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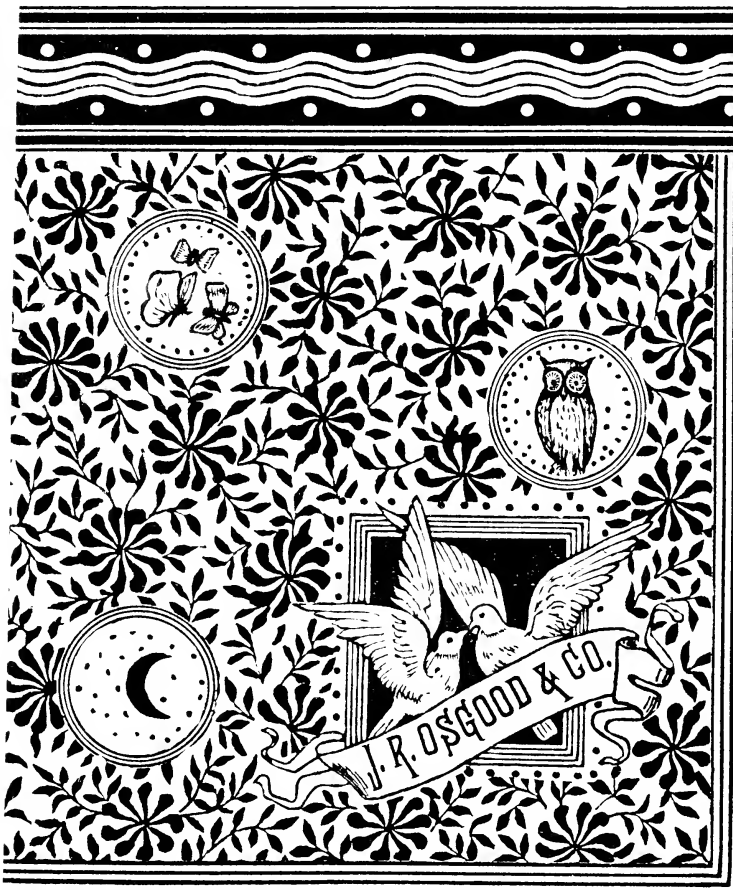
HOW THE ENDS MET

SUSAN ANNA BROWN



HOW THE ENDS MET

BY

SUSAN ANNA BROWN

BOSTON
JAMES R. OSGOOD AND COMPANY
1885

ELECTROTYPED
BY C. J. PETERS AND SON.

HOW THE ENDS MET.

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MR. FARRINGTON was certainly an unhappy man, as he sat in his cozy parlor on that October evening. His forehead was drawn up in a very unbecoming frown as he contemplated his sprained ankle, which was stretched out on a chair before him.

His surroundings were pleasant enough. The room was brightened and warmed by an open fire, which cast its cheery glow on the subdued tints of the carpet and portières, and brought out new beauties, as its light fell on the many wedding gifts which adorned the room, and gave it that unmistakable air which distinguishes the homes of young people.

Four years' use had not destroyed their

freshness, but had added the charm which belongs to familiar things in familiar places.

Mr. Farrington had spent many happy hours in that room, and had often said that peace and comfort seemed to abide there, but to-night his face indicated quite a different feeling. The newspaper, which was the immediate cause of his discomfort, lay on the floor beside him. It had fallen provokingly almost out of reach, and he gave it a vigorous kick with his well foot, and then regretted his impatience; for now he must wait until his wife returned to hand it to him; so he sat gazing gloomily at the fire. He had been occupied for some time in building castles in the air which were fit abodes for Giant Despair, when he heard the door open behind him, and turned with an exclamation of pleasure as he saw the strong, helpful face of Mrs. Woodburn, a cousin of his, whose coming always suggested relief to burdened hearts.

"Come in, Mary," he said cordially.

"Fanny was obliged to go down to Mr. Messenger's this evening, and I am as blue and out of sorts as can be."

Mrs. Woodburn threw aside her wrappings, and drew a low chair near the fire.

"How is your ankle?" she inquired, taking it for granted that his injury was the chief source of her cousin's discomfort.

"Improving, I suppose," he replied. "I could bear it well enough if I had nothing on my mind; but just now it makes me frantic to sit still all day and think."

Mrs. Woodburn was so intimate a friend that she had no hesitation in urging him to tell her just the condition of his affairs.

"I may as well tell you," he said, gloomily, "although there is no help for it. I can see nothing before us but wretchedness. You know when Fanny and I were married we expected to economize, and we have done so, faithfully. My salary is fifteen hundred dollars, and then I had a thousand dollars income from my bank stock. It has

been hard work to get on, but we 've done it, and kept up my life insurance; but now I suppose you know that big failure last week completely swamped me. Every cent I had from my father went, and now we have only my salary to live on, and that will be wholly inadequate. Of course there is no such thing as getting a better place. I am lucky to have as good a one in these times. I have to work hard, but I don't mind that; and 'half a loaf is better than no bread.' But the fact is, Mary, it is just an impossibility for us to get on even tolerably on less than twenty-five hundred dollars a year. Poor Fanny! she pretends to keep up her courage, but she knows as well as I do that the future is pretty black; and here I am laid up with this ankle, with nothing on earth to do but fret."

"You will not lose your place by your enforced absence?" inquired Mrs. Woodburn.

"No; Mr. Messenger will keep it open

for me. Business is so dull he can afford to spare me a while. There are applicants coming every day to ask for it, however."

"You have the advantage of those men, at any rate," said Mrs. Woodburn; "you are not in the worst possible situation."

"I suppose not; but I never could see much comfort in thinking of other people's misery. The fact is, Mary, I am completely discouraged, and you cannot wonder at it. We have had a pleasant little home here," he added, looking fondly around the room, "but we must give it all up and board in some squalid little hole. We hoped never to leave this place until we could afford to buy a house of our own," and he bent his brows in a deep scowl, which would have been tears in a woman.

