GRANT ROBERT

THE ART OF LIVING

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Содержание

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Income

I

Rogers, the book-keeper for the past twenty-two years of my friend Patterson, the banker, told me the other day that he had reared a family of two boys and three girls on his annual salary of two thousand two hundred dollars; that he had put one of the boys through college, one through the School of Mines, brought up one of the girls to be a librarian, given one a coming-out party and a trousseau, and that the remaining daughter, a home body, was likely to be the domestic sunshine of his own and his wife's old age. All this on two thousand two hundred dollars a year.

Rogers told me with perfect modesty, with just a tremor of self-satisfaction in his tone, as though, all things considered, he felt that he had managed creditably, yet not in the least suggesting that he regarded his performance as out of the common run of happy household annals. He is a neat-looking, respectable, quiet, conservative little man, rising fifty, who, while in the bank, invariably wears a nankeen jacket all the year round, a narrow

black necktie in winter, and a narrow yellow and red pongee wash tie in summer, and whose watch is no less invariably right to a second. As I often drop in to see Patterson, his employer, I depend upon it to keep mine straight, and it was while I was setting my chronometer the other day that he made me the foregoing confidence.

Frankly, I felt as though I had been struck with a club. It happened to be the first of the month. Every visit of the postman had brought me a fresh batch of bills, each one of which was a little larger than I had expected. I was correspondingly depressed and remorseful, and had been asking myself from time to time during the day why it need cost so much to live. Yet here was a man who was able to give his daughter a coming-out party and a trousseau on two thousand two hundred dollars a year. I opened my mouth twice to ask him how in the name of thrift he had managed to do it, but somehow the discrepancy between his expenditures and mine seemed such a gulf that I was tongue-tied. "I suppose," he added modestly, "that I have been very fortunate in my little family. It must indeed be sharper than a serpent's tooth to have a thankless child." Gratitude too! Gratitude and Shakespeare on two thousand two hundred dollars a year. I went my way without a word.

There are various ways of treating remorse. Some take a Turkish bath or a pill. Others, while the day lasts, trample it under foot, and shut it out at night with the bed-clothes. Neither course has ever seemed to me exactly satisfactory or manly.

Consequently I am apt to entertain my self-reproach and reason with it, and when one begins to wonder why it costs so much to live, he finds himself grappling with the entire problem of civilization, and presently his hydra has a hundred heads. The first of the month is apt to be a sorry day for my wife as well as for me, and I hastened on my return home to tell her, with just a shadow of reproach in my tone, what Mr. Rogers had confided to me. Indeed I saw fit to ask, "Why can't we do the same?"

"We could," said Barbara.

"Then why don't we?"

"Because you wouldn't."

I had been reflecting in the brief interval between my wife's first and second replies that, in the happy event of our imitating Rogers's example from this time forth and forever more, I should be able to lay up over five thousand dollars a year, and that five thousand dollars a year saved for ten years would be fifty thousand dollars – a very neat little financial nest egg. But Barbara's second reply upset my calculation utterly, and threw the responsibility of failure on me into the bargain.

"Mr. Rogers is the salt of the earth, a highly respectable man and, if I am not mistaken, the deacon of a church," I remarked not altogether relevantly. "Why should we spend four times as many thousand dollars a year as he?"

"I wonder," answered my wife, "if you really do appreciate how your friend Mr. Rogers lives. I am quite aware that you are talking now for effect – talking through your hat as the

children say – because it's the first of the month and you're annoyed that the bills are worse than ever, and I understand that you don't for one moment seriously entertain the hope that our establishment can be conducted on the same basis as his. But I should just like to explain to you for once how people who have only twenty-two hundred dollars a year and are the salt of the earth do live, if only to convince you that the sooner we stop comparing ourselves with them the better. I say 'we' because in my moments of depression over the household expenses I catch myself doing the same thing. Our butcher's bill for this month is huge, and when you came in I was in the throes of despair over a letter in the newspaper from a woman who contends that a good housekeeper in modest circumstances can provide an excellent dinner for her family of six persons, including soup, fish, an entrée, meat, pudding, dessert, and coffee, for fifty-three cents. And she gives the dinner, which at first sight takes one's breath away. But after you prune it of celery, parsley, salted peanuts, raisins, red cabbage, salad, and cheese, all there is left is bean-soup, cod sounds, fried liver, hot gingerbread, and apples."

"I should dine down town, if you set such repasts before me," I answered.

"Yes," said Barbara. "And there is a very good point of departure for illustrating the domestic economies of the Rogers family. Mr. Rogers does dine down town. Not to avoid the fried liver and cod sounds, for probably he is partial to them, but because it is cheaper. When you take what you call your

luncheon, and which is apt to include as much as he eats in the entire course of the day, Mr. Rogers dines; dines at a restaurant where he can get a modest meal for from fifteen to twenty-five cents. Sometimes it is pea-soup and a piece of squash-pie. The next day perhaps a mutton-stew and a slice of watermelon, or boiled beef and an éclair. Mrs. Rogers and the children have a pick-up dinner at home, which lasts them very well until night, when they and Rogers sit down to browned-hash mutton and a head of lettuce, or honey-comb tripe and corn-cake, and apple-sauce to wind up with."

"That isn't so very bad."

"Why, they have a splendid time. They can abuse their social acquaintance and discuss family secrets without fear of being overheard by the servants because they don't keep any servants to speak of. Probably they keep one girl. Or perhaps Mr. Rogers had a spinster sister who helped with the work for her board. Or it may be Mrs. Rogers kept one while the children were little; but after the daughters were old enough to do it themselves, they preferred not to keep anybody. They live extremely happily, but the children have to double up, for in their small house it is necessary to sleep two in a room if not a bed. The girls make most of their dresses, and the boys never dream of buying anything but ready-made clothing. By living in the suburbs they let one establishment serve for all seasons, unless it be for the two weeks when Rogers gets his vacation. Then, if nobody has been ill during the year, the family purse may stand the drain of a stay

at the humblest watering-place in their vicinity, or a visit to the farm-house of some relative in the country. An engagement with the dentist is a serious disaster, and the plumber is kept at a respectable distance. The children go to the public schools, and the only club or organization to which Mr. Rogers belongs is a benefit association, which pays him so much a week if he is ill, and would present his family with a few hundred dollars if he were to die. The son who went through college must have got a scholarship or taken pupils. The girl who married undoubtedly made the greater portion of her trousseau with her own needle; and as to the coming-out party, some of the effects of splendor and all the delights of social intercourse can be produced by laying a white drugget on the parlor carpet, the judicious use of half a dozen lemons and a mould of ice-cream with angel-cake, and by imposing on the good nature of a friend who can play the piano for dancing. There, my dear, if you are willing to live like that, we should be able to get along on from twenty-two to twenty-five hundred dollars quite nicely."

My wife was perfectly correct in her declaration that I did not seriously entertain the hope of being able to imitate Mr. Rogers, worthy citizen and upright man as I believe him to be. I certainly was in some measure talking through my hat. This was not the first time I had brought home a Rogers to confront her. She is used to them and aware that they are chiefly bogies. I, as she knows, and indeed both of us, are never in quite a normal condition on the first day of the month, and are liable, sometimes

the one of us and sometimes the other, to indulge in vagaries and resolutions which by the tenth, when the bills are paid, seem almost uncalled for or impracticable. One thing is certain, that if a man earns only twenty-two hundred dollars a year, and is an honest man withal, he has to live on it, even though he dines when others take luncheon, and is forced to avoid the dentist and the plumber. But a much more serious problem confronts the man who earns four times as much as Rogers, more serious because it involves an alternative. Rogers could not very well live on less if he tried, without feeling the stress of poverty. He has lived at hard pan, so to speak. But I could. Could if I would, as my wife has demonstrated. I am perfectly right, as she would agree, in being unwilling to try the experiment; and yet the consciousness that we spend a very large sum of money every year, as compared with Rogers and others like him, remains with us even after the bills are paid and we have exchanged remorse for contemplation.

