

Budgetting



*for the
Soldier's Family*

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HELPFUL PAMPHLETS

1. Managing in the Home on Small Income, price 15c.
The Canadian Welfare Council, Ottawa.
2. To Protect Health—Menus for Economy Buying and Cooking, price 1c. The Canadian Welfare Council, Ottawa.
3. Food and the Family Income—Low Cost Recipes, price 15c.
J. B. Lippincott Co. Ltd., Medical Arts Building, Montreal, Quebec. No. 1941.
4. Food for Health in Peace and War.
Canadian Medical Association, 184 College Street, Toronto.
5. Practical Nutrition for War Time Living.
Council of Social Agencies, 1675 West 10th Ave., Vancouver.
6. Household Bulletins—Department of Agriculture, Ottawa.

Publication:

- No. 521 Canadian Vegetables for Everyday.
- 534 Canning Fruits and Vegetables.
- 535 Jams, Jellies and Pickles.
- 536 Canned Fruits and Vegetables for Variety in Everyday Meals.
- 566 Canadian Grown Apples.
- 596 Salads That are Different.
- 635 Milk the Food of Foods.



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Budgetting for the Soldier's Family

THE FOLLOWING hints for budgetting for families living on a soldier's dependents' allowance can only be general suggestions as the cost of living varies from place to place and from month to month. The farm family who can grow part of their food supply will not have to spend as much on this item of the budget as the city family living in a flat. Taxes, rents, and the cost of home improvement differ in each locality. What gives the greatest satisfaction to one family will give very little satisfaction to another. Some items will be larger in winter than in summer.

Many people feel if they only had the money they could spend it well without help of any kind, but to maintain a fair standard of living on a moderate income takes good management. There are some who can do this but, on the other hand, there are those who on the same income will have a terrible struggle just to get along. There is usually an explanation for such a situation and it may be simply that the careful manager spends her small income to the best advantage while another housewife spends the same amount of money unwisely—perhaps not because of extravagance, but because she is careless about little expenditures.

To people who have been used to receiving their income in cash in weekly or fortnightly wages, a sudden shift to one payment by cheque that has to last 30 days makes a real problem. Percentages have been suggested by various authorities as to how the money available should be divided amongst the different items and in the following table this apportionment has been applied to the maximum amount of income in a soldier's home from assigned pay and the dependents' allowances.

WEEKLY AMOUNTS OF STAPLE FOODS

It is not how much you eat but what you eat that counts most.

	1 adult	1 adult 1 child	1 adult 2 children	1 adult 3 children	1 adult 4 children	1 adult 5 children	1 adult 6 children
	Monthly \$13.00 Weekly \$ 3.00	\$22.75 \$ 5.25	\$30.45 \$ 7.00	\$36.90 \$ 8.50	\$44.15 \$10.20	\$50.90 \$11.75	\$58.00 \$13.40
MILK.....	3½ qts.	8½ qts.	13½ qts.	17 to 18½ qts.	21 to 26 qts.	26 qts.	31 qts.
BREAD.....	2 loaves	4 to 5 loaves	6 to 7 loaves	8 to 9 loaves	11 to 13 loaves	13 loaves	16 loaves
MEAT, FISH AND CHEESE..	2 lbs.	3½ lbs.	4½ lbs.	5 lbs.	5½ to 7 lbs.	8 lbs.	8½ lbs.
EGGS.....	½ doz.	10 eggs	14 eggs	1½ doz.	1½ doz.	1¾ doz.	2 doz.
BUTTER AND OTHER FATS..	12 oz.	1½ lbs.	3 lbs.	3½ lbs.	4 to 4½ lbs.	5 lbs.	5½ lbs.
VEGETABLES.....	9 lbs.	13 lbs.	20 lbs.	25½ lbs.	31 to 37 lbs.	41 lbs.	45 lbs.
FRUITS.....	2 lbs.	2½ lbs.	4 lbs.	5 lbs.	6½ to 7½ lbs.	10 lbs.	11 lbs.

Added to these will be groceries such as cereal, sugar, tea, coffee and cocoa, baking powder, soda and seasonings.

CEREALS.....Oatmeal, cornmeal, bran, rolled and cracked wheat, barley, rice, flour, macaroni.

VEGETABLES...Fresh—potatoes, cabbage, spinach, carrots, onions, turnips, beets, lettuce, tomatoes, beans, etc.
Dried—peas, beans, lentils.

