

HOW WE SAVED

How Some Self-Supporting Girls Did It

For obvious reasons, the names and specific addresses of writers cannot be given in print. But the editor of THE JOURNAL will be

Two Girls Saved \$1 a Week Each

WE LIVED in a rented house; mother keeping boarders. My sister and I each earned \$3 a week. We wanted a home of our own, so we decided to take four shares each in the State Loan Association. We paid twenty-five cents a week on each share. At the end of five years we each had \$400. The last two years of this time a younger sister had been teaching and saved \$300. So we bought a lot 50 x 130 feet for \$100, and



PHOTOGRAPH BY LOOMIS
TWO DOLLARS A WEEK SAVINGS BOUGHT THIS

built a house for \$1000, paying cash. Meantime we took ten shares more, and as soon as that was paid out we enlarged the house as it is. We furnished it by giving each other birthday and Christmas presents for the home. We never spent five cents foolishly, and now we have a house and lot valued at \$2000.

Kansas.

How Two Sisters Did It

MY SISTER and I are typewriters. She started with a salary of \$4.50 a week while I was making \$6. After eleven years we now each average \$9.75 a week.

During all these years we have had but one aim in mind: to build our own home from our own earnings. So seven years ago we began to save. Last spring we heard of a corner lot for sale, with room enough on it for two houses. The price was \$1250. We purchased it. By getting every cent together that we possibly could we had just \$1000, so we borrowed the balance, \$250. We began to plan for the house, resolving that we would borrow the whole amount for the house from the local Building Association.

After weeks and weeks of planning and specifying we signed a contract for the house



OWNED BY TWO TYPEWRITER GIRLS

at \$2400: a seven-room house with reception-hall, bathroom complete, attic over, and cellar under the entire house, also cistern and cess-pool. This contract included everything necessary for a modern house excepting the furnace and gas fixtures.

Then a strike happened where we were employed and work stopped for me. My sister was retained.

I noticed an advertisement in the paper for a milliner at a local store. I applied, and was taken on at the small salary of \$3.50 a week on account of my inexperience. To increase this amount I trimmed hats at home in the evenings for neighbors and friends. I remained here six weeks when I was recalled to my former position.

Our lot was 128 feet deep and 33 feet wide. Of this we sold 40 feet on the rear for \$400. The house went on, and we have been living in it since July. It has cost \$3619. All of this has been paid except \$600, which we still owe the Building Association.

I do typewriting outside of office hours, and trim hats. My mother makes all our clothes. To help along we have two boarders.

Still we began without one cent, and to-day we have property worth \$4000 to \$4500.

Ohio.

On a Weekly Salary of \$12.50

I BEGAN saving when I first commenced earning money. I worked four years at \$5 a week. Then I took up the study of shorthand and typewriting, studying at home in the evenings. To do this meant sacrificing my social enjoyments, for I was in a circle of girls often together. But I felt I must make my life count, and to do so I must make advances. So I saved, and my first \$100 went for a typewriting machine and stand. When I was far enough along to need dictation I made arrangements to get off an hour a day, four days in the week, losing my time, and went to the Business College. My mother also read to me at night. Then I got a position at \$10 a week, and later my present position at \$50 a month. I have now been with the firm eight years and have had two raises in salary of \$5 each. For two years I have received \$60 a month. My house and lot represent my savings during these past eight years.

I built my house and it was finished three years ago. It would rent for \$25 a month, but my father and mother live with me. They pay no rent, and I pay no board nor laundry bills. I paid board prior to moving into this house.



PHOTOGRAPH BY G. L. HOSTETLER
SAVED FOR FROM PAY AVERAGING \$12.50 A WEEK

At first I owed \$800, but last spring I paid off \$200. \$600 remains on mortgage.

Here is my accounting for eight years:

Total earned in eight years	.....	\$5280.00
Paid for lot, 30 x 120 feet	.....	\$ 400.00
House has cost	.....	2200.00
		\$2600.00
Still owe on house	.....	600.00
		\$2000.00
Total paid on house and lot	.....	\$2000.00
3 years' interest on \$800	.....	168.00
3 years' taxes	.....	65.00
Water rent	.....	27.00
Insurance	.....	19.00
For furniture	.....	100.00
Church board	.....	900.00
Doctor's bills	.....	435.00
Books, papers and magazines	.....	100.00
Vacation trips	.....	200.00
Family and Christmas gifts	.....	200.00
Bicycle	.....	50.00
Clothing	.....	675.00
Sundry expenses	.....	240.00
Total spent in eight years	.....	\$5280.00

Iowa.

