

# WHERE THE DOLLARS GO

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## Does the Family Spend the Money Wisely? Means of "Checking Up" on the Expenditures

**D**OES the average housekeeper, individual, or family, know where the dollars go? Often one has a general idea of the use to which his money has been put, but it is difficult to determine what amount is spent for the necessities of life and what for the luxuries. The income may be wisely spent and yet it may not. There is a degree of satisfaction in knowing that it is being distributed properly or in knowing what is wrong so that changes can be made.

Mrs. Richards has suggested for a family of five that the income be divided as follows: Food, 25%; shelter, 20%; clothing, 15%; operating expenses, 15%, and development and savings, 25%. With a \$2,500 income, this would mean that \$625 be spent for food, \$500 for shelter, \$375 for clothing, \$375 for operating expenses and \$625 for development and savings. The actual expenditures for two families having an income of \$2,500 vary from this division.

	Family No. 1	Family No. 2
Food .....	\$640	\$680
Clothing .....	360	360
Operating .....	400	440
Development .....	200	240
Savings .....	500	300

The division suggested by Mrs. Richards is only a guide. When dealing with incomes of different amounts and with different families, the percentages are liable to vary. This is due to the fact that families have different standards of living and spending, differences in education, social position, occupation, size of family, etc.

In order to spend the income wisely, the first thing to know is the amount or approximate amount of the income. Decide what part is to be saved and subtract it from the total income. Divide the remainder so that it will meet the needs of the family. To check up on this plan, keeping an account proves to be the greatest help. The method of keeping the expenditures will depend upon the family. The main expenditures are for food, clothing, shelter, operating expenses, development and savings. Just what is included in each division will de-

pend on the family. Usually food includes milk, butter and fats, fruits, vegetables, potatoes, bread, sugar, meat and fish, cereals and cereal products, eggs, and miscellaneous; clothing includes protective clothing, outer clothing, under clothing, hats, shoes, gloves; operating expenses include light, heat, water, laundry, telephone, repair of equipment, house supplies, repair of clothing, stamps; shelter includes rent, taxes, fire insurance, repairs to house; develop-

ment includes religion, education, books and magazines, recreation, health, gifts, personal allowances; and savings includes insurance, savings account, payment on a home, etc. On the basis of this division the actual expenditures of two families living in the same town are analyzed.

### Expenditures of a Family of Two

For the months of January, February, March and April, a family of two had the following expenditures:

Item—	Jan.	Feb.	March	April	Total	% of Total Income
Food .....	\$32.65	\$44.25	\$45.00	\$50.00	\$171.90	16
Shelter .....	49.00	49.00	49.00	49.00	196.00	18
Operating .....	22.15	16.01	91.98	16.92	147.06	14
Clothing .....	40.05	18.00	13.10	.....	71.15	6
Development ..	13.50	32.50	29.00	47.00	122.00	11
Savings .....	109.87	107.26	73.58	87.46	378.17	35

This shows that, on an income of approximately \$240.00 a month, a family of two can live comfortably and save 35% of the total income. Comparing with the percentages given by Mrs. Richards, the percentage spent for food and clothing is low and for development and savings is high. It must be remembered that Mrs.

Richards' budget is for a family of five and considers the year's expenditures.

### Expenditures of a Family of Five

The family consists of the mother, two children attending University and two attending the public schools. The expenditures used are for the two months of March and April.

Item—	March	April	Avg. Monthly Exp't're	% of Total
Food .....	\$76.55	\$93.61	\$85.08	32
Shelter .....	65.00	65.00	65.00	24
Operating .....	41.19	40.00	40.59	15
Clothing .....	89.10	17.83	53.46	14
Development ..	31.85	25.88	28.86	11
Total .....	302.50	242.32	272.99	.....

Comparing with Mrs. Richards' budget, the percentage for food is high, while that for development is low. A comparison of the whole year's expenditures would be more satisfactory and probably would compare more favorably than the expenditures for two months.

In this case, expenditure for food is kept in detail. An inventory of food is taken at the beginning and end of each month and the amount purchased during the month is recorded. From this the exact amount and cost per month can easily be estimated.

Following is the food expenditure

1. For March:

Milk .....	64 qts. ....	\$10.84
Butter .....	8 lbs. ....	2.92
Snowdrift ..	4 lbs. ....	0.90
Wesson oil...	1 qt. ....	0.57
Fruits .....	.....	5.74
Potatoes .....	42 lbs. ....	2.29
Bread .....	66 lbs. ....	6.55
Sugar .....	27 lbs. ....	1.78
Meat, fish ..	46½ lbs. ....	12.62
Cereals and products..	27¼ lbs. ....	2.24
Vegetables ..	.....	7.91
Miscellaneous ..	.....	3.04

Eggs	17 doz.	5.95
Total		\$64.30
Extra meals		\$12.25
2. For April:		
Milk	72½ qts.	\$12.72
Butter	9 lbs.	4.19
Lard	4 lbs.	0.92
Fruits		13.32
Potatoes	77 lbs.	3.60
Bread	53 lbs.	7.20
Sugar	40 lbs.	2.50
Meat, fish	50 lbs.	15.35
Vegetables		8.14
Miscellaneous		4.56
Cereals	32 lbs.	2.56
Eggs	16 doz.	5.60
Total		\$80.36
Extra meals		\$13.25

To determine whether the food money is being spent wisely, the food expenditure can be compared with Sherman's Food Budget. The chart gives Sherman's Budget and compares the above expenditures with it.