The moralist, who properly is always with us, would here insinuate, perhaps, that Rogers is happier than I. But I take issue with him promptly and deny the impeachment. Rogers may be happier than his employer Patterson, because Patterson, though the possessor of a steam-yacht, has a son who has just been through the Keeley cure and a daughter who is living apart from her husband. But there are no such flies in my pot of ointment. I deny the superior happiness of Rogers in entire consciousness of the moral beauty of his home. I recognize him to be an industrious, self-sacrificing, kind-hearted, sagacious

husband and father, and I admit that the pen-picture which the moralist could draw of him sitting by the evening lamp in his well-worn dressing gown, with his well-darned feet adorned by carpet-slippers of filial manufacture supported by the table or a chair, would be justly entitled to kindle emotions of respect and admiration. But why, after all, should Rogers, ensconced in the family sitting-room with the cat on the hearth, a canary twittering in a cage and scattering seed in one corner, a sewing-machine in the other, and surrounded by all the comforts of home, consisting prominently of a peach-blow vase, a Japanese sun umbrella and engravings of George Washington and Horace Greeley, be regarded as happier than I in my modern drawing-room in evening dress? What is there moral in the simplicity of his frayed and somewhat ugly establishment except the spirit of contentment and the gentle feelings which sanctify it? Assuming that these are not lacking in my home, and I believe they are not, I see no reason for accepting the conclusion of the moralist. There is a beauty of living which the man with a small income is not apt to compass under present social conditions, the Declaration of Independence to the contrary notwithstanding. The doctrine so widely and vehemently promulgated in America that a Spartan inelegance of life is the duty of a leading citizen, seems to be dying from inanition; and the descendants of favorite sons who once triumphed by preaching and practising it are now outvying those whom they were taught to stigmatize as the effete civilizations of Europe, in their devotion to creature comforts.

It seems to me true that in our day and generation the desire to live wisely here has eclipsed the desire to live safely hereafter. Moreover, to enjoy the earth and the fulness thereof, if it be legitimately within one's reach, has come to be recognized all the world over, with a special point of view for each nationality, as a cardinal principle of living wisely. We have been the last to recognize it here for the reason that a contrary theory of life was for several generations regarded as one of the bulwarks of our Constitution. Never was the sympathy for the poor man greater than it is at present. Never was there warmer interest in his condition. The social atmosphere is rife with theories and schemes for his emancipation, and the best brains of civilization are at work in his behalf. But no one wishes to be like him. Canting churchmen still gain some credence by the assertion that indigence here will prove a saving grace in the world to come; but the American people, quick, when it recognizes that it has been fooled, to discard even a once sacred conviction, smiles to-day at the assumption that the owner of a log cabin is more inherently virtuous than the owner of a steam-yacht. Indeed the present signal vice of democracy seems to be the fury to grow rich, in the mad struggle to accomplish which character and happiness are too often sacrificed. But it may be safely said that, granting an equal amount of virtue to Rogers and to me, and that each pays his bills promptly, I am a more enviable individual in the public eye.

In fact the pressing problem which confronts the civilized

world to-day is the choice of what to have, for so many things have become necessaries of existence which were either done without or undiscovered in the days of our grandmothers, that only the really opulent can have everything. We sometimes hear it said that this or that person has too much for his own good. The saying is familiar, and doubtless it is true that luxury unappreciated and abused will cause degeneration; but the complaint seems to me to be a Sunday-school consoler for those who have too little rather than a sound argument against great possessions. Granting that this or that person referred to had the moral fibre of Rogers or of me, and were altogether an unexceptionable character, how could he have too much for his own good? Is the best any too good for any one of us?

The sad part of it is, however, that even those of us who have four times, or thereabouts, the income of Rogers, are obliged to pick and choose and cannot have everything. Then is the opportunity for wisdom to step in and make her abode with us, if she only will. The perplexity, the distress, and too often the downfall of those who would fain live wisely, are largely the direct results of foolish or unintelligent selection on their part. And conversely, is not the secret of happy modern living, the art of knowing what to have when one cannot have everything there is?

I coupled just now, in allusion to Rogers and myself, virtue and punctuality in the payment of bills, as though they were not altogether homogeneous. I did so designedly, not because I

question that prompt payment is in the abstract a leading virtue, nor because I doubt that it has been absolutely imperative for Rogers, and one of the secrets of his happiness; but because I am not entirely sure whether, after ten years of prompt payment on the first of every month on my part, I have not been made the sorry victim of my own righteousness, self-righteousness I might say, for I have plumed myself on it when comparing myself with the ungodly. Although virtuous action looks for no reward, the man who pays his bills as soon as they are presented has the right to expect that he will not be obliged to pay anything extra for his honesty. He may not hope for a discount, but he does hope and believe – at least for a time – that beefsteak paid for within thirty days of purchase will not be taxed with the delinquencies of those who pay tardily or not at all. Slowly but sadly I and my wife have come to the conclusion that the butchers, bakers, and candlestick-makers of this great Republic who provide for the tolerably well-to-do make up their losses by assessing virtue. It is a melancholy conclusion for one who has been taught to believe that punctual payment is the first great cardinal principle of wise living, and it leaves one in rather a wobbly state of mind, not as regards the rank of the virtue in question, but as regards the desirability of strictly living up to it in practice. I have heard stated with authority that the leading butchers, grocers, stable-keepers, drygoods dealers, dress-makers, florists, and plumbers of our great cities divide the customers on their books into sheep and goats, so to speak; and the more prompt

and willing a sheep, the deeper do they plunge the knife. Let one establish a reputation for prompt payment and make a purchase on the twenty-fifth of the month, he will receive on the first of the following a bill, on the twentieth, if this be not paid, a bill for "account rendered," on the first of the next month a bill for "account rendered, please remit," and on the tenth a visit from a collector. On the other hand I have known people who seem to live on the fat of the land, and to keep the tradesfolk in obsequious awe of them by force of letting their bills run indefinitely.

Abroad, as many of us know, the status of the matter is very different. There interest is figured in advance, and those who pay promptly get a handsome discount on the face of their bills. While this custom may seem to encourage debt, it is at least a mutual arrangement, and seems to have proved satisfactory, to judge from the fact that the fashionable tailors and dress-makers of London and Paris are apt to demur or shrug their shoulders at immediate payment, and to be rather embarrassingly grateful if their accounts are settled by the end of a year. No one would wish to change the national inclination of upright people on this side of the water to pay on the spot, but the master and mistress of an establishment may well consider whether the fashionable tradesmen ought to oblige them to bear the entire penalty of being sheep instead of goats. With this qualification, which is set forth rather as a caveat than a doctrine, the prompt payment of one's bills seems to be strictly co-ordinate with virtue, and may

be properly described as the corner-stone of wise modern living.

There are so many things which one has to have nowadays in order to be comfortable that it seems almost improvident to inquire how much one ought to save before facing the question of what one can possibly do without. Here the people who are said to have too much for their own good have an advantage over the rest of us. The future of their children is secure. If they dread death it is not because they fear to leave their wives and children unprovided for. Many of them go on saving, just the same, and talk poor if a railroad lowers a dividend, or there is not a ready market for their real estate at an exalted profit. Are there more irritating men or women in the world than the over-conservative persons of large means who are perpetually harping on saving, and worrying lest they may not be able to put by for a rainy day, as they call it, twenty-five per cent. or more of their annual income? The capitalist, careworn by solicitude of this sort, is the one fool in creation who is not entitled to some morsel of pity.

How much ought the rest of us to save? I know a man – now you do not know him, and there is no use in racking your brains to discover who he is, which seems to be a principal motive for reading books nowadays, as though we writers had a cabinet photograph in our mind's eye whenever we took a pen in hand. I know a man who divides his income into parts. "All Gaul is divided into three parts," you will remember we read in the classics. Well, my friend, whom we will call Julius Cæsar for convenience and mystification, divides his income, on the first

of January, into a certain number of parts or portions. He and his wife have a very absorbing and earnest pow-wow over it annually. They take the matter very seriously, and burn the midnight oil in the sober endeavor to map and figure out in advance a wise and unselfish exhibit. So much and no more for rent, so much for servants, so much for household supplies, so much for clothes, so much for amusements, so much for charity, so much to meet unlooked-for contingencies, and so much for investment. By the time the exhibit is finished it is mathematically and ethically irreproachable, and, what is more, Julius Cæsar and his wife live up to it so faithfully that they are sure to have some eight or ten dollars to the good on the morning of December thirty-first, which they commonly expend in a pair of canvas-back ducks and a bottle of champagne, for which they pay cash, in reward for their own virtue and to enable them at the stroke of midnight to submit to their own consciences a trial balance accurate to a cent.

Now it should be stated that Mr. and Mrs. Julius Cæsar are not very busy people in other respects, and that their annual income, which is fifteen thousand dollars, and chiefly rent from improved real estate in the hands of a trustee, flows on as regularly and surely as a river. Wherefore it might perhaps be argued, if one were disposed to be sardonic, that this arithmetical system of life under the circumstances savors of a fad, and that Julius and his wife take themselves and their occupation a trifle too seriously, especially as they have both been known to inform, solemnly and augustly, more than one acquaintance who was struggling

for a living, that it is every one's duty to lay up at least one-tenth of his income and give at least another tenth in charity. And yet, when one has ceased to smile at the antics of this pair, the consciousness remains that they are right in their practice of foresight and arithmetical apportioning, and that one who would live wisely should, if possible, decide in advance how much he intends to give to the poor or put into the bank. Otherwise he is morally, or rather immorally, certain to spend everything, and to suffer disagreeable qualms instead of enjoying canvas-back ducks and a bottle of champagne on December thirty-first.