"I don't mind for myself," he resumed, after a few moments, "but to think of bringing Fanny and my boy into such poverty. I ought to have left her in her father's house, where she was kept from all this wretched worrying over money matters."

"She would hardly agree to that," said Mrs. Woodburn, glancing up at Mrs. Farrington, who had entered in time to hear her husband's last words, and who hastened to convince him that her wretchedness in that case would have been of a far more distressing nature.

"Hear her!" he exclaimed, turning again to his cousin. "She thinks we can get on very comfortably; those who know nothing fear nothing. We have had hard enough work to live on our old income, and how she expects to manage on three fifths of it is more than I know."

"It is more than I know, now," said Mrs. Farrington cheerily, "but 'I am not bred so dull but I can learn.'"

"I beg you not to finish the quotation," said her husband, "I don't want your spirit to 'commit itself to mine to be instructed.' I am perfectly ignorant on the subject myself."

"Then you must learn together," said

Mrs. Woodburn, looking up at the young wife with an encouraging smile. "You can hardly expect that I, who was brought up in a country parsonage on a salary of nine hundred dollars, can feel as if you were in abject poverty."

"But times were so different then," said Mr. Farrington impatiently. "Because your father could live on that, thirty years ago, does not prove that we can to-day. Everything has changed since then."

"The tastes have changed more than the times, I imagine," replied Mrs. Woodburn, "but, George," she added, more gravely, "it is not like you to try and discourage Fanny; you have not been accustomed to try and make her way harder, instead of helping her."

"It is only because of his ankle," said Fanny quickly. "That makes the whole world look black."

"Thank, you, my best friend," said Mr. Farrington, "it takes a woman like you to

apologize for a cross husband, but it is not ill temper, but real anxiety, which makes me discourage you in your rose-colored visions."

"Come, Cousin Mary," said Fanny, as she stirred the fire into a brighter glow, "help us. You are always full of plans. Cannot you tell us what we must do?"

"Yes," replied Mrs Woodburn, "you must live on your income. You and George have been accustomed from childhood to look upon people who had two or three thousand dollars a year as poor. You need to have your point of view changed. There are many people who are as well educated and as cultivated as you, who live on a much smaller sum. There was never any scrimping in my father's house. There was care and economy, but there was none of that stingy fretting over every expense which I have sometimes seen in richer households. You think that everything has changed since then, George, and that what was possible then is im-

possible now, but I am sure you are mistaken. The trouble is, people have less courage, and more fear of their neighbors, and of that dreadful and impersonal '*they*' whom we constantly hear quoted. We must dress in a certain way, and keep up a certain style of living because '*they*' do. The fact is simply that it is so very unfashionable to be poor that everyone tries to deceive himself and his neighbors into the belief that he is better off than is actually the case. Even in cases where no deception is really intended, people are so anxious to put the best foot foremost, that the men on two thousand dollars want to live like the men on three thousand, while these, in their turn, are quite as anxious to equal those who have four, and so on."

"But there is a good as well as a bad side to that," interrupted Mrs. Farrington. "It prevents people from talking about their affairs in a complaining way. I think it is

as unpleasant to hear people constantly referring to their poverty, as it is to their ill health."

"Yes, that is true," replied Mrs. Woodburn, "for downright grumbling there is nothing like a small circle of people who live on salaries and are perfectly well acquainted with each other's pecuniary affairs. To be sure, they accepted the positions, and were glad enough to get them, but they are always comparing notes and finding fault with the smallness of their incomes, while it is not really too small an income, but too too great an outgo, which makes all the difficulty."

"You are bringing it right down to 'be content with such things as you have,'" said Fanny.

"That is all very well," said Mrs. Farrington, "but I can't be content when I do not see how we are to live on our income."

"Your generalities are very true and

excellent, Mary, but they don't help me out of the Slough of Despond."

"If you really want my help," said Mrs. Woodburn, "I am ready to do what I can. Bring out your last year's account-book, Fanny, and let us see if we can find a ray of light in the darkness."

"Nothing is such a relief to people who are troubled with a vague anxiety, as some definite work which may reduce their troubles to a shape in which they may be fairly considered."

Mr. Farrington felt more cheerful when his chair had been drawn up to the table, but he said, —

"You can't do it, cousin Mary. There is no such thing as adding two and two to make five, and that is just what you are trying to do when you propose to prove that we can live decently on fifteen hundred dollars a year. I know what hard work it has been to make twenty-five hundred suffice."

"Come, come, Henry," said his wife, as she opened the account-book; "do not let us talk like children. We cannot spend more than we have, and you know very well that we shall live on fifteen hundred dollars. If cousin Mary is willing to help us to see our way a little, let us not begin by saying we can never improve."

Her husband made no reply, but he drew a pencil and paper towards him and began to jot down a few items.

Rent	$300.00
Cook's wages	144.00
Katie's wages	96.00
Fuel	90.00
Gas	25.00

Mrs. Woodburn was looking over his shoulder and she laughed merrily as she said, —

"It is indeed trying to make two and two equal five, if you expect I am to show you how to make fifteen hundred dollars buy as much as twenty-five hundred. The only

way to economize, that I understand, is to *do without a great many things which you want.* Every expense must be reduced in proportion. All I claim is, that you can live very comfortably and happily on your present income, but you must make up your minds from the first that it will not be easy. It means some self-sacrifice for you both. At first you will need to have a great deal of patience with yourselves and with each other."

"But all these things that George has put down are really necessary," said Fanny, examining the paper. "I do not doubt that we have spent money foolishly, but I do not see how any of those items could have been reduced. Of course, we could do without servants, or we could, if I were one of those energetic women we read of in books."

