

New Victor Records For January 1919 at Ivey's

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NO. 45150—10-in.—\$1.00
The Americans Come!Reinald Werrenrath
I Can Always Find Sunshine in the Y. M. C. A.
Lambert Murphy and Orpheus Quartet

NO. 45150—10-in.—\$1.00
A Little Birth Canoe and You
Olive Kline and Orpheus Quartet

The BluebirdElsie Baker

NO. 18508—10-in.—85c.
Dreaming of Home Sweet Home . . . Charles Harrison

The Rose of No-Man's Land
Charles Hart-Elliott Shaw

NO. 18509—10-in.—85c.
After You've GoneMarion Harris

I'm Glad I Can Make You CryHenry Burr

NO. 18510—10-in.—85c.
When Tony Goes Over the TopBilly Murray

Good Morning, Mr. Zip-Zip-Zip!
Arthur Fields and Peerless Quartet

NO. 18499—10-in.—85c.
Waters of Venice—Waltz (For Dancing)
Bernie and Baker

Good-Bye, Alexander—Fox Trot (For Dancing)
Bernie and Baker

NO. 18500—10-in.—85c.
Mary—Fox Trot (For Dancing)
Joseph C. Smith's Orchestra

Rock-a-Bye Baby—Fox Trot (For Dancing)
Joseph C. Smith's Orchestra

NO. 55092—12-in.—\$1.50
Sounds of the Forest—Part 1Charles Kellogg

Sounds of the Forest—Part 2Charles Kellogg

RED SEAL RECORDS

NO. 88397—12-in.—\$3.00
Madama Butterfly—Tutti i fior (Puccini) In Italian
Frances Alda-Sophie Braslau

NO. 88398—12-in.—\$3.00
La Boheme—O soave fanciulla (Puccini) In Italian
Alda-Martinelli

NO. 87397—10-in.—\$2.00
Garibaldi's Hymn (Mercantini-Olivieri) In Italian
Enrico Caruso

NO. 74575—12-in.—\$1.50
Andante Cantabile (From String Quartet, Op. 11)
(Tschaiowsky) Elman String Quartet

NO. 87296—10-in.—\$2.00
Hatikava ("Our Hope") (Zionist Hymn)
Alma Gluck-Efrem Zimbalist

NO. 64791—10-in.—\$1.00
When You Come Back (George M. Cohan)
John McCormack

NO. 87398—10-in.—\$2.00
Onward, Christian Soldiers (Baring-Gould-Sullivan)
Schumann-Heinck

**Our January Exhibition
of
White Starts Wednesday**

J. B. Ivey & Co.

PLANNING ENDS MEET



BY MARGUERITE EDWARDS.

THE MONTHLY FAMILY BUDGET.
(Ideal type, based on averages derived from several thousand average family budgets.)

	Income.	Food.	Shelter.	Expense.	Clothing.	Higher Life.
\$190 per month	\$50	\$24	\$5	\$17	\$4	
\$200 per month	55	25	5	20	5	
\$300 per month	75	30	5	25	10	

Seventy-five million American citizens made two New Year's resolutions—the same two!

They were:

- To get more value and more pleasure out of life in 1919 than in 1918.
- To cut expenses and save more money.

The majority of 1918 incomes remain the same as in 1918. All living costs are higher.

Can any man, woman or family keep both New Year resolutions—get more out of life and save more money at the same time?

HE CAN! SHE CAN! IT CAN!

To the universal "HOW?" the answer is—adopt the household budget system.

A budget system is a simple but scientific plan of adjusting the total yearly income to the total yearly expense, so as to make it "come out even"—and avoid waste, and even leave a balance for savings.

Ordinary expense accounts only show WHERE THE MONEY HAS BEEN SPENT. A budget system PLANS the expenditures IN ADVANCE—allocating so much to each division of personal or household expense. Its purpose is to serve as a daily guide and guard in keeping spending within the limits of income.

