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COOPERATIVE EXTENSION WORK
IN AGRICULTURE AND HOME ECONOMICS

U. of N. Agr. College & U. S. Dept. of Agr. Cooperating
W. H. Brokaw, Director, Lincoln

Extension
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KEEPING THE FAMILY'S YEARNINGS WITHIN THE FAMILY'S EARNINGS

By Mary Rokahr

Extension Economist, Home Management

It was at the 1933 Nebraska Organized Agriculture meeting that one of the speakers told about a young homemaker, who during the last three years, had faced many privations. The speaker said that this homemaker expressed her philosophy in these words: "My family has not had much to live on, but it has much to live for."

In keeping the family's yearnings within the family's earnings, getting the most out of what we have, and centering attention upon the things which we have to live for is a good philosophy.

There are many devices placed at our disposal that will help us to keep the family's yearnings within the family's earnings. Perhaps one of the best is to hold a family council and to discuss frankly the family needs, and the wise use of the cash income and what the farm may produce toward family living. A second device that will always help us is household accounts kept throughout the year. A third device is to make a simple estimated farm and home financial plan at the beginning of the year. A fourth device is a barter budget by which the family's resources may be used in barter for the family needs.

Before we use any of the devices we must take stock of the family resources. In general we can list them under three major headings, namely: Physical assets--the land, the house; equipment and furnishings; livestock and agricultural machinery. One way of overcoming discouragement is to count one's blessings. Take an inventory of all the physical assets your family has accumulated. You may find you are blessed with worldly goods in excess of what you had anticipated. To take an inventory just list the furniture, clothes, equipment, and other things the family owns and put down the estimated value of each. Then add to find the total value of your physical assets.

The second resource is money that becomes available through farming, or income derived from other sources. During the past few years the money income has been very low but many farm people have added to their income by finding part time jobs in industry, by teaching school, nursing, and the like. Estimate what your cash income was last year, and what your probable income will be this year. This will give you a figure upon which you can make estimated family financial plans.

The third resource is time of mother, father, and the children, the value of which depends largely on abilities of family members due to training, experience, and special aptitudes. The use of our time either on the farm or outside the home brings us compensation in some form or another, usually money which we use to purchase commodities we cannot produce.

To illustrate the use of these four devices and how the family's resources were used to the best advantage, let me introduce to you the Smith family who lives on a farm in Nebraska. This last year it was not an easy thing for the Smith family to keep the family's yearnings within the family's earnings because their income was only about one-half as large as in previous years.

There are four children in the Smith family. Mary, just out of high school, is the eldest. Then come three boys: John, in his last year of high school; Elmer, twelve years old; and George, seven. Mary was unable to go to college because of the lowered family income. She would like to have a job in town, but she hasn't been able to find one this year.

Mrs. Smith got the idea of holding a family financial council from the County Home Extension Agent in her county. And Mr. Smith agreed that it would be a good thing to talk everything over with the children, and let them see just how things stood. So they gathered around the table and took an inventory of everything they possessed from the land itself and the farm equipment, right down through the house and the furniture to the clothes they were wearing. Then Mr. Smith told them what the farm outlook for the next year seemed to be, and the cash crops he planned to raise.

Next they figured up the family expenses for food and clothes, and running the house. Also they estimated how much they needed for school expenses, for keeping the family healthy, and for recreation, church, and charity. They talked over everything about the automobile and tried to figure out how much of the expense belonged to the farm and how much to family fun. Also they totaled up all the little personal expenses of everybody down the line from father to young George. It took them several evenings but Elmer said it was a lot more fun than eighth grade arithmetic.

Mrs. Smith says that the whole family is pulling together on the financial situation. For one thing, they decided that they must have a larger garden this year to cut down grocery bills. They are planning extra tomatoes and other vegetables for canning, and they are going to exchange some fruits with their neighbors so as to be sure they have a variety in winter as well as in summer. Since Mary cannot find a job, she is going to make canning, preserving, and drying foods for winter her particular way of adding to the family income.

Then they talked over how much milk and poultry and meat produced on the farm can contribute to the family living. The boys volunteered to take over the milking of another cow and to raise more poultry and thus contribute their bit just as Mary is going to do by canning.

On the clothes question, Mrs. Smith and Mary are weighing the pros and cons of ready made and home made garments. The inventory showed up some rather unwise purchases. So they are studying all the clothing information they can lay their hands on and they are giving more attention than ever to cleaning, remodeling, and repairing.