FRUIT.....Fresh—apples, strawberries, cranberries, rhubarb, oranges, bananas, grapefruit, etc.
Dried—prunes, raisins, apricots.

FATS.....Butter, lard, shortening, peanut butter.

SUGAR.....Honey, molasses, white and brown sugar.

RECORD OF EXPENDITURE

Avoid making your accounts so detailed that they are a burden. The sheets appended for expenditures may help you to keep within your budget.
If the first month's budget is not a success see how you can improve on the next one.

DISTRIBUTING THE MONTHLY INCOME

Rent.....	25%
Food.....	25%-45%
Clothing.....	10%-15%
†Operating.....	10%-15%
*Other Items and Savings.....	10%

MONTHLY INCOME	\$59.40	\$72.60	\$84.60	\$94.60	\$102.60	\$110.60	\$118.60
SIZE OF FAMILY	1 adult	1 adult 1 child	1 adult 2 children	1 adult 3 children	1 adult 4 children	1 adult 5 children	1 adult 6 children
RENT	\$16.00-27%	\$18.00-25%	\$21.00-25%	\$23.00-25%	\$25.00-25%	\$25.00-23%	\$26.00-22%
FOOD	\$13.00-22%	\$22.75-31%	\$30.45-36%	\$36.90-39%	\$44.15-43%	\$50.90-46%	\$58.00-49%
†OPERATING	\$ 4.00- 7%	\$11.00-15%	\$12.70-15%	\$14.20-15%	\$15.40-15%	\$16.50-15%	\$16.60-14%
CLOTHING	\$11.00-18%	\$12.00-17%	\$13.50-16%	\$14.20-15%	\$15.40-15%	\$16.50-15%	\$16.60-14%
*OTHER ITEMS AND SAVINGS	\$15.40-26%	\$ 8.85-12%	\$ 6.95- 8%	\$ 6.30- 6%	\$ 2.65- 2%	\$ 1.70- 1%	\$ 1.40- 1%

†Operating—running the house, cleaning materials, equipment, light and fuel.

*Other Items and Savings—recreation, church, newspapers, carfare, health care, insurance, back debts, savings.

N.B.—In working out budget, if rent is lower than budgetted, extra money should be put towards clothing or other items and savings, especially in the budgets of the larger families.

SUGGESTED MEALS FOR ONE WEEK

BREAKFAST	DINNER	LUNCH OR SUPPER
1. Half Orange Rolled Wheat Porridge Carrot Marmalade Toast Milk	Stuffed Flank Steak Mashed Turnips-Beet Greens Baked Potatoes, Gravy Lemon Snow Custard Sauce	Vegetable Salad with Cheese Sandwiches Eggless Chocolate Cake or apple
2. Rolled Oats with Wheat Germ Milk Whole Wheat Bread Marmalade Cocoa	Stew with Dumplings Chopped Beets Fresh or Stewed Fruit Whole Wheat Bread	Potato or Bean Soup Melba Toast Bread Crumb Muffins Home Made Jam
3. Mixture of Rolled Oats Cornmeal and Cracked Wheat Milk Bacon Toast	Steamed Fish Parsley Sauce Potatoes Carrots Chocolate Bread Pudding	Scalloped Vegetables Home Canned Fruit Whole Wheat Bread Cocoa
4. Wheat Flakes Porridge Applesauce Toast Milk	Liver with Vegetables Baked Potatoes Jam Turnovers	Fish Chowder Raw Carrot & Turnip Sticks Orange Bread
5. Rolled Oats Milk Strained Tomatoes Toast or Bread Cocoa	Stuffed Baked Heart Scalloped Potatoes Vegetable Salad Steamed Rice Spiced Fruit Sauce	Pancakes and Sausages Applesauce Cookies Milk
6. Wheat Flakes Porridge Applesauce Toast or Bread Milk	Codfish Cakes or Fish Pie Greens Carrot Relish Upside-down Cake	Creamed Vegetables and Hard Cooked Eggs on Toast Oatmeal Drop Cakes Milk
7. Rolled Oats Milk Stewed Prunes Toast	Spaghetti, Tomato & Cheese Cole Slaw or Cooked Dried Peas Whole Wheat Bread Canned or Fresh Fruit	Home Made Baked Beans Whole Wheat Bread Applesauce Gingerbread

FURTHER SUGGESTIONS

BREAKFAST

Dark brown sugar and milk can be served with cereal.

Give the children milk or cocoa to drink and the adults tea or coffee.

