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show you that your conjugal existence is divided into two great departments — the getting and the spending departments. Wordsworth chanted that in getting and spending we lay waste our powers. We could not lay waste our powers in a more satisfying manner. The two departments, mutually indispensable, balance each other. You organized them. You made yourself the head of one and your wife the head of the other. You might, of course, have organized them otherwise. It was open to you in the Hottentot style to decree that your wife should do the earning while you did the spending. But for some mysterious reason this arrangement did not appeal to you, and you accordingly go forth daily to the office and return therefrom with money. The theory of your daily excursion is firmly based in the inherent nature of things. The theory is the fundamental cosmic one that money is made in order that money may be spent — either at once or later. Even the miser conforms to this theory, for he only saves in obedience to the argument that the need of spending in the future may be more imperious than is the need of spending at the moment.