

Budget Solves Problems of Business Girl



Keep your funds for various purposes in separate envelopes and then don't borrow from one to help another.
(Tribune Studio photos.)

By VIRGINIA WILLIAMS

LET me tell you how a business girl can live with a dash of chic, a lot of fun, and plenty of contentment on \$18 a week. How she can make eighteen \$1 bills, laid end to end, reach from early Sunday morning until late Saturday night—and then some. I write with authority upon this subject, for I have figured out the whole process of happy life on the aforementioned \$18 a week.

The whole secret lies in the business of a budget. There are many ways of maintaining a budget, but I have found that the simplest way is through the aid of a handful of envelopes. One of these envelopes bears the label "Clothes," another "Face and Crowning Glory," another "Rent," and still another "Food at Home." There are a lot more. In fact, every item for which one must expect to pay at some time or another during the year should have its separate envelope. The idea is that one must not dig into one envelope to supply a deficit in another. That is, there shall be no robbing of one to replenish another in the belief that the budget can be beaten that way. It doesn't work, and it is much like cheating at solitaire.

You must use something akin to a system to figure out how many places the money must go. Learning to stretch the weekly stipend is good practice.

How to Live and Dress on \$18 a Week

Necessary expenses, as I figured them out in my own budget, were: Rent, \$5 (weekly); food at home, \$3; car fare, \$1.20; lunches, \$1.80, and a small allowance of about \$2 for hosiery, cleaning, etc. You must be sure to make these divisions. After deducting all the necessary expenses you still have about \$5 left, and that is almost enough to retire with if you are careful. The other half of your establishment will be a roommate who will share expenses, but I will go into that more thoroughly elsewhere.

You may have better luck than I had trying to save some money each week. I did, however, buy one of those life and accident insurance policies that cost from \$1 to \$3.50 a year and cover a multitude of accidents. Even if you are careful you never know when you may become incapacitated through the carelessness of some one else.

Now returning to the subject of clothes, which, as mentioned before, are of outstanding importance to every girl, be she a career seeker or merely marking time until the right young fellow

happens along. Unless you are the kind of a person who at the mention of clothes says, "I'm going downtown to buy a dress," you will do your shopping carefully. The first step in outfitting yourself is to know where to buy at favorable prices.

The shortest route to economy in purchasing your apparel is to keep your weather eye on the advertisements in the newspapers. They are naturally the medium through which you will find out what is going on in the stores. Not only watch the ads, but also read the columns of the fashion writers, who are always on the lookout for attractive, inexpensive clothes and accessories just for you. A sale may be the answer to your earnest prayer for a necessary item. Most of the stores have shopping bureaus that will be glad to take care of your wants over the telephone if you can't get there to do your shopping yourself.

About your particular style. Sit down in front of your mirror and meet yourself anew. If you are the pert type, be sure your clothes are not too fussy and that your coiffure is right. Analyze yourself, so that there is not a flaw in your makeup, whether it be clothes or facial. You can't expect to save money unless you know what not to buy.

Of primary importance to girls of the business world are clothes for the office. You must have a suit from last year. I think every girl has at least one which can be made to do. With a couple of blouses, one silk and one wool, and a boutonniere, you are practically ready for the battle. I have never seen a believer in the old saying, "Better clothes for the office because they are sturdier." The reason I refuse to be taken on that one is because I have found that the little demons Tear and Snag, to say nothing of their little brothers Shine and Dirt, are met in every business establishment these days. And I hate to think of how many times I have wrecked perfectly good skirts and hose on chairs, desks, and doors, when I could just as well have been wearing cheaper ones that probably would have appeared quite as fine.

But where were we? O, yes, clothes for the office. Do you have any knit dresses or suits? If there is not one in your so-called wardrobe, the best and the cheapest stores carry them from \$5.95 up. And the type to buy, I've found, are the styles which have revolving skirts, that is, the kind you can turn back to front and vice versa. My \$10 suit (it took me months to get it) is a copy of an expensive hand-knit number and has worn like a million.



Under the budget plan, of course, little economies, such as washing out a pair of hose in the evening to make them wearable on the morrow, save pennies and nickels for the "Clothes" envelope.

Two Tasty Meat Courses



Left: Mashed potatoes and gravy, combination salad, a beverage, and dessert with this rolled pork will complete this meal.

By MARY MEADE

A WELL arranged platter of meat is the handsomest part of a dinner, and should be the most satisfying part of it, also. Pictured here are a boned and rolled pork loin with spiced apricots and a lamb ring mold with buttered chopped cabbage and green beans.

Mashed potatoes and gravy, a combination vegetable salad, beverage, and dessert will complete the pork loin meal. To accompany the lamb loaf, baked or scalloped potatoes, dessert, and beverage are all that are needed.

Lamb shank, neck meat, breast, or shoulder are economical cuts to choose for this loaf. The recipe calls for these ingredients: 2 pounds ground lamb, 1 cup dry bread or cracker crumbs, 1 slightly beaten egg, 1 cup milk or meat stock, 2 tablespoons chopped parsley, 2 tablespoons minced onion, 1 1/2 teaspoons salt, and 1/2 teaspoon pepper.

The combined ingredients are packed into a greased ring mold and placed in a moderate oven (350 degrees) to bake for about an hour and a half.

NEXT WEEK: Chocolate cup cakes, sugar cookies.



Below: The lamb ring mold is an economical dressed-up version of the old-fashioned meat loaf.



A suit coat can be made to do double duty.

Don't go in too heavily for black unless you are simply ravishing in it. The "widow appearance" affected by too many girls is a bit mournful in an otherwise lively world. There is no questioning the fact that you can't beat black for smartness, but an added touch of color somewhere in your accessories does things for you as well as your outfit. Black as a basic color can be worn with anything under the sun. Right about now you may feel the need for a dress for dining out and comparable events. For durability, smartness, and the perfect background for dashes of color are the black silk jersey dresses. They are warm enough so that a coat is not necessary on the first cool fall nights, and just the thing to wear with furs. The new low on

prices for dresses like these starts at \$7.95. This dress can fill in until almost Christmas.

The winter coat situation is trying, to say the least. As a hypothetical case let us say that you have to have one this year, and no fooling! The budget charge account system in the stores was made to order for you and me. And so was the merchandising method in this country—you know what I mean—clearance sales in October and November of winter coats and the like.

"Hats this year," the men will say, "are ridiculous." That is if they go as far as to say anything but "Do you call that a HAT?" Nevertheless hats are that way and you might as well accept the fact. Use taste and discretion when you pick out the old standby for cold weather. A topper, one of those roll brim models of felt, will stand you in good stead through most of the cold months. You can, by using the budget plan, manage to pay about \$3.95 for a bonnet for dress. You may say, "It can't be done for \$3.95." Watch newspapers for sales. The girl who tells you she is wearing a hat from a famous designer that she picked up for \$2 on sale is not, of course, wearing said hat in the same condition it was when she bought it. She got it with an eye to its rejuvenation possibilities. A new ribbon, perhaps a feather, possibly a twist of the brim, can do things for you which never have been done before. Don't buy hats with ge-gaws on them. They are only for the very wealthy. If you must have frou-frou on top, be sure you find the type of hat which can be worn without them later on in the season.

Berets are usually becoming to almost every type of face, and in fall, antelope, or felt you will be able to find almost anything your heart desires in the beret style. If you do go as giddy as you please, and buy a fetching number, you will be plenty tired of it by the time you have put it on five or six times. As I said, you can buy these sky-pieces for \$3.95. I just got one.

(Continued next week.)

"When I marry, my wife's gonna be a HUMDINGER ON PIES!"



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