Raw fruits in season and when possible, juice from canned tomatoes (or $\frac{1}{2}$ an orange) for the children, can be served instead of stewed fruit and jam.

DINNER

Here are some alternatives for a main dish—pot roast with vegetables, macaroni and cheese, stuffed roast pork spare ribs, hamburger steak, split pea loaf.

Remember to use the green and yellow colored vegetables frequently.

Simple desserts are best—nicely flavored combinations of milk and cereal (such as rice, cornstarch and cornmeal), raw, canned or stewed fruit.

LUNCH OR SUPPER

Serve bread and butter at this meal, milk for the children and tea for the adult.

Other choices for a main dish are scrambled eggs, vegetable soup, cheese sauce on toast, tomato and lettuce salad, cottage cheese and raw vegetable salad, scalloped potatoes, baked potatoes and cheese, peanut butter loaf.

Many recipes appear in newspapers and magazines and the family will enjoy new dishes. Try them.

Make a real effort to have definite meal times and try to avoid between meal "snacks". This is a rule that should be adhered to in every family with children.

HINTS TO HOUSEWIVES

It is more economical to buy staples or cereals in large quantities.

Dark breads and cereals give more food value for your money.

Day old bread is better for children and costs less. Buy whole wheat or "Canada Approved".

Evaporated milk is generally the most economical. It has the same food value as whole milk.

One tall can of slightly heated evaporated milk added to 1 lb. good butter with 1 tsp. salt will increase the bulk to 2 lbs.

The food value of canned soups is small for money spent.

Water from vegetables should be saved and used in soups, sauces and stews.

Home cooked foods are generally cheaper than prepared ones such as ready cooked cereals, cooked meats and pastry.

To vary menus, meat can be replaced once or twice a week by fish, such as pilchards (when available), eggs, peanut butter*, cheese*, dried peas, beans or lentil dishes.

Daintiness in serving food makes for good home standards. Grow a pot of parsley.

A meal with a hot dish is much more satisfying than one without.

A meal planned in advance saves last minute waste.

Fuel may be saved by baking several foods at once.

Soap allowed to dry out will go further.

Add wheat germ to porridge, muffins, pie paste, etc.

*Foods thus marked may be scarce or non-available due to war-time conditions.

EXPENSE ACCOUNT FOR THE MONTH OF APRIL 1946

ITEM	1ST WEEK	2ND WEEK	3RD WEEK	4TH WEEK	MONTHLY TOTAL
RENT—					
Taxes, insurance, repairs					37.50
FOOD—					
Groceries	4.55	4.70	4.35	2.98	
Milk	1.00	1.00	1.00	.90	
Bread and cereals					
Meat	2.30	2.36	2.23	1.89	
Fruit and vegetables	2.79	2.84	2.25	1.48	
TOTAL	10.64	10.90	9.83	7.25	38.62
CLOTHING—					
New for adults	12.45	2.37	1.80	25.00	
New for children	—	.72	—	—	
Cleaning and repairing	—	1.59	.81	5.25	
TOTAL	—	17.14	2.61	5.50	30.00 525
OPERATING EXPENSES—					
Fuel					2.59
Light					
Water					4.00
Household supplies	.38	1.15	3.38		
Cleaning	4.50	.15	3.35	4.50	19.47
TOTAL	4.88	.15	3.35	4.50	
ADVANCEMENT—					
Health—medical and dental care, drugs	—	—			
Education	—	—			
Church, gifts	—	3.62	5.00	—	
Recreation, holidays	4.60	4.85	2.42	2.20	
Postage, stationery	.25	.25	0	.30	
Personal: toilet articles, cigarettes, newspapers, child's pocket money, carfare	2.25	2.23	2.25	2.25	
Insurance, savings	—	—	—	—	
Back debts	—	—	—	—	
TOTAL	7.10	10.67	10.67	4.75	33.19
GRAND TOTAL	22.62	38.86	36.48	22.50	44.09

97.94 110.44 154.53

EXPENSE ACCOUNT FOR THE MONTH OF.....

