

which the wife does not know how to share with her husband, or how to remedy in the smallest degree. And the principle holds good in cases in which the marriage has not been a mercenary one at all, if the wife alone has brought money or property into the family. With the very best of purposes she does not know how to adapt herself to a mode of life less expensive than that which obtained in her father's house, and her inheritance alone is rarely ever sufficient for that.

This seems a homely treatment of such a subject, but the sad mistakes now and then resulting from ignorance or neglect of these facts, render it necessary in an unpretentious, practical manual like this.

We hear a good deal of the extravagance of women, and of the ruin it works in men's affairs. Somebody once said that modern women are so extravagant in dress, and so helpless in other respects, that none but rich men can afford to marry them, and foolish people have been saying the same thing, or something like it, ever since. Every time a man fails in business people take a mental inventory of his wife's wardrobe, and cry out, "Poor fellow, he was ruined by her extravagance!" No account is taken of his club expenses, or his unnecessary restaurant bills, or his fast horses, or the vanity that prompted him to buy a bigger and finer house than he needed, and to furnish it in a style which he could not afford. Nothing is said of his dress coats made by some Monsieur Snip who charges extra prices because he writes himself "Artist Tailor" on his gilded sign. The man may have gambled his money away, or he may have lost it in reckless stock speculation for all any body knows to the contrary, while his wife, whom he has deluded into the belief that he is rich, has dressed and lived only as his seeming circumstances justified her in doing, doing it too for his sake, chiefly, that he might not be ashamed to introduce her as his wife,—that his home might be pleasant,—that he might feel free to have his friends as guests, and sometimes for the sake of the business advantages resulting from a graceful hospitality. Or if she has been as extravagant as he, the fault is usually his, so long as the fact remains that a proper husband may practically control a proper wife in matters of this kind, without sacrificing any part of her affection or in any way marring her happiness. It is true enough that women are not commonly taught the value of money or the

principles of economy as they should be; but for the most part they are not fools. They have commonly no more stomach for beggary than men have. The ruin of their husbands is their ruin also. Poverty and changed circumstances fall far more heavily on them than upon their partners in life. The man goes to his business and spends half of his life outside his home. He has respite every day from the discomforts of a cold hearthstone. The woman lives at home, and suffers. To her poverty is ever present. Its pains are her constant companions, and on her shoulders fall all the hardest duties incident to it. It is she who must pinch and save in ungraceful ways. Of the burden of the ruin she must bear the larger share. And knowing all this, women do not willingly work ruin in their husband's affairs. That they bring it about sometimes, is true enough, but they do so unwittingly in nearly all cases, and it is clearly the fault of the man that they know not what they do. In short, it is not true that the sin of extravagance lies always at the woman's door; and when it does, it is nearly always the fault of the man, he being the cause, she only the agent of the ill. Men's personal expenses are not commonly so evident to others as women's are. A man spends money in a hundred ways of which his neighbors know nothing, while the extravagance of a woman is almost certain to be ostentatious. Indulgence is his object, display hers, and so his sins are covered while hers advertise themselves. And even that which seems to be her extravagance, is often his. The new carpet may have been bought at his behest, that he might seem prosperous in the eyes of his friends and guests, but the wife is blamed if a catastrophe happens to reveal the fact that the purchase was an unwise one.

In any case the man has an ultimate power to control matters, which, if he be a wise man, he will exercise, and if necessary, he may do so too, in nearly every case, without doing or seeming to do any arbitrary act whatever. As we have already seen, the wife is even more deeply interested than the husband in the financial prosperity of the family. Upon her, too, depends in a larger degree, the execution of whatever plans of economy the case may make necessary. She is commonly better able than he to manage such things, and she has better opportunities. It only remains to impress upon her the necessity of economy to secure its practice. She will not willingly work her own and her household's ruin;