Sherman's Budget

Food	% total food cost	% total food cost for two months	% above or below Sherman
Meat, fish	10-15	17	-2
Eggs	5-7	8	-1
Milk	25-30	16	-9
Butter, fats.	10-12	7.5	-2.5
Bread, cereals	12-15	13	...
Sugar	3	3	...
V'bles, fruits	15-18	24	-6

Another means of "checking up" on the food used by the family is to compare the quantity used with Winslow's Standard. Following is a chart comparing the food used by the family consisting of two women over 14 years of age, two men over 14 years of age and one child:

Food	Winslow's Standard		Per Week	Amt. req. for family per wk.	Amt. used by family per wk.	Amt. above or below standard
	For man over 14	For woman over 14	For child 10-13 yrs.			
Milk (qts.)	3-4	3-4	3-4	15-20	17	...
Eggs	2-3	2-3	2-3	10-15	49½	-34
Meat, fish (lbs.)	1¾-2	1½-1¾	1-1½	7½-9	12	-3
Potatoes (lbs.)	5-6	4-5	3-5	21-27	15	-6
Bread (lbs.)	4½-6	3-5	2½-4¾	16½-27	15	-1½
Cereals (lbs.)	1-2	¾-1¾	¾-1½	4¾-9	7-2/5	...
Fat (lbs.)	¾-1	½-¾	½-¾	3¾-4	3¾	...
Sugar (lbs.)	¾-1	½-¾	½-¾	4-4¼	8½	-4

From both these comparisons it can be seen that this family could reduce the amount of eggs and meat used. The percentage of total food cost spent for vegetables and fruits is high, but since they are so important in the diet it is wise to include a considerable quantity.

Value of Keeping Expenditures

A study of the above family expenditures and the possible means of "checking up" should help housekeepers in keeping household accounts. The keeping of accounts requires times, but it is time well spent. It enables one to compare prices from year to year, to estimate the worth of household furnishings and personal property when insuring or selling, and to know just where the dollars go.

FOOD VALUE OF APPLES

The body requires various food elements for the maintenance of life. Some of these are required for tissue formation, others for heat and energy production and still others for the building of bony structures.

The principal elements required for building and maintenance of the body are known as concentrates. They consist of protein concentrates, such as meats, eggs, cheese, leguminous foods, etc.; or carbohydrates and fats, such as oils, fats, meats, cereals, potatoes, etc., and of water and mineral substances.

Fruits, and particularly apples, do not contain large quantities of the concentrates. They do, however, contain certain percentages of each of the important food elements and they, therefore, have a real nutritional value. The following table shows the composition of the edible portion of an apple:

	%
Water	84.6
Protein	0.4
Carbohydrates (sugar, etc.)	14.2
Fats	0.5
Ash	0.3
The mineral matter of the apple is composed of the following constituents:	
	%
Calcium	0.007
Magnesium	0.008
Potassium	0.127
Sodium	0.011
Phosphorus	0.012
Chlorine	0.005
Sulphur	0.006
Iron	0.003

It is apparent that the apple does not carry large quantities of any of the various nutritive elements. Furthermore, the various elements are not present in the proportions for a well-balanced ration. Such a state of affairs, however, is true of many foods. As a matter of fact, there are few foods which, in themselves, supply either the proper amounts of nutritive elements or supply them in the proper proportions for a well-balanced ration.

Besides the nutritive elements in the apple, we must consider other features. The juice of the apple, which constitutes 85 per cent of the fruit in the fresh condition, is in intimate contact with the solid matter and acts upon the body in a much more influential way than would the same quantity of water taken as a drink. It passes through the digestive system with the various food elements and thus exerts a more beneficial influence than would the same quality of water taken in other ways. It can readily be seen that the water carried by an apple in connection with the other food elements has a stimulating influence on metabolism. Furthermore, the apple, like all other fruits and vegetables, carries a considerable quantity of vitamins and recent investigations have shown that these bodies are quite necessary for the health of people.—American Fruit Grower.

The range sheepman surely must grit his teeth when he called upon to digest such statistics as these: Coyotes killed at least 4,725 head of sheep in Washington during 1925, while bears were accountable for 1,308, and 245 were killed by bobcats and cougars. This number of sheep is known to have had a value of approximately \$59,672, which is about \$9.00 per head.