"I do not think it will be necessary for you to emulate those remarkable housekeepers," said Mrs. Woodburn, while Mr.

Farrington vetoed any such retrenchment very decidedly.

"I shall certainly keep but one girl," said Fanny; "I can do all that Katie does, I am sure."

"It will wear you out in a month," interposed her husband; "you will be so closely confined if you have no one to look after Ned; we must keep Katie, I am sure."

"I do not believe Fanny can earn two hundred dollars a year as easily in any other way," said Mrs. Woodburn. "Katie's wages and board will amount to that, and a penny saved is a penny earned, you know."

"But I am the earner in this family," replied Mr. Farrington, "or I ought to be."

"Thank you, my dear," responded Fanny, "but I have no idea of being set aside as 'a helpless, useless burden,' as poor Aunt Helen used to say. Ned is growing bigger every day, and he will be better and happier, I dare say, for a change of nurses. Just think of the mothers who care for a

whole family of children. He will not require so much looking after, if I have him all to myself."

"We shall see," replied her husband. "When I see you nervous and worn out next spring, I shall know the cause; but I suppose we must try it at least."

"The best way," said Mrs. Woodburn, possessing herself of the paper and pencil, "is to consider just what you are most willing to give up. We will divide your income into different parts, and you must see from your accounts if it is possible to make your absolute necessities come within it. It is fifteen hundred dollars, you say."

"Thirteen hundred and fifty, *for ourselves*," said Fanny softly, as she looked up at her husband.

"Fanny became a convert some years ago to the theory that one tenth belongs to God," said Mr. Farrington, as Mrs. Woodburn looked inquiringly at him. "When my salary is paid, or my dividends come in,

she puts aside a tenth, and what we give is taken from that part. I did not favor the idea at first, but I must acknowledge that I never found giving so easy and so pleasant before. I am twice as much interested as I used to be in all benevolent work. When I hear of any object which needs help, it does give me a comfortable feeling to think of that 'tenth purse,' as Fanny calls it, and not to know that I must either refuse to give, or else take the money which I meant for the coal or for the milk bill. I used to think I gave away liberally when I did it by fits and starts, but in point of fact I gave less and felt it more."

"Some people say we ought to give till we feel it," said Fanny, "but that is just one of those cant phrases which do not mean much. Some persons are so stingy that every cent comes with a dreadful wrench, but I do not believe they are more holy on that account. It is the 'cheerful giver' that the Lord loves."

"Yes, I approve of giving away a tenth when I have twenty-five hundred dollars a year," said Mr. Farrington, "but I do not know how we can do it on a smaller income."

"Let us try at least," said his wife. "Giving away on paper will not ruin us."

"Very well," replied Mr. Farrington. "Set aside the one hundred and fifty dollars, Cousin Mary, and see what you can make of what is left."

"The rent is the first item," said Mrs. Woodburn.

"I wish I could have sold that wretched bank stock when I was married and bought a house. Half of it then would have paid for a much nicer place than this."

"How did it happen that you did not?" inquired Mrs. Woodburn; "you went directly to housekeeping."

"The only reason was," replied Mr. Farrington, "that my father requested in his will that I should not dispose of that stock unless it was an absolute necessity. He

thought it perfectly secure, and he never favored investments in real estate for young men. He had lost heavily himself in that way, and he always thought young people made a mistake to buy a house the first thing. Of course if I could have foreseen how it was coming out, I should have sold, but it 's no use to think of that now."

"We might get a cheaper house somewhere," said Fanny, "or a flat in one of those new buildings on Worth Street."

"The rent of those is almost as much as this," said Mr. Farrington. "They are new, and all the fashion. I suppose we ought to board."

"I will *not*," said Fanny, bringing a small hand down with great force on the page of the account-book. "I will keep house in two rooms, or even in one, but I will have a home where we can do as we please."

"That seems to be settled, George," said Mrs. Woodburn. "You know amiable peo-

ple like Fanny are perfectly immovable when they reach a certain point."

"What a good thing it is to have a reputation for obstinacy," said Fanny, laughing. "It saves so much argument."

"Not much in this case," replied her husband. "You know I detest boarding as much as you do. If we are to change our quarters, you must begin a round of house-hunting at once. It will not do to wait until my ankle is well enough for me to go with you; cheap houses are hard to find. It would not do to go where the drainage was bad, nor into one of those dark places on Wallace Street. We must be within walking distance of my business, too; there are a hundred things which must be considered."

"My advice would be," said Mrs Woodburn, "to keep this house if you can possibly do so. You have no idea what an expense moving is until you have tried it. Your carpets will not fit, and your furniture

will be broken and defaced, and you must hire men and women of all sorts to pack and unpack, and in the end you do not feel at home. You have left your neighbors, and all the attachments which you have to this place, and unless the rent is very much cheaper you have not gained enough to cover the expense."

"But three hundred dollars seems a high rent to pay from so small an income," said Fanny.

"Cannot you make it less?" inquired Mrs. Woodburn. "*Must* you have all the rooms? If you could let that front room up stairs, you could get a good price for it. It is so large, and so conveniently situated."

"But we have only two chambers besides the servants' room," said Fanny, "and if we keep house at all we ought to have one spare room."

"But you have two large rooms on this floor besides the kitchen," pursued Mrs. Woodburn. "It is a pity that this large

parlor was not divided into two rooms. It would be more convenient for you now."

"I will tell you how we can arrange it," said Fanny, delighted with any plan which would enable them to keep their house. "We will take the dining-room for our bedroom; it does not open directly into the kitchen, you know; and we can move the sideboard in here, and the dining-table. We can easily put a partition across, or make one of those large screens like yours, and this room can be both parlor and dining-room."

"How fortunate that the windows are not all at one end, as they are in some houses," said Mr. Farrington. "How much rent can we ask for our room up stairs?"