As to what that much or little to be given and to be saved shall be, there is more room for discussion. Julius Cæsar and his wife have declared in favor of a tenth for each, which in their case means fifteen hundred dollars given, and fifteen hundred dollars saved, which leaves them a net income of twelve thousand dollars to spend, and they have no children. I am inclined to think that if every man with ten thousand dollars a year and a family were to give away three hundred dollars, and prudently invest seven hundred dollars, charity would not suffer so long as at present, and would be no less kind. Unquestionably those of us who come out on December thirty-first just even, or eight or nine dollars behind instead of ahead, and would have been able to spend a thousand or two more, are the ones who find charity and saving so difficult. Our friends who are said to have too much for their own good help to found a hospital or send a deserving youth through college without winking. It costs them

merely the trouble of signing a check. But it behooves those who have only four instead of forty times as much as Rogers, if they wish to do their share in relieving the needs of others, to do so promptly and systematically before the fine edge of the good resolutions formed on the first of January is dulled by the pressure of a steadily depleted bank account, and a steadily increasing array of bills. Charity, indeed, is more difficult for us to practise than saving, for the simplest method of saving, life insurance, is enforced by the "stand and deliver" argument of an annual premium. Only he, who before the first crocus thrusts its gentle head above the winter's snow has sent his check to the needy, and who can conscientiously hang upon his office door "Fully insured; life insurance agents need not apply," is in a position to face with a calm mind the fall of the leaf and the December days when conscience, quickened by the dying year, inquires what we have done for our neighbor, and how the wife and the little ones would fare if we should be cut down in the strength of our manhood.

And yet, too, important as saving is, there are so many things which we must have for the sake of this same wife and the little ones that we cannot afford to save too much. Are we to toil and moil all our days, go without fresh butter and never take six weeks in Europe or Japan because we wish to make sure that our sons and daughters will be amply provided for, as the obituary notices put it? Some men with daughters only have a craze of saving so that this one earthly life becomes a rasping, worrying

ordeal, which is only too apt to find an end in the coolness of a premature grave. My friend Perkins – here is another chance, identity seekers, to wonder who Perkins really is – the father of four girls, is a thin, nervous lawyer, who ought to take a proper vacation every summer; but he rarely does, and the reason seems to be that he is saddled by the idea that to bring a girl up in luxury and leave her with anything less than five thousand dollars a year is a piece of paternal brutality. It seems to me that a father ought in the first place to remember that some girls marry. I reminded Perkins of this one day. "Some don't," he answered mournfully. "Marriage does not run in the female Perkins line. The chances are that two of my four will never marry. They might be able to get along, if they lived together and were careful, on seven thousand dollars a year, and I must leave them that somehow." "Hoot toot," said I, "that seems to me nonsense. Don't let the spectre of decayed gentlewomen hound you into dyspepsia or Bright's disease, but give yourself a chance and trust to your girls to look out for themselves. There are so many things for women to do now besides marry or pot jam, that a fond father ought to let his nervous system recuperate now and then."

"I suppose you mean that they might become teachers or physicians or hospital nurses or typewriters," said Perkins. "Declined with thanks."

"Don't you think," I inquired with a little irritation, "that they would be happier so than in doing nothing on a fixed income, in simply being mildly cultivated and philanthropic on dividends, in

moving to the sea-side in summer and back again in the autumn, and in dying at the last of some fashionable ailment?"

"No, I don't," said Perkins. "Do you?"

Were I to repeat my answer to this inquiry I should be inviting a discussion on woman, which is not in place at this stage of our reflections. Let me say, though, that I am still of the opinion that Perkins ought to give his nervous system a chance and not worry so much about his daughters.

II

Seeing that there are so many things to have and that we cannot have everything, what are we to choose? I have sometimes, while trudging along in the sleighing season, noticed that many men, whose income I believe to be much smaller than mine, were able to ride behind fast trotters in fur overcoats. The reason upon reflection was obvious to me. Men of a certain class regard a diamond pin, a fur overcoat, and a fast horse as the first necessaries of existence after a bed, a hair-brush and one maid-of-all-work. In other words, they are willing to live in an inexpensive locality, with no regard to plumbing, society, or art, to have their food dropped upon the table, and to let their wives and daughters live with shopping as the one bright spot in the month's horizon, if only they, the husbands and fathers, can satisfy the three-headed ruling ambition in question. The men to whom I am referring have not the moral or æsthetic tone of Rogers and myself, and belong to quite a distinct class of society from either of us. But among the friends of both of us there are people who act on precisely the same principle. A fine sense of selection ought to govern the expenditure of income, and the wise man will refrain from buying a steam-yacht for himself or a diamond crescent for his wife before he has secured a home with modern conveniences, an efficient staff of servants, a carefully chosen family physician, a summer home, or an ample margin

wherewith to hire one, the best educational advantages for his children which the community will afford, and choice social surroundings. In order to have these comfortably and completely, and still not to be within sailing distance, so to speak, of a steam-yacht, one needs to have nowadays – certainly in large cities – an income of from seven thousand to eleven thousand dollars, according to where one lives.

I make this assertion in the face of the fact that our legislators all over the country annually decree that from four to five thousand dollars a year is a fat salary in reward for public service, and that an official with a family who is given twenty-five hundred or three thousand is to be envied. Envied by whom, pray? By the ploughman, the horse-car conductor, and the corner grocery man, may be, but not by the average business or professional man who is doing well. To be sure, five thousand dollars in a country town *is* affluence, if the beneficiary is content to stay there; but in a city the family man with only that income, provided he is ambitious, can only just live, and might fairly be described as the cousin german to a mendicant. And yet there are some worthy citizens still, who doubtless would be aghast at these statements, and would wish to know how one is to spend five thousand dollars a year without extravagance. We certainly did start in this country on a very different basis, and the doctrine of plain living was written between the lines of the Constitution. We were practically to do our own work, to be content with pie and doughnuts as the staple articles of nutrition,

to abide in one locality all the year round, and to eschew color, ornament, and refined recreation. All this as an improvement over the civilization of Europe and a rebuke to it. Whatever the ethical value of this theory of existence in moulding the national character may have been, it has lost its hold to-day, and we as a nation have fallen into line with the once sneered-at older civilizations, though we honestly believe that we are giving and going to give a peculiar redeeming brand to the adopted, venerable customs which will purge them of dross and bale.

Take the servant question, for instance. We are perpetually discussing how we are to do away with the social reproach which keeps native American women out of domestic service; yet at the same time in actual practice the demand for servants grows more and more urgent and wide-spread, and they are consigned still more hopelessly, though kindly, to the kitchen and servants' hall in imitation of English upper-class life. In the days when our Emerson sought to practise the social equality for which he yearned, by requiring his maids to sit at his own dinner-table, a domestic establishment was a modest affair of a cook and a second girl. Now, the people who are said to have too much for their own good, keep butlers, ladies' maids, governesses, who like Mahomet's coffin hover between the parlor and the kitchen, superfine laundresses, pages in buttons, and other housekeeping accessories, and domestic life grows bravely more and more complex. To be sure, too, I am quite aware that, as society is at present constituted, only a comparatively small number

out of our millions of free-born American citizens have or are able to earn the seven to eleven thousand dollars a year requisite for thorough comfort, and that the most interesting and serious problem which confronts human society to-day is the annihilation or lessening of the terrible existing inequalities in estate and welfare.

This problem, absorbing as it is, can scarcely be solved in our time. But, whatever the solution, whether by socialism, government control, or brotherly love, is it not safe to assume that when every one shares alike, society is not going to be satisfied with humble, paltry, or ugly conditions as the universal weal? If the new dispensation does not provide a style and manner of living at least equal in comfort, luxury, and refinement to that which exists among the well-to-do to-day, it will be a failure. Humanity will never consent to be shut off from the best in order to be exempt from the worst. The millennium must supply not merely bread and butter, a house, a pig, a cow, and a sewing-machine for every one, but attractive homes, gardens, and galleries, literature and music, and all the range of æsthetic social adjuncts which tend to promote healthy bodies, delightful manners, fine sensibilities, and noble purposes, or it will be no millennium.