Mrs. Smith laughed as she told of the discussion over gas for the family car. Very little money can be allowed for this expense beyond needs for farm business. But with the community social festivities this year, the books and magazines they are exchanging with their neighbors, and the evenings of family fun they are planning for themselves, Mrs. Smith thinks the car will not be missed.

For their yearly visit to the dentist they decided to try the barter plan and so Mr. Smith is going to visit the dentist and see if he will take potatoes and other farm products this year instead of cash.

Mary surprised the family by announcing that she felt that if they kept household accounts, their next year's plans could be made more accurate. She is writing to the Agricultural Extension Service for a book in which to keep the accounts and says she expects to find a few more leads in their spending plan before the year is over.

The Smith family plans to continue the use of these four devices, family financial councils, an estimated financial farm and home plan at the beginning of the year, a barter budget, and household accounts, because they say these devices are good ways to adjust family needs to family income. Try these devices in your home.

Every home is a business concern with income and outgo. Many Nebraska home-makers have been keeping systematic records of home finances for the past four years in the Home Accounts Project. Their aim was to learn what amount was being spent in a year for various kinds of home expenses and to analyze better the use of money and the products available. The books of 147 farm home families were summarized at the close of 1932 and the averages for various sizes of families are an indication of family living costs. If you had kept a systematic record as these women did, how nearly would your spending compare with these averages?

1932 Summary of 147 Farm Family Living Values

No. in families	2	3	4	5	6
No. families reporting	28	47	27	26	12
Average life insurance savings	85.62	105.11	97.84	78.52	109.21
Average food purchased	114.56	114.42	132.31	126.88	172.73
Average farm products used	105.30	138.61	130.85	178.58	206.83
Average meal cost	.08	.07	.06	.05	.06
Average clothing for father	20.94	20.45	18.37	18.57	22.61
Average clothing for mother	35.96	32.93	30.22	23.85	34.73
Average clothing for others	3.56	22.26	31.24	60.32	87.03
Average fuel, light	24.11	32.80	36.15	36.92	33.56
Av. home produced fuel, ice	11.90	21.01	14.91	17.80	28.21
Average water, telephone	6.43	6.98	10.05	8.98	10.59
Average supplies, equipment	69.48	40.18	46.50	43.84	40.83
Average auto	36.72	46.18	48.89	55.76	88.90
Average education	8.67	18.22	17.85	27.37	21.30
Average church, charity	15.48	24.02	12.66	19.80	55.62
Average recreation	17.94	11.60	22.05	14.64	35.07
Average health	31.56	44.07	46.01	28.14	59.28
Average gifts	13.20	14.98	8.79	6.76	16.69
Total without shelter	601.43	693.82	704.69	746.73	955.08
Av shelter					
As home product	111.19	190.18	201.48	194.58	225.38
Money expended	2.78	9.11	5.53	8.54	10.81
Average total living value	715.40	893.11	911.70	949.85	1,188.57

These averages will be of assistance to you in forming for yourselves a Farm and Home Planning sheet as provided below.

Farm and Home Planning Sheets

An immediate problem of every farm family is that of adjusting operating expenses, indebtedness, land rentals, and family living to a farm income which can be expected. The following is offered as an aid in figuring these adjustments.

Estimated Farm Receipts for 1932 and 1933

Farm	No. of acres		Total production		Sales			
	1932	1933	1932	1933	Amount		Value	
					1932	1933	1932	1933
<u>Crops</u>								
Corn - - - - -								
Hay - - - - -								
Wheat - - - - -								
- - - - -								
- - - - -								
- - - - -								
<u>Livestock</u>	Number							
Horses and mules -								
Hogs - - - - -								
Dairy cows - - -								
Other cattle - -								
Poultry - - - - -								
Sheep - - - - -								
- - - - -								
- - - - -								
<u>TOTAL FARM</u> - - - -								
<u>Outside income</u>								
Trucking								
Road								
Other home Income								
- - - - -								
- - - - -								
<u>Estimated TOTAL FARM INCOME</u>								
<u>Estimated Home Produced Food, Fuel, and Shelter</u>								
<u>TOTAL ESTIMATED FARM AND HOME INCOME</u>								

The farm family would find the form on the following page convenient in trying to arrive at a farm and home financial plan for the coming year.