"Ephraim pays fifty dollars a year for his room at Mr. Mudge's," replied Mrs. Woodburn. "If you could furnish this, and take the care of it, it might bring more. You will not find it pleasant to have a stranger coming in and out at all hours."

"We do not expect to find our retrenchments pleasant," replied Fanny. "That would be absurd. Go on, Cousin Mary, we will rent the room if we can find a tenant. Call our rent two hundred and fifty dollars."

"The next item," said Mrs. Woodburn, consulting the memorandum, "is the wages of your servants."

"We have decided to keep but one, you know," said Mrs. Farrington, "but I am afraid Bridget would not stay to do general housework. She has always lived where there were two servants."

"Let her go," said Mrs. Woodburn, "you can never alter your whole style of living while you have her. It would be unreasonable to expect her to conform to the new ways which you will have to adopt. Dismiss both your present servants, and get one good strong girl accustomed to do general housework. Begin anew as far as you can."

"Perhaps we might get a cheaper girl than Bridget," said Fanny.

"That is a doubtful economy," replied her cousin, "an inexperienced girl will waste more in her failures than the difference in her wages. When the housekeeper is able to keep a constant oversight of the cooking, a cheap girl may be worth having, but you must have one who can be left to herself without burning up the meat and allowing the bread to sour."

"I insist, Fanny," said Mr. Farrington, "that if you will keep but one servant she shall be a competent one. You will have enough on your hands, without taking a pupil to instruct in dish-washing and kindred arts. Give me that memorandum, Mary, I will begin on our new basis: rent, $250. We may not find a tenant who wishes for a furnished room, so we will not count on that, besides the room will not be a furnished one when we have transferred our bedroom set to the dining-room. Wages, $12 per month, $144; fuel —. If we rent the upper room, we shall not burn as much

coal, and we can give up this delightful open fire, if it is a necessity, so I will take ten dollars off our last year's bill for coal and wood. That makes the fuel only eighty dollars. Gas—"

"Kerosene costs much less," interposed Mrs. Woodburn. "You can light your house for six or eight dollars a year, if you buy oil by the quantity."

"Seventeen dollars is worth saving," replied Mr. Farrington, "especially as we have quite a supply of lamps among the things which Fanny brought from home. I will put down, oil, $8. If the house is blown up from the explosion of a lamp, I suppose you will be answerable for it."

"It will not blow up if you buy good oil, and do not kindle your fires with it," responded Mrs. Woodburn. "You must have an oil stove next summer. You have no idea how much fuel you will save in that way."

"But we shall use more kerosene. You

make me think of old Mrs. Cooper, who remarked approvingly, when she saw my mother's coal stove, 'Well, they *do* save wood.'"

Mrs. Woodburn laughed, and said that a little experience would convince him that a dollar's worth of oil would last longer than the same sum in fuel.

"We can decide about that when summer comes," said Fanny, "I want you to go on with your estimates."

"Our clothing must be considered next," said Mr. Farrington. "That is, of course, one of our largest expenses."

"You must both retrench a good deal there," said Mrs. Woodburn. "If you will allow me to tell you exactly what I think, I will say that you might be perfectly comfortable and respectable on half what you generally spend."

"O Cousin Mary!" said Fanny reproachfully, "I never thought I was extravagant."

"You were not," responded Mrs. Wood-

burn cordially, "but you will be, if you are not very much more economical now. You see your income is reduced two fifths, but in the estimates which we have already made we have not been able to make any proportionate reduction of your expenses. Your dress and your table must be simplified very much. George likes to have you handsomely dressed, and you have excellent taste, but he must make up his mind now to have you wear six-cent calicos half the time."

"But I have always heard people say," objected Fanny, "that it was very poor economy to buy cheap goods, and it costs so much now to have dresses made—"

"I would not advise you to take your six-cent calicos to Madame Le Tour," said Mrs. Woodburn, "but I can tell you of a little sewing girl, who, with your assistance, will make two simple print dresses in three days, provided that you can give her an old dress which fits you well to serve as a

pattern. If you have the waist and sleeves lined they will be warm enough and will last you for a long time, and the expense will be very small. If you cannot wear a cotton dress in mid-winter I will allow you to have a flannel for the coldest time, but I prefer the prints, as they do not collect the dust in every fold, and if necessary they can be washed. In selecting your nicer dresses you must be careful to choose a durable material, of a color and style which will not look old-fashioned in one season. Of course dresses are not all, but in other things you must learn to buy what is cheapest. Not necessarily a poor quality, remember; cheap shoes, for example, are almost always extravagant. Keep watch for the shop-worn sales of the best dealers and buy a year's supply then, and so of other things. A little practice will enable you to save in many ways. One learns very soon the art of making things do. You have always taken good care of your dresses, and do

not need to be told that every rip should be mended as soon as it is discovered, and every spot sponged off immediately. When I see a lady with the ends of her fingers out of her gloves, I know it is because she has been too careless to take that 'stitch in time' which saves many more than 'nine.' I have a friend who always carries a needle threaded with black silk in her purse, and at odd moments, when she is waiting, she looks after the little rips which are constantly appearing in gloves which have lost their first freshness."

"You say nothing about me, Mary," said Mr. Farrington, who had been turning over the leaves of the account-book for the last few minutes.

"Am I to dress in calico, too? Perhaps you will allow me a linen duster for a coat. I believe I have an old one which might be brought out on this occasion."

Mrs. Woodburn laughed, and said: "My husband used to tell me, in those old days

when we had to count our coppers very carefully, that my only idea of economy for him was to have him buy two pairs of pantaloons with each suit. I prevailed on him to do it occasionally, but I had to keep a constant oversight to insure his wearing them on alternate weeks to keep them in accord with the coat and vest. I know those suits lasted a long time, and he was never brought to the necessity of casting aside a wearable coat and vest, or supplementing them with a pair of pantaloons which made them seem shabby."

"Well, you are certainly a woman of expedients," said Mr. Farrington. "Of course I shall have to wear ready-made clothing now, so I can have a double supply of trousers with every suit. Have you no other economical dodge for me?"

"I do not think of any," replied Mrs. Woodburn, "unless Fanny is willing to keep a memorandum of the exact measurements of your shirts, which you have made

to order. If she knows the length of every seam and binding, she will be able to select some which will fit you from those great sales of unlaundered shirts which come now and then."

"But the clerks would never measure them accurately for me," said Fanny, in surprise.

"Take a tape-measure in your pocket, my dear, and measure them yourself. I saw a lady doing it on my last shopping expedition, and I heard her tell her companion that she had saved a good deal on every shirt."

"But with all these excellent plans, you have not decided how much I must put down on my list for our clothing," said Mr. Farrington.

"It is impossible to make any estimate," replied Mrs. Woodburn, "until you have examined your last year's accounts carefully. Leave out all but the real necessities, and reduce those to their lowest terms,

and then see what you have. It is late now, and I must say good-night. I only intended to run in and ask after the lame ankle, but I have made quite a visit."

"Come again to-morrow night," said Mr. Farrington. "We shall need your help again. We will not try to thank you for all the good advice you have already given us; we will wait and do it all at once."

"Do not speak of it," said Mrs. Woodburn. "Giving advice brings its own recompense, except in the case of lawyers and doctors; theirs has a cash value."

The following day was a busy one to both Mr. and Mrs. Farrington. He established himself at his desk immediately after breakfast, and addressed himself to the task of classifying their expenses for the past year, under different heads.

Mrs. Farrington went into the kitchen and explained to her two servants that circumstances had made it necessary for her to change her style of living, and that she

should be obliged to dismiss them and keep but one girl. The servants were attached to her, and promised to try and find a suitable girl, accustomed to general housework, who would come to her, while in her turn she would mention to her friends that they wished situations. Mrs. Farrington was conscious of a little shiver of disappointment at the close of this interview. She had read of devoted maids who would not leave their mistresses in altered circumstances, and although she had not really expected it, she had asked herself, "What if Bridget *should* offer to stay?" But no such thought had occurred to her Hibernian treasure. Places were plenty, and she and Katie began, before the door was fairly closed, to discuss the rival advantages of High Street and Columbus Avenue.

Mrs. Farrington consoled herself by the recollection that Mrs. Woodburn had advised her to take a fresh start. She remembered dimly a saying of George Eliot's, that

with new people one can begin a new life, and almost be a better man. "With a new girl I will be a more economical housekeeper," she said to herself as she returned to the parlor in response to a call from her husband, who was puzzled to weed out superfluities from necessities in her account-book.

When evening came they were both impatient to relate the experiences of the day to Mrs. Woodburn. Mr. Farrington had advertised their front room as "to let furnished," Fanny having assured him, after a general survey of their belongings, that she was confident she could find the necessary pieces of furniture.

She had just begun to explain the details of her plan when Mrs. Woodburn came, and after a few words of greeting she continued, as her cousin expressed her anxiety to hear all the particulars.

"The room already has a carpet," said Fanny. "It is not new, so I can be con-

tent to allow it to remain there. The dressing-table I shall make by draping a wide shelf under the glass. Our servant's room contains two good single beds and two bureaus, and as we are to have but one girl, I can spare a bed and a bureau for our lodger. That large rocking-chair in the spare-room has always been too large for the corner where it stands, so that shall be moved to the front room, with two of the dining-room chairs. These, with that small table in the corner of the parlor, where we shall put the sideboard, will make a very comfortable outfit. I shall leave some of the pictures and the hanging book-shelves to make the room seem more home-like, and I am sure we shall find a tenant."

As soon as Fanny had explained her plans for the comfort of their prospective lodger, Mr. Farrington began to discuss pecuniary affairs with considerable enthusiasm.

"I have found many leaks," he said.

"There is the barber, for instance. I must either let my beard grow, or shave myself. Twenty-five cents two or three times a week counts up very rapidly. I am thankful that I have never been more than an occasional smoker, for I shall have one less extravagant habit to break."

"We have labored the most over our expenses for clothing, Cousin Mary," said Fanny. "It is so hard to tell what was really necessary. I have nearly brought on a headache by thinking 'did I really need that handkerchief,' and 'could I have possibly dispensed with that yard of ruffling.' It has been easier for George because he has not made half as many little purchases."

"I have made up my mind," said Mr. Farrington, "that we can next year bring our expenses for clothing down to a hundred and fifty dollars."

"Not a hundred and fifty dollars for each of you?" exclaimed Mrs. Woodburn in astonishment.

"No, for both, of course," replied Mr. Farrington. "I did not spend a hundred and fifty dollars last year for myself. Fanny thinks we can both dress on a hundred dollars a year, but I am not so sanguine."

"Not every year, my dear," his wife interrupted, "only on those happy years when the overcoat and cloak are still presentable. I will agree to spend but fifty for myself and twenty-five for Neddy."

"You allow him too much in proportion," said Mr. Farrington. "To dress a baby like that ought not to cost half as much as you spend for yourself."

"You do not know the price of children's shoes and stockings, George," said Mrs. Woodburn. "Fanny will do very well if she makes twenty-five dollars suffice for Ned."

"I have a good many nice dresses," said Fanny, "and I intend to 'last them' as the children say. Now let us talk about providing for the table."

"Meat has probably been your heaviest bill," said Mrs. Woodburn. "How often do you have it?"

"Always twice a day, and often three times," replied Fanny. "Neither of us really care much for it in the morning, however, and sometimes it is hardly tasted in the dining-room. George usually breakfasts on oatmeal and coffee."

"Are you willing," inquired Mrs. Woodburn, "really to make up your minds that on a salary of fifteen hundred dollars you can afford meat regularly but once a day? I presume George will say that it is better to save in cake and sweet dishes. Men are apt to regard those as the expensive part of a meal, but in point of fact you can save but little there."

"But meat is the most nutritious as well as the most expensive food," said Mr. Farrington. "I know it is often remarked that Americans eat too much meat and too little bread, but I have been accustomed to think

that our climate required us to use a great deal of animal food. We must keep the fire within, burning, you know."

"Only experience can decide each individual case," replied Mrs. Woodburn. "My opinion is, that a man who has as little violent exercise as you do, would be quite as well off with meat but once a day. Try it and see. You can easily go back to your old ways if you find it necessary. If you have meat but once a day, and follow the frugal example of the French in having soups, you will find that you have made an important retrenchment. One fifth of all that you have spent for food has probably gone for meat, so you see you cannot save as much in any other thing."

"I had no idea meat was so expensive," said Mr. Farrington.

"I have often been astonished at our butcher's bills," said Fanny, "but I never thought of estimating the proportion. Now Cousin Mary, tell us what you think it ought to cost to supply our table?"

"If you are prudent, and understand the art of utilizing remnants, I should think thirty dollars a month would be sufficient," replied Mrs. Woodburn. "Some persons estimate that what one individual actually eats in an ordinary family costs but a dollar and a half a week, but that is too little I am sure. You should allow at least two dollars a week for each adult, and one dollar for your child. That will be just a dollar a day, three hundred and sixty-five dollars a year."

"A dollar a day is very little," said Fanny, "think how much one dinner costs."

"I know it is very little," said Mrs. Woodburn, "but we have been speaking of families where economy is necessary. Of course, at your father's table, the estimates would be very different. A little more work over your account-book will give you the proportion which you spend for different articles. It will probably not vary

much from this: One tenth will go for butter (more than that, if you are given to pies), one tenth for beef, one tenth for other kinds of meat. If you have meat but once a day, the allowance for that will buy your eggs also, and probably leave a surplus, except when eggs are very dear. One tenth is a liberal estimate for flour of all kinds, including oatmeal. In your family, milk will take another tenth. The remaining one hundred and eighty-two dollars will be divided among a great variety of articles, the most expensive of which are sugar and fruit. Of course these estimates vary in different families, but I think you will find it as accurate a division as can be made beforehand."

"How did you ever learn so much?" inquired Fanny admiringly, "your wisdom is actually appalling."

"It is not very difficult if one's attention has ever been directed to such matters," replied Mrs. Woodburn, writing down on a

bit of paper the sum she had allowed to each article.

"You always had a genius for estimates and averages, Mary," said Mr. Farrington, "but I never realized what a useful accomplishment it was before. You ought to publish an arithmetic: 'If one man will eat six cents worth of oatmeal in one day, how long will five dollars worth last fifteen men?' You would rival our old enemy, Mr. Colburn."

"I will wait until I can have the benefit of your experience before I begin," she replied.

"Whoever keeps the family accounts must keep a close watch, and if you find that your expenses have overrun your allowance one week, you must have plainer food for the next few days to make it even. If you pay down for everything, it will be easy to see at a glance just where you stand."

"I do not see how it is possible," said

Fanny, who had been thinking intently for some minutes, "to feed people for two dollars each a week. If that covers the expense, why are not all the keepers of boarding-houses rolling in wealth? Their profits must be enormous."

"That estimate," replied Mrs Woodburn, "is simply for the food which is actually eaten. The wages of servants, the fuel for cooking, the wear and tear of household goods, must all be added in a boarding-house. Moreover, I have taken it for granted that everything will be perfectly cooked. In the poorer boarding-houses the waste is enormous. Much of the food is not properly prepared, and people taste a little of this and a little of that, in the hope of finding something palatable, and in the end a great deal is thrown away."

"In a small family, like yours, everything may be used, whereas, at a large table there must be a generous supply of each dish. A particular taste cannot be consulted as

it is when you save the lone custard which is left at dinner, and give it to George for supper."

"Yes, I see," said Fanny, "you have shattered, with a word, my imaginary boarding-house, where I was intending to make an immense fortune in no time."

"Let us return to our estimates," said Mr. Farrington. "There are a multitude of other expenses, for which we have as yet made no allowance."

"Certainly," said Mrs. Woodburn, "but you will find it difficult to decide about many of them. There are refurnishings which are necessary from time to time, as different articles are broken or worn out, and medicines, and doctor's bills, and travelling —"

"As to travelling," said Mr. Farrington, "as I have only two week's vacation in a year, we are not likely to make frequent or extended journeys. It is the first time I ever saw any advantage in being so closely tied."

"Go away when you do have a vacation," said Mrs. Woodburn, "you will both need the change. You cannot choose Newport or Long Branch, but there are many inexpensive places where you can enjoy a great deal."

"We seldom go away from home except to visit friends," said Fanny, "so that we do not consider visiting regular summer resorts as a part of our yearly programme."

"There are other expenses," said Mrs. Woodburn, "which will be varied very much by individual habits. Postage, for example, and stationery. Mrs. Gaskell, in her inimitable 'Crawford,' says that every person has some pet economy. I think mine is paper, for it really disturbs me to see people buy expensive note-paper by the quire, when they might just as well use a cheaper quality, and purchase it by the ream. Most letters are thrust into the waste basket as soon as they are read, and who cares to have his fire kindled with cream-laid Irish linen, stamped

with a monogram, when ordinary commercial note burns as well? It is only by care in trifles that one can be really economical."

"What other heavy expenses have you found on our account-book, George?" Fanny inquired. "Have we considered them all?"

"No, there is the water-tax," he replied, "that is ten dollars a year."

"I wish we had a well," said Fanny.