Therefore one who would live wisely and has the present means, though he may deplore existing misery and seek to relieve it, does not give away to others all his substance but spends it chiefly on himself and his family until he has satisfied

certain needs. By way of a house he feels that he requires not merely a frail, unornamental shelter, but a carefully constructed, well ventilated, cosily and artistically furnished dwelling, where his family will neither be scrimped for space nor exposed to discomforts, and where he can entertain his friends tastefully if not with elegance. All this costs money and involves large and recurrent outlays for heating, lighting, upholstery, sanitary appliances, silver, china, and glass. It is not sufficient for him that his children should be sure of their own father; he is solicitous, besides, that they should grow up as free as possible from physical blemishes, and mentally and spiritually sound and attractive. To promote this he must needs consult or engage from time to time skilled specialists, dentists, oculists, dancing and drawing masters, private tutors, and music-teachers. To enable these same sons and daughters to make the most of themselves, he must, during their early manhood and womanhood, enable them to pursue professional or other studies, to travel, and to mingle in cultivated and well-bred society. He must live in a choice neighborhood that he may surround himself and his family with refining influences, and accordingly he must pay from twelve hundred to twenty-five hundred or three thousand dollars a year for rent, according to the size and desirability of the premises. Unless he would have his wife and daughters merely household factors and drudges, he must keep from three to five or six servants, whose wages vary from four to six or seven dollars a week, and feed them.

Nor can the athletic, æsthetic, or merely pleasurable needs of a growing or adolescent household be ignored. He must meet the steady and relentless drain from each of these sources, or be conscious that his flesh and blood have not the same advantages and opportunities which are enjoyed by their contemporaries. He must own a pew, a library share, a fancy dress costume, and a cemetery lot, and he must always have loose change on hand for the hotel waiter and the colored railway porter. The family man in a large city who meets these several demands to his entire satisfaction will have little of ten thousand dollars left for the purchase of a trotter, a fur overcoat, and a diamond pin.

The growing consciousness of the value of these complex demands of our modern civilization, when intelligently gratified, acts at the present day as a cogent incentive to make money, not for the mere sake of accumulation, but to spend. Gross accumulation with scant expenditure has always been sanctioned here; but to grow rich and yet be lavish has only within a comparatively recent period among us seemed reconcilable with religious or national principles. Even yet he who many times a millionaire still walks unkempt, or merely plain and honest, has not entirely lost the halo of hero worship. But, though the old man is permitted to do as he prefers, better things are demanded of his sons and daughters. Nor can the argument that some of the greatest men in our history have been nurtured and brought up in cabins and away from refining influences be soundly used against the advisability of making the most of income, even though we

now and then ask ourselves whether modern living is producing statesmen of equally firm mould. But we thrill no longer at mention of a log cabin or rail splitting, and the very name of hard cider suggests rather unpleasantly the corner grocery store and the pie-permeated, hair-cloth suited New England parlor.

Merely because other nations have long been aware that it was wise and not immoral to try to live comfortably and beautifully our change of faith is no less absorbing to us. We confidently expect to win fresh laurels by our originality, intelligence, and unselfishness in this new old field. Already have we made such strides that our establishments on this side of the water make up in genuine comfort what they lack in ancient manorial picturesqueness and ghost-haunted grace. Each one of us who is in earnest is asking how he is to make the most of what he has or earns, so as to attain that charm of refined living which is civilization's best flower – living which if merely material and unanimated by intelligence and noble aims is without charm, but which is made vastly more difficult of realization in case we are without means or refuse to spend them adequately.

The *Dwelling*

I

Mr. and Mrs. Julius Cæsar, who, as you may remember, divide their income into parts with mathematical precision, were not as well off in this world's goods at the time of their marriage as they are now. Neither Mr. Cæsar's father nor Mrs. Cæsar's grandmother was then dead, and consequently the newly wedded pair, though set up by their respective families with a comfortable income, felt that it was incumbent upon them to practise strict economy. Then it was that Julius conceived what seemed to them both the happy idea of buying a house dirt cheap in a neighborhood which was not yet improved, and improving the neighborhood, instead of paying an exorbitant price for a residence in a street which was already all it should be.

"Why," said Julius, "shouldn't we buy one of those new houses in Sunset Terrace? They look very attractive, and if we can only induce two or three congenial couples to join forces with us we shall have the nucleus of a delightful colony."

"Besides, everything will be nice and new," said Mrs. Julius, or Dolly Cæsar, as her friends know her. "No cockroaches, no mice, no moths, no family skeletons to torment us. Julius, you are a genius. We can just as well set the fashion as follow meekly

in fashion's wake."

So said, so done. Julius Cæsar bent his intellect upon the matter and soon found three congenial couples who were willing to join forces with him. Before another twelve months had passed, four baby-wagons – one of them double-seated – were to be seen on four sunny grass-plots in front of four attractive, artistic-looking villas on Sunset Terrace. Where lately sterility, mortar, and weeds had held carnival, there was now an air of tasteful gentility. Thanks to the example of Dolly Cæsar, who had an eye and an instinct for such matters, the four brass door-plates shone like the sun, the paint was spick and span, the four gravel paths were in apple-pie order, the four grass-plots were emerald from timely use of a revolving lawn sprinkler, and the four nurse-maids, who watched like dragons over the four baby-wagons, were neat-looking and comely. No wonder that by the end of the second year there was not a vacant house in the street, and that everybody who wished to live in a fashionable locality was eager for a chance to enter Sunset Terrace. No wonder, too, that Mr. and Mrs. Julius Cæsar were able, by the end of the fourth year, to emerge from Sunset Terrace with a profit on the sale of their villa which made it rent free for the entire period, and left them with a neat little surplus to boot, and to settle down with calm minds on really fashionable Belport Avenue, in the stately mansion devised to them by Mrs. Cæsar's grandmother.

Now, it must be borne in mind that a Mr. and Mrs. Julius Cæsar can sometimes do that which a Mr. and Mrs. George

J. Spriggs find difficulty in accomplishing. Spriggs, at the time of his marriage to Miss Florence Green, the daughter of ex-Assistant Postmaster-General Homer W. Green, conceived the happy idea of setting up his household gods in Locust Road, which lies about as far from Belport Avenue in one direction as Sunset Terrace in the other. Both are semi-suburban. It also occurred to him at the outset to join forces with three or four congenial couples, but at the last moment the engagement of one of the couples in question was broken, and the other three decided to live somewhere else. To have changed his mind then would have involved the sacrifice of one hundred dollars paid to bind the bargain to the landowner. So it seemed best to them on the whole to move in, as they had to live somewhere.

"It's just a little bit dreary, isn't it?" said Florence Spriggs, pathetically, as she looked out of her bow window at the newly finished street which was not finished, and at the grass-plot where there was no grass. "But I sha'n't be a bit lonely with you, George."

"I wonder if the color of this house has been changed," said Spriggs, presently, as he glanced up at the façade and from that to the other houses in the block, each of which was vacant. He and Florence had gone out after dinner to take a stroll and survey the neighborhood which they hoped to improve.

"Of course it hasn't! How could it be?" said Florence.

"Somehow it looks a more staring shade of yellow than it did the first time we saw it. And I don't fancy altogether the filigree

work on the door, or that Egyptian renaissance scroll set into the eastern wall, do you, dearest? However, we're in now and can't get out, for the title has passed. I wonder who will buy the other houses?"

They were soon to know. They were alone all winter, but in the early spring a family moved in on either side of them. The houses in Locust Road, like those in Sunset Terrace, were of the villa order, with grass-plots, which were almost lawns, appurtenant. Though less pleasing than those which had taken the more discerning eye of Mrs. Julius Cæsar, they were nevertheless comparatively inoffensive and sufficiently tasteful. Neighbor number one proved to be of an enterprising and imaginative turn. He changed the color of his villa from staring yellow to startling crushed strawberry, supplemented his Egyptian renaissance scroll and filigree with inlaid jewel and frost work, stationed a cast-iron stag in one corner of the grass-plot and a cast-iron Diana with a bow in another, and then rested on his laurels. Neighbor number two was shiftless and untidy. His grass-plot did not thrive, and the autumn leaves choked his gravel path. His windows were never washed, his blinds hung askew, and his one maid-of-all-work preferred the lawn to the laundry as a drying-room. His wife sunned herself in a wrapper, and he himself in his shirt sleeves. A big mongrel dog drooled perpetually on the piazza or tracked it with his muddy feet, and even the baby-wagon wore the appearance of dilapidation and halted because of a broken spring.

The Spriggses tried to be lenient and even genial with both these neighbors, but somehow the attempt was not successful. Neighbor number one became huffy because Spriggs took no notice of his advice that he embellish his grass-plot with a stone mastiff or an umbrella and cherub fountain, and neighbor number two took offence because Spriggs complained that the ventilator on his chimney kept Mrs. Spriggs awake by squeaking. Mrs. Spriggs did her best to set them both a good example by having everything as tasteful on the one hand and as tidy on the other as it should be. In the hope of improving them she even dropped suggestive hints as to how people ought to live, but the hints were not taken. What was worse none of the other houses were taken. As Spriggs pathetically expressed it, the iron stag on the one side and the weekly wash on the other kept purchasers at bay. He tried to buoy himself up by believing that a glut in the real estate market was the cause why the remaining villas in Locust Road hung fire, but this consolation was taken away from him the following spring when an active buying movement all along the line still left them without other neighbors. The unoccupied villas had begun to wear an air of dilapidation, in spite of their Egyptian renaissance scrolls and the presence of a cast-iron Diana.