A \$4000 House Saved for by One Girl

MY FATHER'S death left my mother with two little girls. I was the older daughter. I tried in many ways to help, but did not succeed until a friend loaned me some money to take a short business course. Then I secured a position in Cornell University at \$600 a year, which I have held for fifteen years. I also do occasional outside work.

Ten years ago I bought my home, and have since remodeled it and added all modern improvements. I have paid something over \$4000 for it—this entirely from my own earnings. I have also paid taxes, insurance, etc.,



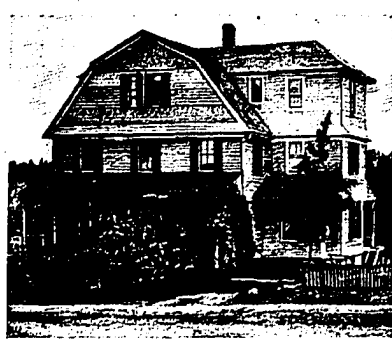
THIS IS THE \$4000 HOUSE

and have also during the last eight years paid nearly all the expenses for clothing and education of my niece, who is trying to get through with her studies and become self-supporting.

New York.

Earned by Taking Boarders

I WAS teaching a country school about one mile from home, but as the roads were blocked with snow during most of the winter months I could not board at home, and my younger sisters, for the same reason, were not able to attend school regularly. I realized then for the first time how hard it must be for my mother and sisters to be snowbound so much of the time, and made up my mind that I would try to buy a home through keeping



LIBERTY PHOTOGRAPH COMPANY
"TAKING BOARDERS" PAID FOR THIS

boarders, helped by my mother and sisters, during the summer months when I could be at home.

A house in the neighboring village was for sale for \$2200. I looked at it and concluded to buy it, agreeing to pay for it as follows: \$25 on the day of the signing of the contract, \$175 on possession day, \$100 and interest a year until \$1200 was paid. Then the deed was to be mine and I was to give a mortgage for the balance.

The first summer we had the house about filled with boarders, but we had to buy so much new furniture that we could not save much. However, by being careful I managed to make my first yearly payment. The next year the house needed painting, but we managed to pull through and pay the yearly amount. So we went on year by year. In six years I got my deed.

Then I had the house repainted, three rooms added, and a hot-air furnace put in.

Last summer the mortgage was paid off and now it is our home, earned by taking boarders.

New York.

A Girl Who Started on Nothing

I WAS the eldest of nine children, and only thirteen years of age, when it became necessary for me to assist in providing for myself, and also to help with the care of the rest of the family. I started by learning dressmaking, but later went out as a companion to an invalid lady, who was almost



PHOTOGRAPH BY F. D. TWOG GO
A DRESSMAKER OWNS THIS \$1500 HOME

helpless and required a great deal of care. From her I learned to be careful and to lay aside a certain portion of my earnings.

When I had saved \$150 I loaned it to a friend of my mistress's at six per cent. interest. It had taken me nearly six years to save that amount, as I had during that time not only to clothe myself but also to help regularly in the support of the children at home.

After being in the lady's employ for nine years, I left her and went to California with my family, who were going out there to live. As soon as we were settled I started to do dressmaking at home, and for several years was very successful, prices being high; but as time went on I decided to give up my work at home and help my brother, who kept a ladies' tailoring establishment. While with him I earned two dollars a day. During all these years I held fast to the teachings of my first employer, and each month laid aside a certain portion of my earnings.

I loaned my money out at 8 per cent. and 10 per cent. interest on first mortgages. Then I bought a home and sold it for more than I paid for it. With that money I bought my present home. It cost me \$1500 and represents about twenty years of hard work. During that time I paid all my own expenses, helped to clothe my brothers and sisters, sent one sister through the Normal School, and helped one brother through college.

California.