To make a budget, personal or family, simply set down the actual or estimated total yearly income. Opposite the income list an estimate of the total expenses. Divide the income among the known expenses according to the fundamental principles to be explained here.

All incomes, whatever size, are divided into four classes of expenditures to maintain life and health. Ev-

ery person or family must spend money for food, clothing, shelter and running expenses. For incomes large enough to provide more than the necessities of life, a fifth class of expenditures is added. Its items are classified as for "advancement" or "higher life."

Suppose the family income for five persons, two adults and three children, is \$1,200 a year, or \$100 a month. It must be divided in four parts for expenses. But the four parts will not be EQUAL. Experience and experiments with thousands of families of this type have proved to economic experts that the biggest item of expense in such families is FOOD. It is estimated that a family of five will spend \$50 each month for food alone. Shelter (house rent, or taxes and interest on property) will cost, on the average, \$25. Clothing is estimated at \$17. Housekeeping or running expenses average \$5 each month. This division absorbs the whole income. If there is a fifth division for higher life—it must come from economies on other items, preferably from clothing and running expenses.

Food, as the item most essential to life and health, should be the last on which to practice economy. Food administration experts estimate that to obtain the best balanced and most nourishing diet every \$10 spent for food should be divided as follows: For bread and cereals, \$3.50; for

meat, eggs and fish, \$3; for fruit and vegetables, \$2; for milk, \$2; for fats, sweets, seasonings, etc., \$1.50—total \$10.

A food expense rule that is even simpler and applies to incomes of all sizes is that the money spent for meat, for fruit and vegetables, and for dairy products should remain practically equal in amount.

Before the war the household budget for the average family of five was divided thus: One-third for food, one-fifth for rent, one-seventh for running expenses and one-fifth for savings and miscellaneous expenses.

With an income of \$100 a month the division allowed \$33 a month, or \$3.33 a week for food.

It is estimated that food costs almost doubled during the war. Rent also increased, but the estimate still remains one-fifth of the income.

A survey made the first six months of 1918, among several thousand public school families averaging five members, showed this typical division of an income of \$100 per month: Food, \$40 per month; clothing, \$20; rent, \$20; running expenses, \$10; and miscellaneous expenses, \$10. The allowance was increased by deducting from clothing and miscellaneous expense.

In budget making the four or five main items of expense may be estimated for the year, then the month, then the week. Each class may be subdivided as often as desired. The

following subdivisions are suggested by budget experts:

Food—Meat, dairy products, groceries, etc., business lunches downtown.

Shelter—Rent, or taxes, interest, repairs, or upkeep on property.

Clothing—All wearing apparel.

Operating Expense—Fuel, light, water, telephone, cleaning supplies, household equipment, service (wages).

Higher Life or Advancement—Education, health, savings, amusements, gifts and loans, church and charity, clubs, insurance.

All budgets must be adjusted to suit the particular needs and desires of the individual or family using them, and all are influenced by the standard of living, environment, of the user, and the size of the income.

No two budgets would ever be exactly alike. Budgets for the same person or family vary from year to year, or even month to month. No budget estimates must be regarded as inflexible. A budget is not a rule—it is merely a general program to aid in wise expenditure of money and may be readjusted at any time. But however much budgets may vary in detail, they are all alike in principle—in the same divisions into general classes, and the same PROPORTION of expense for the same items.

For budget beginners it is wise to make only a rough estimate of expenses and income for the year. Then keep a careful and exact account of all expenses for one month. The totals for the month in each class and subdivision will serve as excellent indicators of the probable expense in remaining months.

The gist of the budget idea is that comfort and health are improved and money and energy saved by making a tentative plan of expending the income—and following the program throughout the year.

OPPOSES DELAYED SESSION OF STATE ASSEMBLY

Corporation Commission Chairman Says Postponing Legislative Action Would Disrupt Tax Collection Machinery.

Special to The Observer.
Raleigh, Dec. 30.—Chairman W. T. Lee, of the corporation commission, said today he is very strongly opposed to the suggestion coming from various quarters that the general assembly postpone its sitting from January and February to some time later in the spring on account of the influenza situation.