To crown the situation the baby of neighbor number two caught diphtheria from being left in its halting wagon by the maid-of-all-work too near the cesspool on the lawn, and was kissed by the Spriggs baby before the fact was discovered. If there is one thing more irritating to the maternal mind than

another, it is to have dear baby catch something from the child of people whom you reprobate. One feels that the original horrors of the disease are sure to be enhanced through such a medium. When the only child of the Julius Cæsars died of the same disease, contracted from a germ inhaled on Belport Avenue, the parents felt that only destiny was to blame. On the other hand, though the Spriggs baby recovered, Mrs. Spriggs never quite forgave herself for what had happened. Before the next autumn Spriggs parted with his estate on Locust Road for so much less than he had paid for it that he felt obliged to accept the hospitality of his wife's father, ex-Assistant Postmaster-General Green, during the succeeding winter.

The moral of this double-jointed tale is twofold; firstly that the young householder cannot always count upon improving the neighborhood in which he sets up his goods and chattels after marriage, and secondly, that, in case the neighborhood fails to improve, a tenancy for a year or two is a less serious burden than absolute ownership. It is extremely pleasant, to be sure, to be able to declare that one has paid for one's house, and I am aware that the consciousness of unencumbered ownership in the roof over one's head affords one of the most affecting and effective opportunities for oratory which the free-born citizen can desire. The hand of many a husband and father has been stayed from the wine-cup or the gaming-table by the pathetic thought that he owned his house. As a rule, too, it is cheaper to pay the interest on a mortgage than to pay rent, and if one is perfectly sure of

being able to improve the neighborhood, or at least save it from degeneration, it certainly seems desirable to be the landlord of one's house, even though it be mortgaged so cleverly that the equity of redemption is merely a name. But in this age of semi-suburban development, when Roads and Terraces and Parks and Gates and other Anglo-European substitutes for streets serve as "springes to catch woodcocks," a young couple on real estate ownership bent should have the discerning eye of a Mrs. Julius Cæsar in order not to fall a prey to the specious land and lot speculator. If you happen to hit on a Sunset Terrace, everything is rose color, but to find one's self an owner in fee on a Locust Road, next door to crushed strawberry and a cast-iron stag, will palsy the hopes of the hopeful.

What attractive, roomy, tasteful affairs many of these semi-suburban villas, which are built nowadays on the new Roads, Terraces, Parks, Gates, and even Streets, are to be sure. There are plenty of homely ones too, but it is a simple matter to avoid the Egyptian renaissance scroll, and the inlaid jewel work and stained-glass bull's eyes if one only will. They seem to be affording to many a happy solution of the ever new and ever old problem, which presents itself to every man who is about to take a wife, whether it is preferable to live in the city or the country. These new suburbs, or rather outlying wards of our large cities, which have been carved out of what, not many years ago, was real country where cows browsed and woods flourished, must be very alluring to people who would fain live out of town and still be in

it. When, by stepping on an electric car or taking the train, you can, within a quarter of an hour, be on your own piazza inhaling fresh air and privileged to feast your eyes on a half acre or less of greensward belonging to yourself, there would seem to be strong inducements for refusing to settle down in a stuffy, smoky, dusty, wire-pestered city street, however fashionable. Rapid transit has made or is making the environs of our cities so accessible that the time-honored problem presents itself under different conditions than formerly. There is no such thing now as the real country for anybody who is not prepared to spend an hour in the train. Even then one is liable to encounter asphalt walks and a Soldier's monument in the course of a sylvan stroll. But the intervening territory is ample and alluring.

For one-half the rent demanded for a town house of meagre dimensions in the middle of a block, with no outlook whatever, new, spacious, airy, ornamental homes with a plot of land and a pleasing view attached, are to be had for the seeking within easy living distance from nearly every large city. When I begin to rhapsodize, as I sometimes do, I am apt to ask myself why it is that anybody continues to live in town. It was only the other day that I happened, while driving with my wife in the suburbs, to call her attention, enthusiastically, to the new house which Perkins has secured for himself. You may remember that Perkins is the thin, nervous lawyer with four daughters, who is solicitous as to what will become of them when he is dead. We drove by just as he came up the avenue from the station, which is only a three

minutes' walk from the house. He looked tired – he always does – but there was already a fresh jauntiness in his tread as though he sniffed ozone. He looked up at the new house complacently, as well he might, for it is large enough even for four daughters, and has all the engaging impressiveness of a not too quaintly proportioned and not too abnormally stained modern villa, a highly evolved composite of an old colonial mansion, a Queen Anne cottage, and a French château. Before he reached the front door, two of his daughters ran out to embrace him and relieve him of his bag and bundles, and a half-hour later, as we drove back, he was playing lawn tennis with three of his girls, in a white blazer with pink stripes and knickerbockers, which gave his thin and eminently respectable figure a rather rakish air.

"Barbara," I said to my wife, "why isn't Perkins doing the sensible thing? That's a charming house, double the size he could get for the same money in town – and the rent is eight hundred or a thousand dollars instead of fifteen hundred or two thousand. He needs fewer servants out here, for the parlor-maid isn't kept on tenterhooks to answer the door-bell, and there is fresh air to come back to at night, and the means for outdoor exercise on his own or his neighbor's lawn, which for a nervous, thin-chested, sedentary man like Perkins is better than cod-liver oil. Think what robust specimens those daughters should be with such opportunities for tennis, golf, skating, and bicycling.

"On Sundays and holidays, if the spirit moves him and his wife and the girls to start off on an exploring expedition, they are

not obliged to take a train or pound over dusty pavements before they begin; the wild flowers and autumn foliage and chestnut-burs are all to be had in the woods and glens within a mile or two of their own home. Or if he needs to be undisturbed, no noise, no interruption, but nine hours' sleep and an atmosphere suited to rest and contemplation on his piazza or by his cheerful, tasteful fireside. Why isn't this preferable to the artificial, restless life of the city?"

"And yet," said Barbara, "I have heard you state that only a rich man can afford to live in the country."

Women certainly delight to store up remarks made in quite another connection, and use them as random arguments against us.

"My dear Barbara," said I, "this is not the country. Of course in the real country, one needs so many things to be comfortable nowadays – a large house, stables, horses, and what not – it has always seemed to me that a poor man with social or cultivated instincts had better stay in town. But have not Perkins and these other semi-suburbanites hit the happy medium? They have railroads or electric cars at their doors, and yet they can get real barn-yard smells."

"I doubt if they can," said Barbara. "That is, unless they start a barn-yard for the purpose, and that would bring the health authorities down upon them at once. If this *were* the country, I could entirely thrill at the description you have just given of your friend Mr. Perkins. The real country is divine; but this is

oleomargarine country. On the other hand, however, I quite agree with you that if Mr. Perkins is delicate, this is a far healthier place for him than the city, in spite of the journey in the train twice a day. The houses – his house in particular – are lovely, and I dare say we all ought to do the same. He can certainly come in contact with nature – such nature as there is left within walking distance – easier than city people. But to console me for not having one of these new, roomy villas, and to prevent you from doing anything rash, I may as well state a few objections to your paradise. As to expense, of course there is a saving in rent, and it is true that the parlor-maid does not have to answer the door-bell so often, and accordingly can do other things instead. Consequently, too, Mrs. Perkins and the four girls may get into the habit of going about untidy and in their old clothes. A dowdy girl with rosy cheeks and a fine constitution is a pitiable object in this age of feminine progress. Mr. Perkins will have to look out for this, and he may require cod-liver oil after all.

"Then there is the question of schools. In many of these semi-suburban paradises there are no desirable schools, especially for girls, which necessitates perpetual coming and going on trains and cars, and will make education a wearisome thing, especially for Mrs. Perkins. She will find, too, that her servants are not so partial to wild flowers and chestnut-burs and fresh air as her husband and daughters. Only the inexperienced will apply, and they will come to her reluctantly, and as soon as she has accustomed them to her ways and made them skilful, they will

tell her they are not happy, and need the society of their friends in town.

"Those are a few of the drawbacks to the semi-suburban villa; but the crucial and most serious objection is, that unless one is very watchful, and often in spite of watchfulness, the semi-suburbanite shuts himself off from the best social interests and advantages. He begins by imagining that there will be no difference; that he will see just as much of his friends and go just as frequently to balls and dinner-parties, the concert and the theatre, the educational or philanthropic meeting. But just that requisite and impending twenty minutes in the train or electric car at the fag end of the day is liable to make a hermit of him to all intents and purposes by the end of the second year. Of course, if one is rich and has one's own carriage, the process of growing rusty is more gradual, though none the less sure. On that very account most people with a large income come to town for a few months in winter at any rate. There are so many things in life to do, that even friends with the best and most loving intentions call once on those who retire to suburban villas and let that do for all time. To be sure, some people revel in being hermits and think social entertainments and excitements a mere waste of time and energy. I am merely suggesting that for those who wish to keep in close touch with the active human interests of the day, the semi-suburban villa is somewhat of a snare. The Perkinses will have to exercise eternal vigilance, or they will find themselves seven evenings out of seven nodding by their fireside after an ample

meal, with all their social instincts relaxed."

Undeniably Barbara offered the best solution of this question in her remark, that those who can afford it spend the spring and autumn in the country and come to town for the winter months. Certainly, if I were one of the persons who are said to have too much for their own good, I should do something of the kind. I might not buy a suburban villa; indeed, I would rather go to the real country, where there are lowing kine, and rich cream and genuine barn-yard smells, instead of electric cars and soldiers' monuments. There would I remain until it was time to kill the Thanksgiving turkey, and then I would hie me to town in order to refresh my mental faculties with city sights and sounds during the winter-spring solstice, when the lowing kine are all in the barn, and even one who owns a suburban villa has to fight his way from his front door through snow-drifts, and listen to the whistling wind instead of the robin red-breast or tinkling brook.

Patterson, the banker, is surely to be envied in his enjoyment of two establishments, notwithstanding that the double ownership suggests again the effete civilizations of Europe, and was once considered undemocratic. Patterson, though his son has been through the Keeley cure, and his daughter lives apart from her husband, has a charming place thirty-five miles from town, where he has many acres and many horses, cows, and sheep, an expanse of woods, a running stream, delicious vegetables and fruit; golf links, and a fine country house with all the modern improvements, including a cosy, spacious

library. Then he has another house – almost a palace – in town which he opens in the late autumn and occupies until the middle of May, for Patterson, in spite of some foibles, is no tax dodger.

Yes, to have two houses and live half of the year in town and the other half in the country, with six to eight weeks at the sea-side or mountains, so as to give the children salt air and bathing, or a thorough change, is what most of us would choose in case we were blessed with too much for our own good. But, unfortunately or fortunately, most of us with even comfortable incomes cannot have two houses, and consequently must choose between town and country or semi-country, especially as the six or eight weeks at the sea-side or mountains is apt to seem imperative when midsummer comes. According, therefore, as we select to live in one or the other, it behooves us to practise eternal vigilance, so that we may not lose our love of nature and wreck our nerves in the worldly bustle of city life, or become inert, rusty, and narrow among the lowing kine or in semi-suburban seclusion. In order to live wisely, we who dwell in the cities should in our spare hours seek fresh air, sunlight, and intercourse with nature, and we whose homes are out of town should in our turn rehabilitate our social instincts and rub up our manners.

Regarding the real country, there is one other consideration of which I am constantly reminded by a little water-color hanging in my library, painted by me a few years ago while I was staying with my friend Henley. It represents a modest but pretty house and a charming rustic landscape. I call it Henley's Folly. Henley,

who possessed ardent social instincts, had always lived in town; but he suddenly took it into his head to move thirty miles into the country. He told me that he did so primarily for the benefit of his wife and children, but added that it would be the best thing in the world for him, that it would domesticate him still more completely, and give him time to read and cultivate himself. When I went to stay with him six months later, he was jubilant regarding the delights of the country, and declared that he had become a genuine farmer. He pished at the suggestion that the daily journey to and from town was exhausting, and informed me that his one idea was to get away from the bricks and mortar as early in the afternoon as possible. Just two years later I heard with surprise, one day, that the Henleys had sold their farm and were coming back to town. The reason – confided to me by one of the family – was that his wife was so much alone that she could not endure the solitude any longer. "You see," said my informant, "the nearest house of their friends was four miles off, and as Henley stayed in town until the last gun fired, the days he returned home at all, and as he had or invented a reason for staying in town all night at least once a week, poor Mrs. Henley realized that the lot of a farmer's wife was not all roses and sunshine." From this I opine that if one with ardent social instincts would live wisely he should not become a gentleman farmer merely for the sake of his wife and children.

II

Whether we live in the city or the country, it must be apparent to all of us that a great wave of architectural activity in respect to dwelling-houses has been spreading over our land during the past twenty years. The American architect has been getting in his work and showing what he could do, with the result that the long, monotonous row of brick or freestone custom-made city houses, and the stereotyped white country farm-house with green blinds and an ell or lean-to attached, have given place to a vivid and heterogeneous display of individual effort. Much of this is fine and some deadly, for the display includes not merely the generally tasteful and artistic conceptions of our trained native architects, who have studied in Paris, but the raw notions of all the builders of custom-made houses who, recognizing the public desire for striking and original effects, are bent upon surpassing one another.

Therefore, while we have many examples, both urban and suburban, of beautiful and impressive house architecture, the new sections of our cities and suburbs fairly bristle with a multiplicity of individual experiments in which the salient features of every known type of architecture are blended fearlessly together. The native architect who has neither been to Paris nor been able to devote much time to study has not been limited in the expression of his genius by artistic

codes or conventions. Consequently he has felt no hesitation in using extinguisher towers, mediæval walls, battlement effects, Queen Anne cottage lines, Old Colonial proportions, and Eastern imagery in the same design, and any one of them at any critical juncture when his work has seemed to him not sufficiently striking for his own or the owner's taste.

Satisfactory as all this is as evidence of a progressive spirit, and admitting that many of even these lawless manifestations of talent are not without merit, it is nevertheless aggressively true that the smug complacency of the proprietor of the suburban villa, which is hedged about by a stone rampart of variegated rough stone on an ordinary building lot, has no justification whatever. Nor has the master of the castellated, gloomy, half-Moorish, half-mediæval mansion, which disfigures the fashionable quarter of many of our cities, occasion to congratulate himself on having paid for a thing of beauty. The number of our well-trained architects, though constantly increasing, is still small, especially as compared with the number of people of means who are eager to occupy a thing of beauty; then, too, even the trained architect is apt to try experiments for the sake of testing his genius, on a dog, so to speak – some confiding plutocrat with a love of splendor who has left everything to him.

The result is that grotesque and eye-distressing monsters of masonry stand side by side on many of our chief avenues with the most graceful and finished specimens of native architectural

inspiration. As there is no law which prevents one from building or buying an ugly house, and as the architect, whose experiment on a dog tortures the public eye, suffers no penalty for his crime, our national house architecture may be said to be working out its own salvation at the public expense. It is the duty of a patriotic citizen to believe that in this, as in other matters of national welfare, the beautiful gradually will prevail; and assuredly the many very attractive private residences which one sees both in the city and the country should tend to make us hopeful.

Why is it that the rich man who would live wisely feels the necessity for so large a house in the city? Almost the first thing that one who has accumulated or inherited great possessions does nowadays is to leave the house where very likely he has been comfortable and move into a mammoth establishment suggesting rather a palace or an emporium than a house. Why is this? Some one answers that it is for the sake of abundant light and extra space. Surely in a handsome house of twenty-five or thirty feet front there should be light and space enough for the average family, however fastidious or exacting. In the country, where one needs many spare rooms for the accommodation of guests, there are some advantages in the possession of an abnormally large house. But how is the comfort of the city man enhanced by one, that is, if the attendant discomforts are weighed in the same scale? It has sometimes seemed to me that the wealthy or successful man invests in a prodigious mansion as a sort of testimonial; as though he felt it incumbent on him to erect

a conventional monument to his own grandeur or success, in order to let the public entertain no doubt about it. But so many otherwise sensible men have deliberately built huge city houses that this can scarcely be the controlling motive in all cases. Perhaps, if asked, they would throw the responsibility on their wives. But it is even more difficult to understand why a sensible woman should wish one of the vast houses which our rising architects are naturally eager to receive orders to construct. A handsome house where she can entertain attractively, yes: an exquisitely furnished, sunny, corner house by all means; a house where each child may have a room apart and where there are plenty of spare rooms, if you like; but why a mammoth cave? She is the person who will suffer the discomforts to be weighed in the same scale, for the care will fall on her.

We have in this country neither trained servants nor the housekeeper system. The wife and mother who is the mistress of a huge establishment wishes it to be no less a home than her former residence, and her husband would be the first to demur were she to cast upon others the burdens of immediate supervision. A moderate-sized modern house is the cause of care enough, as we all know, and wherefore should any woman seek to multiply her domestic worries by duplicating or trebling the number of her servants? To become the manager of a hotel or to cater for an ocean steamship is perhaps a tempting ambition for one in search of fortune, but why should a woman, who can choose what she will have, elect to be the slave of a modern

palace with extinguisher towers? Merely to be able to invite all her social acquaintance to her house once a year without crowding them? It would be simpler to hire one of the many halls now adapted for the purpose.