May

ITEM	1ST WEEK	2ND WEEK	3RD WEEK	4TH WEEK	MONTHLY TOTAL
RENT rough on hand Taxes, insurance, repairs.....			24.79		37.50
FOOD—					
Groceries.....	4.04	1.80	3.13	1.35	
Milk.....	90	90	.90	.45	
Bread and cereals.....					
Meat.....	1.68	3.40	1.11	3.16	
Fruit and vegetables.....	1.66	1.18	1.93	.85	
TOTAL	8.28	7.28	7.07	5.81	28.44
CLOTHING—					
New for adults.....	—	1.05	—	3.64	
New for children.....	—	—	—	1.84	
Cleaning and repairing.....	.81	1.65	—	—	
TOTAL	.81	6.20	—	5.48	
OPERATING EXPENSES—					
Fuel.....		4.50	—	—	
Light.....		15	—	4.60	
Water.....		2.06	—	—	4.00
Household supplies.....	—	6.21	—	4.60	
TOTAL	—	6.21	—	4.60	
ADVANCEMENT—					
Health—medical and dental care, drugs.....		10.00	—	—	
Education.....	1.50	—	—	—	
Church, gifts.....	2.50	2.00	—	—	
Recreation, holidays.....	3.94	2.70	3.70	12.05	
Postage, stationery.....	—	25	.25	0	
Personal: toilet articles, cigarettes, newspapers, child's pocket money, carfare	2.25	2.25	2.25	2.25	
Insurance, savings.....					
Back debts.....					
TOTAL	10.19	17.20	6.20	14.30	
GRAND TOTAL	19.28	37.19	13.27	29.19	

ends 24.25
May

98.93

EXPENSE ACCOUNT FOR THE MONTH OF *June*

ITEM	1ST WEEK	2ND WEEK	3RD WEEK	4TH WEEK	MONTHLY TOTAL
RENT—				<i>Rent</i>	<i>18.75</i>
Taxes, insurance, repairs.....					<i>39.00</i>
FOOD—					
Groceries.....			<i>4.76</i>	<i>2.91</i>	
Milk.....			<i>1.10</i>	<i>1.30</i>	
Bread and cereals.....					
Meat.....			<i>.93</i>	<i>1.15</i>	
Fruit and vegetables.....			<i>2.50</i>	<i>1.63</i>	
TOTAL			<i>9.29</i>	<i>6.99</i>	
CLOTHING—					
New for adults.....					
New for children.....			<i>Laundry</i>	<i>82</i>	<i>Laundry</i>
Cleaning and repairing.....			<i>60</i>	<i>1.39</i>	<i>.50 Mail</i>
TOTAL			<i>60</i>	<i>2.21</i>	
OPERATING EXPENSES—					
Fuel.....					
Light.....					
Water.....					
Household supplies.....					
TOTAL					
ADVANCEMENT—					
Health—medical and dental care, drugs.....					
Education.....					
Church, gifts.....				<i>5.50</i>	
Recreation, holidays.....			<i>1.00</i>		
Postage, stationery.....					
Personal: toilet articles, cigarettes, newspapers, child's pocket money, carfare			<i>2.25</i>	<i>2.25</i>	
Insurance, savings.....					
Back debts.....					
TOTAL			<i>3.25</i>	<i>7.75</i>	
GRAND TOTAL			<i>13.14</i>	<i>16.93</i>	

EXPENSE ACCOUNT FOR THE MONTH OF

July

ITEM	1ST WEEK	2ND WEEK	3RD WEEK	4TH WEEK	MONTHLY TOTAL
RENT—					
Taxes, insurance, repairs.....			*		
FOOD—					
Groceries.....	3.89	2.84	3.16		
Milk.....	1.30	1.30	1.30		
Bread and cereals.....	—				
Meat.....	3.20	1.38	1.67		
Fruit and vegetables.....	4.25	2.43	2.10		
TOTAL	12.74	7.95	8.23		
CLOTHING—					
New for adults.....	—	—	1.00		
New for children.....	—	—	—		
Cleaning and repairing.....	3.45	—	—		
TOTAL	3.45	0	1.00		
OPERATING EXPENSES—					
Fuel.....	—	0	—		
Light.....	—	0	—		
Water.....	—	0	—		
Household supplies.....	25	—	—		
TOTAL	25	0	0		
ADVANCEMENT—					
Health—medical and dental care, drugs.....					
Education.....	3.90	50	—		
Church, gifts.....	25.00	5.50	—		
Recreation, holidays.....	4.35	6.10	—		
Postage, stationery.....	—				
Personal: toilet articles, cigarettes, newspapers, child's pocket money, carfare	2.00	2.00	3.36		
Insurance, savings.....					
Back debts.....					
TOTAL	8.25	13.60	3.36		
GRAND TOTAL	24.24	22.05	12.59		

* starting here all canned fruits etc formally listed as groceries transferred to fruits & vegetables.