The corporation commission, as state tax collector, having charge of the assessment and collection of the state taxes, has an especially vital interest in this matter on the part of Chairman Lee and the other two members of the commission, Judge Pell and A. J. Maxwell.

Chairman Lee says of the situation: "The postponement of the meeting of the legislature would seriously tie up the tax machinery of the state and work a serious loss to the state. This is the year in which an assessment of all property must be made and the county assessors must begin work in April and it is necessary that the machinery and revenue acts be passed a month before the work begins. It will take at least a month for the finance committee to complete their work on these two bills. The secretary of the state board of health says there is no more danger from influenza here than in the homes of the members of the legislature."

There is a considerable improvement in the influenza situation here and it is believed that the conditions

as they develop by the time of the convening of the legislature, January 8, will largely control whatever course the legislature takes, whether there be the regular 60 days' session or a brief session for the most pressing legislation and a recess to spring for the legislation that can wait.

It is a fact that Legislative Librarian W. S. Wilson, a few weeks before his sad death from influenza, took the matter up with numbers of legislators and found very general sentiment in favor of the idea of a brief session in January and recess until April or May, both of which months have been epidemic to subside and give most settled conditions in the state and country at large in wartime readjustments as peace negotiations proceed.

His idea seemed to be that pressing legislation could be cared for in the brief session, the health of members conserved, with possible saving of many lives and then the general legislation could be disposed under better countrywide conditions.

MRS. JOE STEADMAN OF SPENCER ENDS HER LIFE

Inhales Gas Through Rubber Tube Attached to Range. Had Been in Ill Health for Years.

Special to The Observer.
Salisbury, Dec. 30.—Mrs. Joseph Steadman, wife of a well known engineer on the main line of the Southern, running from Spencer to Monroeville, Va., was found dead in her kitchen this morning when Mr. Steadman came in off of his run and went to his home. It was evident that the unfortunate woman had taken her own life and had planned out the means of suicide.

Coroner Bides was called but it was considered such a plain case of self-destruction that an inquest was deemed unnecessary.

When Steadman entered the house he did not see Mrs. Steadman and he went through to the kitchen. There he found her lying prostrate on the floor dead. She had secured a rubber tube, attached this in some manner to the gas jet on the range and turned on the gas. Then, securing a pillow, she placed this on the floor and lay down with her head on it, placing the tube in some manner over her face and inhaling the fumes of the gas.

BICKETT DECLINES TO GRANT HEGE PARDON

Special to The Observer.
Raleigh, Dec. 30.—Governor Bickett declined today to grant a pardon in the case of J. Graham Hege, of Lexington, serving a sentence for manslaughter in the killing of J. F. Dederick, who was shot in Hege's home. There were largely signed petitions for and against the granting of a pardon, but Governor Bickett, after going thoroughly into the case on his own account, reached the conclusion that he could find no sufficient reason for executive interference with the due execution of the full sentence of the court in the matter of the term of imprisonment. This case was a most sensational one, the slain man being a prominent banker and member of one of the best known families of the state.

THE WEATHER

Washington, Dec. 30.—Weather forecast for North Carolina: Rain Tuesday west and by Tuesday night east portion; Wednesday cloudy, probably rain, colder west portion.

South Carolina: Local rain and warmer Tuesday; Wednesday probably rain, colder west portion.

Local Office United States Weather Bureau, Charlotte, Dec. 30.

Sunrise... 7:31 a. m. Sunset... 5:21 p. m.

Temperature (in degrees.)	
1 a. m.	31
4 p. m.	35
Noon	38
8 p. m.	47

Highest temperature... 53
Lowest temperature... 27
Mean temperature... 40
Wettest for the day... 0
Mean temperature this date last year... 31

Precipitation (in inches)... .00
Total for 24 hours ending 8 p. m... .00
Excess for month... .42
Excess for year... .75
Deficiency for year... .25
Prevailing wind direction... S. by E.

Meteorologist.

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