The difficulty of obtaining efficient servants, and the worries consequent upon their inefficiency, is probably the chief cause of the rapid growth of the apartment-house among us. The contemporary architect has selected this class of building for some of his deadliest conceits. Great piles of fantastically disposed stone and iron tower up stories upon stories high, and frown upon us at the street-corners like so many Brobdingnagians. Most of them are very ugly; nevertheless they contain the homes of many citizens, and the continuous appearance of new and larger specimens attests their increasing popularity. Twenty years ago there was scarcely an apartment-house to be seen in our cities. There was a certain number of hotels where families could and did live all the year round, but the ten-story monster, with a janitor, an elevator, steam heat, electric light, and all the alleged comforts of home, was practically unknown. We have always professed to be such a home-loving people, and the so-called domestic hearth has always been such a touchstone of sentiment among us that the exchange of the family roof for the community of a flat by so many well-to-do persons certainly seems to suggest either that living cheek by jowl with a number of other households is not so distasteful as it seems to the uninitiated, or else that modern housekeeping is

so irksome that women are tempted to swallow sentiment and escape from their trammels to the comparatively easy conditions of an apartment. It does seem as though one's identity would be sacrificed or dimmed by becoming a tenant in common, and as though the family circle could never be quite the same thing to one who was conscious that his was only a part of one tremendous whole. And yet, more and more people seem to be anxious to share a janitor and front door, and, though the more fastidious insist on their own cuisine, there are not a few content to entrust even their gastronomic welfare to a kitchen in common.

It must be admitted, even by those of us who rejoice in our homes, that there is much to be said in favor of the apartment-house as a solver of practical difficulties, and that our imaginations are largely responsible for our antipathy. When once inside a private apartment of the most desirable and highly evolved kind one cannot but admit that there is no real lack of privacy, and that the assertion that the owner has no domestic hearth is in the main incorrect. To be sure the domain belonging to each suite is comparatively circumscribed; there is no opportunity for roaming from garret to cellar; no private laundry; no private backyard; and no private front-door steps; but to all practical intents one is no less free from intrusion or inspection than in a private house, and it may also be said that reporters and other persevering visitors are kept at a more respectful distance by virtue of the janitor in common on the ground floor. The sentiment in favor of limited individual

possession is difficult to eradicate from sensitive souls, and rightly, perhaps, many of us refuse to be convinced; but it remains true that the woman who has become the mistress of a commodious and well-managed apartment must have many agreeable quarters of an hour in congratulating herself that perplexities concerning chores, heating, lighting, flights of stairs, leaks, and a host of minor domestic matters no longer threaten her peace of mind, and – greatest boon of all – that she now can manage with two or three servants instead of five or six.

In this newly developed fondness for flats we are again guilty of imitating one of the effete civilizations – France this time – where it has long been the custom for families to content themselves with a story or two instead of a house; though we can claim the size and style of architecture of the modern apartment pile as our special brand upon the adopted institution. The introduction of the custom here seems to me to be the result of exhaustion of the female nervous system. The American housewife, weary of the struggle to obtain efficient servants, having oscillated from all Catholics to all Protestants, from all Irish to all Swedes and back again, having experimented with negroes and Chinamen, and returned to pure white, having tried native help and been insulted, and reverted to the Celtic race, she – the long-suffering – has sought the apartment-house as a haven of rest. She – the long-suffering – has assuredly been in a false position since the Declaration of Independence declared that all men are created equal, for she has been

forced to cherish and preserve a domestic institution which popular sentiment has refused to recognize as consistent with the principles of Democracy. Our National creed, whether presented in the primer or from the platform, has ever repudiated the idea of service when accompanied by an abatement of personal independence or confession of social inferiority. Therefore the native American woman has persistently refused, in the face of high wages and of exquisite moral suasion, to enter domestic service, and has preferred the shop or factory to a comfortable home where she would have to crook the knee and say "Yes, ma'am."

At the same time the native American woman, ever since "help" in the sense of social acquaintances willing to accommodate for hire and dine with the family has ceased to adorn her kitchen and parlor, has been steadily forced by the demands of complex modern living to have servants of her own. And where was she to obtain them? Excepting the negro, only among the emigrants of foreign countries, at first among the Irish, and presently among the English and Swedes, all of whom, unharassed by scruples as to a consequent loss of self-respect, have been prompt to recognize that this field of employment lay open to them and was undisputed. They have come, and they still come in herds to our shores, raw and undisciplined, the overflow from their own countries; and as fast as they arrive they are feverishly snapped up by the American housewife, who finds the need of servants more and more imperative; for some one must

do the elaborate cooking, some one must do the fine washing, some one must polish the silver, rub the brasses, care for the lamps, and dust the bric-à-brac in her handsomest establishment. And no one but the emigrant, or the son and daughter of the emigrant, is willing to.

The consequence is that, though the native American woman is as resolute as ever in her own refusal to be a cook or waitress in a private family, domestic service exists as an institution no less completely than it exists in Europe, and practically under the same conditions, save that servants here receive considerably higher wages than abroad because the demand is greater than the supply. There is a perpetual wail in all our cities and suburbs that the supply of competent cooks, and skilled laundresses and maids is so limited, and well-trained servants can demand practically their own prices. The conditions of service, however, are the same. That is, the servant in the household of the free-born is still the servant; and still the servant in the household where the mistress, who has prospered, would originally have gone into service had she not been free-born. For there is no one more prompt than the American housewife to keep a servant when she can afford one, and the more she is obliged to keep the prouder is she, though her nervous system may give way under the strain. By this I do not mean that the servants here are ill-treated. On the contrary, the consideration shown them is greater, and the quarters provided for them are far more comfortable on this side of the water than abroad. Indeed, servants fare nowhere in the

world so well as in the establishments of the well-to-do people of our large cities. Their bedrooms are suitable and often tasteful, they are attended by the family physician if ill, they are not overworked, and very slight checks are put on their liberty. But they are undeniably servants. The free-born American mistress does not regard her servants as social equals. She expects them to stand up if they are sitting down when she enters the room. She expects them to address her sons and daughters as Mr. Samuel and Miss Fanny, and to be called in turn Maggie or Albertine (or Thompson or Jones, *à l'anglaise*) without a prefix. She does her best, in short, to preserve all the forms and all the deference on the one hand, and the haughtiness or condescension on the other which govern the relations between servant and mistress abroad.

From the fact that we need so many more servants than formerly, to care properly for our establishments, the servant here is becoming more and more of a machine. That is, she is in nearly the same category with the electric light and the furnace. We expect him or her to be as unobtrusive as possible, to perform work without a hitch, and not to draw upon our sympathies unnecessarily. The mistress of one or two girls is sure to grow friendly and concerned as to their outside welfare, but when she has a staff of five or six, she is thankful if she is not obliged to know anything about them. The letter which appeared in a New York newspaper some years ago, from an American girl, in which she declared that she had left service because her master and his sons handed her their dripping umbrellas with the same air as

they would have handed them to a graven image, was thoroughly in point. The reason the native American girl will not become a servant, in spite of the arguments of the rational and godly, is that service is the sole employment in this country in which she can be told with impunity that she is the social inferior of any one else. It is the telling which she cannot put up with. It is one thing to be conscious that the person you are constantly associated with is better educated, better mannered, and more attractive than yourself, and it is another to be told at every opportunity that this is so. In the shop, in the factory, and in other walks of life, whatever her real superiors may think of her, they must treat her as a social equal. Even that shrill-voiced, banged, bangled, impertinent, slangy, vulgar product of our mammoth retail drygoods system, who seems to believe herself a pattern of ladylike behavior, is aware in her heart that she does not know how to behave, and yearns to resemble the well-bred woman whom she daily insults. But the happiness of her life, and its main-spring, too, lies in the consciousness that she is free to become the first lady in the land, and that she herself is to be her sole critic and detractor. Why is she not right in refusing to sacrifice her independence? Why should she sell her birthright for a mess of pottage?

An anomalous condition of affairs is presented by this contrast between the free-born American woman as a mistress and as a revolter against domestic service, and it seems to me that one of two things must come to pass. Necessarily we shall continue

to have cooks, waiting-maids, and laundresses; at least our food must be prepared, our drawing-rooms dusted, and our linen ironed by some one. But either we shall have to accept and acknowledge the existence among us of a class, recruited from foreign emigrants and their descendants, which is tarred with the brush of social proscription in direct violation of democratic principles, or we must change the conditions of domestic service – change them so that condescension and servility vanish, and the contract of service becomes like the other contracts of employment between man and man, and man and woman.