Farm and Home Financial Plan

Farm Expenses		1933	1934
<u>Purchased home living costs</u>			
Life insurance			
Food			
Clothing			
Shelter (if purchased)			
Operating			
Fuel, light, water, phone, ice, supplies, equipment, wages			
Development			
Education, school, papers, clubs, church, charity, recreation, health, gifts.			
TOTAL (A)			Total estimated farm and home income, page 4--
<u>Farm furnishes to the family</u>			
Eggs			
Milk			
Cream			
Butter			
Poultry			
Meat			
Fruit and vegetables			
Flour and cereals.			
Miscellaneous items - pop corn, walnuts, cheese, honey			
TOTAL (B)			Total estimated farm expenses and living costs - A + B + C + D + E-----
<u>Total home fuel products (C)</u>			
<u>Shelter as home product - 9% of house valuation (D)</u>			
<u>Farm</u>			
Hired labor			
Rent			
Feed purchased			
Fertilizer			
Seed			
Interest			
Reduction of debt			
Taxes			
Insurance (farm)			
Machinery and repairs			
Auto (business share)			
Building and repairs			
TOTAL (E)			Difference-----
<u>Total Estimated Living Cost and Farm Expenses</u>			

Some Things Farm Families Have Bartered with City Families

The present agricultural conditions make it advisable that farm families devote more than usual attention to:

1. Planning the best way of spending the reduced income with the welfare of the family in mind.
2. The possibilities offered by exchanging or bartering to supplement the cash income in order to have certain essentials which could not be secured with the limited amount of cash.

Town dwellers must eat. Farm families need various services. Both families may be satisfied without the exchange of money. So long as farm products are selling at a price disadvantage a barter plan is useful.

Some may feel that this procedure will be detrimental to established retail businesses in our towns. However, we need to remember that people who do not have money can purchase nothing at all. If they exchange goods which they have for goods which other individuals have there is no loss of business to the retail trade. It is merely a case of barter exchanges being made where there would be no exchanging at all without barter. Following is a list of things which can be bartered:

1. Food: Eggs, poultry, milk, cream, butter, cheese, fresh vegetables and fruits, cane sirup, sorghum molasses, honey, honey cream, maple sirup, maple sugar, fresh, cured and canned meats, sausage, scrapple, canned fruits and vegetables, jams, jellies, preserves, pickles, sauerkraut, cakes, pies, breads, candies, home ground wheat and cornmeal, dried peas and beans.
2. Flowers, plants, wild shrubs, flower boxes.
3. Rugs, carpets, hand weaving cornshuck mats, cotton mattresses, wool comforts, fancy work, baskets, rustic garden furniture.
4. Wood for fence posts, ties, fuel; road materials: gravel, sand, rocks.
5. Livestock, fertilizer, pets.
6. Labor: Plowing, making gardens, spraying, trucking.
7. Vacation facilities for town families, including camp sites, provisions, meals, lodging, fishing, bathing, and hunting privileges.

Examples

A Kansas farm homemaker has made an arrangement with a town friend, who has running water, electric washing machine and mangle, to exchange poultry and dairy products for having her weekly washing and ironing done.

A Missouri homemaker who wanted to improve her living room, received in exchange for a two months' supply of milk for a family with eight children (\$23.00 value) wood for a new floor, paper, and labor for refinishing floor, walls, and woodwork.

The rural patients of an Arkansas doctor could not pay in cash. The doctor's wife visited them every two weeks, accepting on account commodities agreed upon at the previous visit. After supplying her family's food budget, her preference was for dressed poultry, which she sold in town or canned. On the proceeds she sent her boy to college....A Washington dentist, who lived in the suburbs, accepted work in her wood lot and grounds from a rural patient who could not pay cash.

A family might together check through the list on the following page and consider ways in which products could be exchanged for services or services for products.

A BARTER BUDGET

Items or things needed	: What we used last year : Estimated amount or cost	: What can we barter?
<u>FOOD</u>		
Sugar, coffee, spices	:	:
Baking powder, etc.	:	:
<u>OPERATING</u>		
Fuel, light	:	:
Telephone	:	:
Insurance	:	:
Laundry	:	:
<u>CLOTHING</u>		
Dry cleaning	:	:
Dressmaker	:	:
<u>HEALTH MAINTENANCE</u>		
Periodic dental and health examinations	:	:
Drugs - medicine	:	:
Doctors' visits	:	:
Hospitalization	:	:
<u>FURNISHINGS & EQUIPMENT</u>		
Canning equipment	:	:
Lumber, paint	:	:
Furnishings	:	:
<u>DEVELOPMENT</u>		
Magazines, newspapers	:	:
Church	:	:
Movies	:	:
Radio	:	:
Music lessons	:	:
Toys	:	:
Vacation	:	:
Books	:	:
Organization fees	:	:
<u>PERSONAL</u>		
Barber	:	:
Beauty parlor	:	:
Tobacco	:	:
<u>AUTO</u>		
Gasoline	:	:
Oil	:	:
Repairs	:	: