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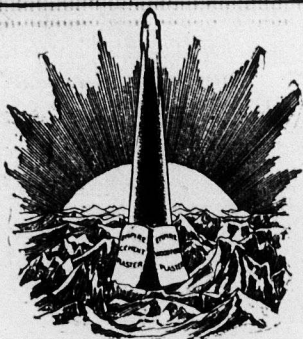
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Women's Extravagance often Men's Fault.

By Ellen Oldfield.

There are few attributes of the "eternal feminine" which are more strenuously insisted upon than that of feminine extravagance. Yet, for all that, it is to be doubted whether, in point of fact, the extravagance of women exceeds that of men, perhaps even whether it equals it. Indeed, it may justly be claimed that a woman, however lavish of expenditure, is more or less certain to demand a quid pro quo for her outlay, and rarely attains to the point of spending wealth with the recklessness which men "plungers" often display. Even Cleopatra, with her famous draft of dissolved pearl, had in view a definite end, the desire to impress and astonish Mark Anthony, even as many a woman since her day has sacrificed more or less in order to fix the attention of the man whom she has wished to attract.

From the beginning the "excuse of Adam": "The woman whom thou gavest to be with me, she tempted me," has been a favorite one with all mankind. "Cherchez la femme" is the old French proverb. "There is never a bit of mischief but a petticoat is at the bottom of it," says the old French version of the same maxim.

When a man covets the earth it usually is in order to give it to some woman; this is indisputable, according to both history and tradition. And when, having, with much pain and toil, secured a small part of the universe, he presents it to the lady of his choice, it happens, perchance, that she treats the gift lightly, plays with it, breaks, perhaps even throws it away. Then, straightway, he is indignant, and holds her sternly responsible for her carelessness, which may be due to ignorance; and forgets entirely that he himself is to blame in that he has made no effort to impress her with a sense of its value.

A woman, almost any woman, will take infinite pains, no end of trouble, to please the man whom she loves. No sacrifice is too great for his sake; she will do anything, bear anything, so long as she believes in his devotion to herself. Wherefore, if he chooses to treat her as a child, a plaything, he has no just cause to resent the fact that when he desires to find in her a helpmeet, counselor, and companion, she fails to rise to the occasion. It often is said, and truly, that with many men what are virtues in a sweetheart become grave faults when the sweetheart is a wife.

There is an ancient and threadbare conundrum which defines matrimony as a matter of money. There is more truth than wit in the sorry jest, not because there are mercenary marriages but because financial difficulties and squabbles over bills and expenses wreck so many matrimonial ventures.

Love of the genuine, permanent variety does not go out of the window when poverty enters the door. On the contrary, it stands its ground bravely and does battle with the wolf in behalf of its beloved. But what can a man expect when, instead of treating his wife like a reasonable human being, making her his confidant and co-worker, he keeps her in the dark as to his financial status, allowing her to run up bills blindly, and then blames her when, through ignorance rather than of malice, aforethought, she involves him in debts which he cannot pay?

It is to be feared that many men marry upon false pretences in that the women whom they marry are more or less uninitiated to the precise amount of their incomes, and when a man who has conducted his courtship upon a scale equal to \$5000.00 a year marries upon an actual salary of \$1000 the result is apt to be unpleasantness, not to say trouble, in camp. It is shameful, indeed, it is not always an inconvenience not to be able to afford all the luxuries of life; the shame con-

sists in pretending to that which one does not possess; in buying what one cannot pay for honestly.

Nothing can be more foolish than for a young couple to start married life with a grand splurge, spending the few hundreds or so in the bank in unnecessary extravagances which will do them no practical service when the money is gone. Even where there is a solid reserve fund available it is ill advised to draw upon it heavily, or even to abstain from adding to it, if possible, at the outset of matrimony. When once the initial expenses of the wedding and house furnishing are over, the cost of living ought to be, and usually is, less for a time than it will be thereafter. Everything is new, and with ordinary care there should be no outlay in replacing or repairing for some time to come. A newly married couple, unless they are people of wealth, are not expected to entertain upon an expensive or lavish scale. Later on things may be different, and more money will be needed for all kinds of things; wherefore it is well that provision shall be made for emergencies. A wise old man used to tell his children that he had always found it much easier to do without a thing which he had money enough to buy at any time than to be deprived of it for lack of means to procure it. It is easy to pass from comfort to luxury, but when a luxury must be relinquished, the force of contrast makes the comfort of yesterday the discomfort of today. Those who are content to begin life together in circumstances which are well within their means will be spared all the troubles and misfortunes of those who cannot pay their way. Better, a hundred times over, to begin in a five-roomed flat and end with a mansion in town and a place in the country, than to reverse this order of things.

In spite of the fact that when the bride has money it is apt to be a source of disagreement, it is an excellent thing for a wife to have an assured income of her own. It ought also to be an infinite relief to a man to know that his wife has money which is beyond the reach of his own success or failure. And, that this may be so, a woman's property should be settled upon her and her children "as tight as the law can tie it." Otherwise she may be unable to refrain from surrendering it, should the occasion ever arise.

Whatever a man's income, be it large or small, his wife has a moral right to a certain portion of it, upon which she can depend, and this should be given to her regularly, without her being compelled to ask for it. It is a humiliating position for anyone to be left without a dollar to pay an expressman; nay, worse, not to have the small amount due on a letter delivered at the door! The average man dislikes exceedingly to be continually asked for small amounts of money, but he rarely appreciates how galling it is to his wife's pride, her self-respect, to be obliged to make such requests. Let every man be honest enough, and loving enough, to give his wife a fair idea of his financial position, and trust her to conduct herself accordingly, nor leave her in ignorance when serious trouble is threatening to engulf her as well as him.

Moreover, it must be remembered that economy and extravagance are relative terms; what is proper and becoming in one woman may be nothing short of criminal in another. When a multi-millionaire's wife spends hundreds of thousands of dollars upon jewels she merely is making a safe investment; when a clerk's wife runs into debt for a brooch or bracelet she perhaps is taking a step upon the road to ruin. Women do not always know what they stand upon, and it is the duty of a wise husband to enlighten his wife, both for her sake and his own.