It is fruitless now to inquire what the free-born American woman would have done without the foreign emigrant to cook and wash for her. The question is whether, now that she has her, she is going to keep her, and keep her in the same comfortable and well-paid but palpable thraldom as at present. If so, she will be merely imitating the housewives of the effete civilizations; she will be doing simply what every English, French, and German woman does and has done ever since class distinctions began. But in that case, surely, we shall be no longer able to proclaim our immunity from caste, and our Fourth of July orators will find some difficulty in showing that other nations are more effete in this respect than ourselves. Twenty-five years more of development in our houses, hotels, and restaurants, if conducted on present lines, will produce an enormous ducking and scraping, fee-seeking, livery-wearing servant class, which will go far to establish the claim put forth by some of our critics, that equality

on this side of the water means only political equality, and that our class distinctions, though not so obvious, are no less genuine than elsewhere. In this event the only logical note of explanation to send to the Powers will be that social equality was never contemplated by the signers of the Declaration of Independence, and that, though it is true that any man may become President of the United States, there are as great inequalities in morals, intellect, and manners among sons of liberty as among the subjects of the Czar. To this the Powers will be justified in uttering a disappointed and slightly ironical "Oh!" But perhaps the foreign emigrant will have something to say on the subject. Perhaps the horde from across the seas, now lured by high wages, will decrease in numbers, or it may be that their descendants here will learn through contact with the free-born revolter against domestic service to revolt too.

What would the free-born American mistress do then? With the free-born revolter still obdurate, and the foreign emigrant ceasing to emigrate or recalcitrant, she would be in an unpleasant fix in her elaborate establishment conducted on effete principles. In this practical dilemma, rather than in an awakened moral sense, seems to lie our best hope of regeneration, for it cannot be denied that the free-born American mistress is doing all she can at present to perpetuate the foreign idea of domestic service, and it seems probable that so long as the foreign emigrant is willing to be bribed the true principles of democracy will be violated. Already the difficulty of obtaining servants is inducing home-

loving families to seek the apartment-house. A more distinct dearth would speedily change the relations between mistress and servant into that of contractor and contractee, as in other employments in this country. It may be that the descendants of the emigrant will be unable to resist the lure offered them, and that the free-born mistress will triumph. If so, we shall become no better and possibly no worse than the effete civilizations we promised to make blush by the worth of our institutions.

House-Furnishing and the *Commissariat*

I

After a man and his wife have made up their minds whether to live in a town house or suburban villa, they are obliged to consider next what they will have in the way of furniture, and presently what they will have for dinner. The consciousness that a house has nothing in it but the barest fixtures – the gasometer, the water-tanks, and the electric wires – and that it is for you and your wife to decide exactly what shall go into it in the way of wall-papers, carpets, upholstery, and objects of virtu, is inspiring, even though your purse be not plethoric and your knowledge of æsthetics limited. The thought at once presents itself that here is the chance of your lifetime to demonstrate how beautiful and cosy a home may be, and you set eagerly to work to surpass your predecessors of equal means. It is a worthy ambition to endeavor to make the matrimonial nest or the home of maturer years attractive, and if we were to peer back far enough into the past of even this country, to the time when our great great-grandmothers set up housekeeping with our great great-grandfathers, we should find that furnishing was considered a seriously delightful matter, though not perhaps the almost sacred trust we regard it to-day. I mean our great great-

grandparents who used to live in those charming old colonial houses, and who owned the mahogany desks with brass handles and claw feet, the tall clocks, the ravishing andirons, and all the other old-fashioned furniture which is now so precious and difficult to find. Distance may lend such enchantment to a spinning-wheel, a warming-pan, or a spinnet, that one is liable to become hysterical in praise of them, and a calm, æsthetic mind, outside the limits of an antique furniture dealer's store, would be justified in stigmatizing many of the now cherished effects of our great great-grandparents as truck; but, on the other hand, who will dispute that they possessed very many lovely things? They had an eye for graceful shapes in their sideboards and tables; somehow the curves they imparted to the backs of their chairs cannot be duplicated now so as to look the same; and the patterns of the satins, flowered chintzes, and other stuffs which they used for covers and curtains, exercise a witchery upon us, even as we see them now frayed and faded, which cannot proceed wholly from the imagination.

They had no modern comforts, poor things; no furnaces, no ice-chests, no set bath-tubs, no running water, no sanitary improvements, no gas or electric light; and their picturesque kitchen hearths, with great caldrons and cranes and leather blowers, must have been exceedingly inconvenient to cook in; but even their most incommodious appliances were not without artistic charm.

After them came the deluge – the era of horse-hair, the

Sahara of democratic unloveliness, when in every house, in every country town, the set best room, which was never used by the family, stood like a mortuary chapel solely for the reception of guests. In the cities, in the households of the then enlightened, rep – generally green – was frequently substituted for the sable horse-hair. Then came the days when a dining-room or drawing-room was furnished in one pervasive hue – a suit of sables, a brick red, a dark green, or a deep maroon. Everything matched; the chairs and tables, desks and book-cases were bought in sets at one fell swoop by the householder of the period who desired to produce artistic effects. For forty years or so this was the prevailing fashion, and the limit of purely indigenous expression.

To it presently succeeded the æsthetic phase, borrowed from England. Then, instead of selecting everything to match, a young or old couple bought so as just not to match, but to harmonize. All sorts of queer and subtle shades and tints in wall-papers and fabrics appeared, principally dallyings with and improvisings upon green, brown, and yellow; frescos and dados were the rage; and a wave of interest in the scope and mission of eccentric color spread over the land. Valuable as this movement was as an educational factor, there was nothing American in it; or in other words, we were again simply imitative. The very fact, however, that we were ready to imitate, betokened that horse-hair and rep had ceased to satisfy national aspiration, and that we were willing to accept suggestions from without, inasmuch as no native prophet had arisen. But though the impetus came

from abroad, the awakening was genuine. Since then the desire to furnish tastefully has been steadily waxing among the more well-to-do portion of the population. As in the case of architecture, the increasing interest has called into existence a professional class, which, though still small and less generally employed than their house-designing brethren, is beginning to play an important part in the education of the public taste in internal house decoration and equipment. The idea that any man or woman may be more fitted than his or her neighbor to choose a carpet or a wall-paper has been grudgingly admitted, and still irritates the average house-owner who is ready to furnish. But the masters, and more conspicuously the mistresses, of the competing superb establishments in our cities, have learned, from the sad experience of some of their predecessors, to swallow their individual trust in their own powers of selection, and to put themselves unreservedly into the clutches of a professional house decorator.

Furnishing a mammoth establishment from top to bottom with somebody else's money, and plenty of it, must be a delightful occupation. There can be no carking consciousness of price to act as a drag on genius, and it would seem as though the house decorator who was not interfered with under these circumstances had a rare chance to show what is what. When he fails, which is by no means out of the question, he can ordinarily shift the responsibility on to his employer, for an employer can rarely resist the temptation of insisting on some one touch to prove

his or her own capacity, and of course it is a simple matter for the man of art to demonstrate that this one touch has spoiled everything. The temptation to try to be as original and captivating in results as possible must be almost irresistible, especially when one's elbow is constantly jogged by furniture and other dealers, who are only too eager to reproduce a Directory drawing-room or any other old-time splendor. But there is no denying that, whatever his limitations, the house decorator is becoming the best of educators on this side of the water, for though we cannot afford or have too much confidence in our own taste to employ him, our wives watch him like cats and are taking in his ideas through the pores, if not directly.

There are, it is true, almost as many diverse styles of internal ornamentation as of external architecture in our modern residences, for everyone who has, or thinks he has, an aptitude for furnishing is trying his professional or 'prentice hand, sometimes with startling results; yet the diversities seem less significant than in the case of external architecture, or perhaps it may be said that the sum total of effect is much nearer to finality or perfection. If as a nation we are deriving the inspiration for the furniture and upholsteries of our drawing-rooms and libraries from the best French and Dutch models of a century or more ago, we certainly can boast that the comfortable features which distinguish our apartments from their prototypes are a native growth. If as a people we cannot yet point to great original artistic triumphs, may we not claim the spacious and dignified contemporary

refrigerator, the convenient laundry, the frequently occurring and palatial bath-room, the health-conducing ventilator-pipe and sanitary fixtures, and the various electrical and other pipes, tubes, and appliances which have become a part of every well-ordered house, as a national cult? To be genuinely comfortable in every-day life seems to have become the aim all the world over of the individual seeking to live wisely, and the rest of the world is in our debt for the many valuable mechanical aids to comfort in the home which have been invented on this side of the water.

Конец ознакомительного фрагмента.