notebook you have

Future

	Amt	Due	Jan 15	Jan 31	Feb 15	Feb 28	Mar 15	Mar 31	Apr 15	Apr 30	May 15	
Insurance	$25	Mar 31	$4.25	4.25	4.25	4.25	4.25	4.25 Pd.	[illegible] 4.25	4.25	4.25	
Coat for Jim	$40	Oct.	$2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	
Attic Remodel	$350	2 yrs.	$7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	

brought to the family conference, where you'll do the thinking about "Paying for the future." The example illustrated might be yours; it is not ours. Here you can list all the big expenditures you will have during, say, the next three or six months, or a year. These are things like the insurance premium due in two months, the coat Jim needs for Fall, and the remodeling of the attic into bedrooms. Note the amount of each expense and when it will occur. Now how much will you need to put aside each payday in order to have the money to meet these expenses when they fall due?

Past

	Amt. due	Jan 15	Jan 31	Feb 15	Feb 28	Mar 15	Mar 31	Apr 15	Apr 30	May 15	May 31	
Doctor	$32.00	4.00	4.00	Pd. 4.00	4.00	Pd. 4.00	4.00	4.00	Pd. 4.00			
Hospital	$17.00	2.00	2.00	2.00	Pd. 2.00	2.00	2.00	2.00	2.00	Pd. 1.00		

Next in your notebook is past expense still to be paid. The aim is to keep this page blank, and the little bit set aside each payday for savings will help to do this. However emergencies do occur, and sometimes they more than drain the funds set aside to meet them. When they do arrive, plan the method of meeting them over a period and as rapidly as possible. List amount of all bills. Decide how much you can set aside each payday for these debts. With several bills, you may want to alternate payments rather than pay one and hold another.

Next, the "Present" page of your notebook is your "Plan for spending." Jot down your net pay after income tax and social security deductions are made, and add any other money you may be receiving. The remainder is what you have for the Future, the Past and the Present.

Your first two entries in this column will be the amounts you just figured out, payments for the Future and the Past. The rest of the entries will be allowances for living expenses which you pay as you go.

Present

Jan. 15		Jan. 31		Feb. 15		Feb. 28		Mar. 15		Mar. 31	
Income 000^{00}		Income 000^{00}		Income 000^{00}		Income 000^{00}		Income 000^{00}		Income 000^{00}	
Total Future	00^{00}	Total Future	00^{00}	Future	00^{00}	Future	00^{00}	Future	00^{00}	Future	00^{00}
Total Past	00^{00}	Total Past	00^{00}	Past	00^{00}	Past	00^{00}	Past	00^{00}	Past	00^{00}
Rent	00^{00}	Rent	Pd. 000 00^{00}	Rent	00^{00}	Rent	Pd. 000 00^{00}	Rent	00^{00}	Rent	Pd. 000 00^{00}
Food + Household	00^{00}	F.+H.	00^{00}	F.+H.	00^{00}	F.+H.	00^{00}	F.+H.	00^{00}	F.+H.	00^{00}
Savings	00^{00}	Savings	00^{00}	Savings	00^{00}	Savings	00^{00}	Savings	00^{00}	Savings	00^{00}

It's easier to think of Present expenses and to include everything if they are grouped. Here's a list: FOOD (groceries, meat, milk, meals out, party refreshments); HOUSE (rent, telephone, gas and electricity, water, ice, supplies, soap, laundry, household help, repairs. Fuel and equipment usually can be handled better in Future plans. Do not fail to keep up a fund for house maintenance and improvement. It is the only way to keep your house up-to-date through the years); CLOTHING (include remodeling, dry cleaning. Schedule more expensive articles of new clothing in Future); CAR (gasoline and oil, service and repairs, garage rent); FAMILY (magazines and newspapers, books, church and charity, family gifts, movies and theater, parties, trips, medicines, stationery and postage); INDIVIDUAL NEEDS (personal allowances, music lessons, dues, school expenses, physician, dentist. Oculist and glasses are sometimes handled better by planning ahead for them).

Make your own list. Pick out expenses you have and add other necessary ones. Don't fail to put in personal allowances. If neglected, chances for getting full support for the budget are slim. For husband, wife, child, a personal allowance means individuality without nagging supervision. Each person can make his own decisions about spending and saving as long as he takes care of his needs and makes no further demands for expenses which were planned into the allowance.

Decide how much you think is essential to spend on each group of everyday expenses. NOW! Put the groups and amounts down on the "Plan for spending" page. Oh! Oh! They come to more than your pay? No wonder you run short between paydays. Be honest with yourselves and make the choices which will help you get what you want most from your income and from life.

Study current expenses first. Which must be kept as they are? Aren't there some which could be "boiled down" or even eliminated? Re-examine debt payments . . . you may have to go more slowly in making payments. Scrutinize the Future page. Don't make these plans too extensive.

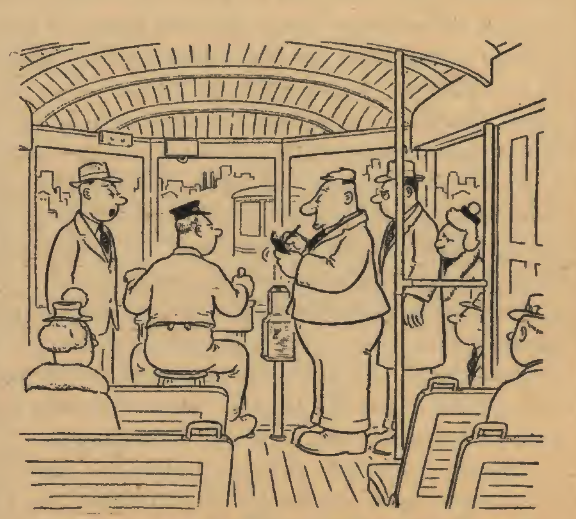
How fortunate you are if there was a margin of income left after expenses were added. You may have forgotten some items, or some unforeseen expenses may occur. An emergency fund is a great help.

This is your budget plan for the next payday. You have determined what can be spent now, and what must be put aside. From here on, the job becomes simpler, for you will plan and grow with the plan. Always keep Past and Future payments pages up to date. The "Plan for spending" may vary for each new pay period because of changes in circumstances. Or, maybe you'll find it necessary to borrow from one fund to add to another. Don't do it unless you must. Frequent "borrowing" means the initial plan needs revision. Try to build up a pattern which will become a standard when you have to cross out and revise.

No one person needs to handle all the funds, but different individuals may take responsibility for certain items of expense. However, it is well for one person to become business manager, and it seems reasonable that Mother should be elected. She does most of the buying and is in the best position to determine how much and where economy is necessary. It is her responsibility to see that the blueprint is followed, but don't forget that she needs cooperation!

Whether the bank for Past and Future payments is in the sugar bowl or downtown, Mrs. Budgeteer should keep track of amounts deposited for various specific obligations. Withdrawals should be recorded, also. A divided purse is handy to use for cash kept out for everyday expense allowances, one division for the house, one for food and so on. Some people prefer sturdy envelopes.

Don't blame the budget (or Mother) if you can't indulge extravagant impulses. The plan is yours. If you stick with it, you'll give it some loving little pats when next Christmas comes along, the coal bill is due and you have the money ready for both of them.



"You're holding up the line, Alfred. Couldn't you just as well enter the carfare in your budget book after you've sat down?"

Foster Humfreville, Courtesy Collier's

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