"I rejoice that we have n't," returned her husband, "we might be foolish enough to use it, and typhoid fever is more expensive than the water-tax."

"The house-cleaning, spring and fall, costs something," said Fanny, "and the care of our little garden."

"I can look after the garden myself," said Mr. Farrington. "It will not be quite as pleasant exercise as lawn-tennis, but it will be more profitable."

"How much did your house-cleaning cost last spring?" inquired Mrs. Woodburn.

"Only four dollars," replied Fanny, who had found the items in the account-book, "but I had two girls to help about it."

"You must allow ten dollars a year for that, then," said Mrs. Woodburn, noting it down on her list. "There are your newspapers and books. With such a good library in town, I suppose even such great readers as you do not spend much for that."

"Fifteen dollars ought to be enough," said Mr. Farrington. "That will allow us one daily and one weekly newspaper and a monthly magazine."

"Make it twenty," said Mrs. Woodburn, "that makes our estimate just one thousand and thirty-seven dollars. Call it one thousand and fifty, and you will have just three hundred dollars margin beside your precious tenth, which Fanny has already consecrated."

"There is one thing," said Fanny, "that we have said nothing about. I do not like to think that it costs anything, but I suppose it does, and that is, company."

"The expense of that depends very much upon whether you have enough moral courage to entertain your friends in a style which is suited to your income, or whether you will think it necessary to make a great change in all your domestic affairs every time you have a guest," said Mrs. Woodburn. "Of course in any case it must cost something to have another person in your family. That is one of the expenses which must come out of the three hundred dollars."

"I am convinced," said Mr. Farrington, "that women often make a mistake in that matter. They do not really do as they would have others do to them. I shall never forget my experience in going home to dine with one of my classmates, two or three years after we graduated. It was just dinner-time when we reached the house. Jim went at once to tell his wife that I had come. The door was open a little into the dining-room, and I could

see that the table was all ready, but such a commotion as ensued after the announcement of my arrival! Everything was pulled to pieces and I could hear Jim's wife opening drawers, and going to closets to get out all the best things. I felt like an intruder. Jim did his best to entertain me while we waited, but I could see how much he was annoyed by the delay and confusion. After about an hour his wife appeared in a very elegant dress, and invited us out to a fine dinner, which I was sure had received some additions from the confectioner's after my arrival. I had to leave before it was over, to catch my train, and you may be sure I never went there again. I made up my mind that, if I had a wife like that, I would not keep house a day. My idea of hospitality is to be always free to say 'stop to dinner' to any friend who happens along, without making him feel that the whole house is turned upside down by his coming."

"That is very well for chance visitors," said Fanny, "but when we invite our friends particularly, we wish to entertain them more formally. If we accept invitations to handsome parties, we must, when we return them, do as others have done."

"You are making a mistake there, my dear Fanny," said Mrs. Woodburn, "if you mean that you ought to have as grand a dinner. Your friends, the Burnhams, for instance, are very fond of you and George, and invite you there frequently. When you go there, you are received in an elegant drawing room hung with rare paintings, and everything is in accord with that. Now it would be foolish for you to feel that you could not invite them here until your house was refurnished in the same style as theirs, and it is really just as foolish for you to try and prepare a supper for them which is like the one which they ordered from a caterer when they invited you.

"You must be content to entertain them

in a way which is suited to your income and style of living. That is exactly what they do for you."

"The best way would be not to accept invitations to such places," said George.

"I do not agree with you," replied Mrs. Woodburn. "That would deprive you and your friends of much pleasure. I hope you will pardon my frankness when I say that you mistake the motive which makes you feel in that way. You think it is a proper self-respect, but it is really because you are ashamed of being poorer than your neighbors. I think that degrades friendly intercourse into a sort of bargain."

"But you do not mean," said Fanny, "that we are to make no effort to have our table more attractive, and our house as pleasant as possible when we have company?"

"Certainly not," replied Mrs. Woodburn, "but there is a great deal of truth in that saying of Emerson's, that we ought not to

let the '*emphasis of hospitality*' lie in these things."

"Perhaps you are right, Mary," said Mr. Farrington. "I suppose the real object of social visiting is not to see how many nice things one can find to eat. I am sure the pleasantest parties are not always those where the supper is most elegant."

"We will try and set the fashion of 'plain living and high thinking' this winter," said Fanny.

"Have we really finished all our estimates?"

"I believe we have," replied Mr. Farrington. "Living on our income looks very easy on paper, but perhaps we may find it more difficult practically."

"Difficult, but not impossible," said Mrs. Woodburn.

"The advantage of having it all arranged beforehand," said Fanny, "will be that if we find we are spending too much money, we shall be able to see just where the leak

is. But we shall have to watch ourselves and each other very carefully."

"Beware of trifling expenses," said Mrs. Woodburn. "You will not spend five or ten dollars carelessly, I am sure, but the quarters and dimes may slip through your fingers before you know it."

"I am afraid it will have a belittling effect on my mind," said Mr. Farrington, "to be always considering about every cent."

"It is certainly pleasanter to be rich than poor," replied Mrs. Woodburn; "but nothing on earth is really so belittling as living beyond one's income, and no economy in trifles is so wearing as the constant sense of running behindhand."

"If we can keep our home, and live on George's salary, I shall be both proud and happy," said Fanny. "I cannot tell how much I thank you for helping us in our plans. George would never have been convinced by my arguments."

"Let us not boast quite yet," said her

husband. "I have my doubts about a lady's spending only fifty dollars a year for dress, who, when at home, had three or four hundred dollars, and never found it too much."

"But I *had* it then," replied Fanny, "and now I have n't it, and that makes a great difference. If the person for whose admiration I care most will be content to see me in dresses which are not made by Madam Le Tour, I am sure I shall be satisfied."

"The one who admires you most," replied her husband, "admires you so much that he hates to feel that he cannot gratify your every wish."

"Do you remember what Bella said to Rokesmith in 'Our Mutual Friend?'" inquired Fanny. "It is one of the prettiest passages Dickens ever wrote;" and going to the bookcase she opened the volume and read aloud : —

"Why don't I say being poor? Because I am not poor. Dear John, it 's not possible that you suppose I think we are poor?"

"I do, my love."

"Oh, John!"

"Understand me, sweetheart. I know I am rich beyond all wealth in having you; but I think *of* you and think *for* you. In such a dress as you are wearing now you first charmed me, and in no dress could you ever look, to my thinking, more graceful or more beautiful. But you have admired many finer dresses this very day, and is it not natural that I wish I could give them to you?"

"It's very nice that you should wish it, John. It brings these tears of grateful pleasure into my eyes to hear you say so with such tenderness. But I don't want them."

"Again," he pursued, "we are now walking through the muddy streets. I love those pretty feet so dearly, that I feel as if I could not bear the dirt to soil the sole of your shoe. Is it not natural that I should wish you could ride in a carriage?"

"It's very nice," said Bella, glancing downward at the feet in question, "to know that you admire them so much, John, dear, and since you do, I am sorry that these shoes are a full size too large. But I don't want a carriage; believe me."

"You would like one if you could have one, Bella?"

"I should n't like it for its own sake half as well as such a wish for it. Dear John, your wishes are as real to me as the wishes in the fairy story that were all fulfilled as soon as spoken. Wish me everything that you can wish for the woman you dearly love, and I have as good as got it, John; I have better than got it."

The months that followed that memorable October reduced the theories which had been advanced, to the hard test of daily practice. Mr. and Mrs. Farrington had both been accustomed to spend money freely, and it was not easy to be careful in using small sums. There were many days when they had what Fanny called "retrenchment dinners," to bring down the average which some unnoticed extravagance had increased alarmingly. There was much turning and sponging of old clothes. Some of their acquaintances wondered why Mrs. Farrington, who used to be so stylish, had so few new dresses, and how she could let that child of hers wear such plain things. But there was great peace of mind in that home, and a feeling of triumph over difficulties which was very pleasant.

"We never had a happier year," said Fanny, as they were talking over their affairs with Mrs. Woodburn. "Instead of

comparing our present income with our former one, we tried to remember that many home missionaries with large families had much less."

"When we heard of people who were living on seven hundred dollars a year, we felt like millionaires," said Mr. Farrington. "It is just as you said, Mary; it all depends on the point of view."

"Next year it will be easier for us to keep within our income, for we have learned how," said Fanny. "When I look back at the extravagances which we allowed ourselves when we had twenty-five hundred dollars, I do not wonder that we had to pull so hard to make the ends meet."

"Where did you find you had wasted most?" inquired Mrs. Woodburn.

"Oh, I do not know," replied Fanny, "it was everywhere. In providing for the table I bought the best meat I could find, without considering at all what pieces would be really most profitable, and it makes me

blush to remember how much I allowed Bridget to throw away. We have had many a nice dinner this winter on what would have been cast aside without a thought a year ago. And it was not only in meat, but in vegetables. I used to buy the very earliest that came, even if they were expensive, and we were almost always tired of them before the season was over. I did try to be economical before, but I did not know how. I was always saving in the wrong place."

"I think that must be true," interposed her husband, "for I am sure our table has never been better than it has been this year. But Fanny has had dreadful struggles over the account-book on Saturday nights."

"You see," said Fanny," if I found we had gone over our allowance of seven dollars a week, I wanted to know where the trouble was. If we could have bought just a week's supplies at once, it would have been easier, but it is cheaper to buy

many things by the quantity, and I had to take that into consideration. The first time we bought a barrel of flour I thought we were ruined, because we had spent seventeen dollars in a week. After a while I learned to estimate the quantity we had probably used, instead of what we had bought. Your division into tenths helped me, but the months varied very much. In the time of berries our sugar bills were enormous, but, take the year through, your estimates were about right."

"Fanny has reduced economy to a fine point, I assure you," said Mr. Farrington.

"George can tell you," Fanny went on, without noticing the interruption, "that I had to give him very plain food sometimes. Fortunately he is not an epicure. He was very good-natured even when I had only fish chowder and apples. One of my twenty-five cent dinners, you know."

"They were capital chowders, I assure you, Mary," said Mr. Farrington. "It was

no great hardship; her cheap dinners were triumphs of ingenuity."

"Was your estimate for dress sufficient?" inquired Mrs. Woodburn.

"It had to be," said Mr. Farrington; "but it was not easy, because it happened that we both had rather extravagant habits in that direction."

"Yes," said Fanny, "I used to buy things which I knew would not last, just because they struck my fancy. I wasted money on *crêpe lisse* frills, which were nothing but a string in a little while, and embroidery for Ned's clothes, and expensive materials for fancy work, and oh, a hundred things which did not amount to anything!"

"We have both learned a great deal this year," said Mr. Farrington. "Cousin Mary, if you had begun your good advice last fall by telling us that we could live on thirteen hundred and fifty dollars a year, and keep up the payments on my life-insurance, I should have laughed in your face; but we

have actually done it, and we have n't been miserable at all. We have found out the truth of your aphorism that 'the only way to economize is to go without things;' but it has not made us unhappy."

"Economy is just as interesting a study as German, if one only thinks so," said Mrs. Woodburn.

"But it has its disadvantages," said Mr. Farrington. "I am afraid we have grown conceited, we look with such perfect scorn upon the poor wretches who are 'struggling' to live on two or three thousand dollars a year, and coming out in debt at the end."

"It is because they have no Cousin Mary," said Fanny, stooping down to kiss Mrs. Woodburn. "If it had not been for her, we should have been just as unsuccessful."