



SCHOOL for HOUSEWIVES

By MARION HARLAND



CONCERNING ALLOWANCES

THIRTY-FIVE years ago I wrote and published a Familiar Talk under the same caption as that which heads this page. I quote a paragraph as an introduction to the letter which serves as the text of today's chat with practical housemothers:

"I have said nowhere that a woman is the best judge of what her husband should appropriate from his gains or his fortune for the support of his family. But he stands convicted of a grave error if he has chosen from the whole world, as the keeper of his honor and happiness, a woman whom he cannot trust to touch his purses-trings." (Breakfast, Luncheon and Tea, p. 264.)

After reading the bonafide epistle from a woman who was in the nursery when those lines were penned, our members may judge what effect the twentieth century crusade in defense of the equal rights of women has had in modifying the views of the average "John" with respect to his wife's fitness to manage household finances.

"I am wondering if my domestic problem can be solved in your 'home' corner? Various plans are submitted for large families and small, living upon very little. Are any of these expected to live upon nothing per week? If so, how is it done?"

"My husband—unfortunately—has never been brought to see the wisdom of a household allowance."

"I need not explain to my fellow-housemothers that the term signifies a stated sum placed regularly in the hands of the wife to be used at her discretion for family expenses."

"No manner of argument could convince him that the woman, wife and mother is the household manager who has the hardship of preparing meals that will give the best results to a growing child who needs proper food. I do not wish to bring a case of domestic infidelity to you, but if there be a possible solution of my problem and any beneficial advice to be obtained along this line, I should be very grateful for either or for both."

"The man of our house watches advertisements, and tries to procure 'marked-down' groceries. These, we all know, are seldom to be recommended as health-giving food. When he brings home a strip of (marked-down) bacon and a peck of potatoes, he considers that he has provided for the sustenance of the family. He does all the buying, even when I chance to be with him. If, on Saturday night, he can find vegetables, fruit, etc., selling at a bargain—because the dealer sees fit to let them go rather than keep them over Sunday—my lord and master buys them in their much-handled condition, and expects them to last until next Saturday night brings another opportunity of exercising wise economy."

"No money is offered me during the week for the maintenance of the table, and if it be asked for it is grudgingly handed out."

"You will admit that this is hard on a housekeeper and a mother, especially upon one who has pride in her home and a desire not merely to keep up appearances, but to provide good, healthful, nutritious food for her growing children. The constant worrying of just how to manage on nothing is nerve-racking and strength-reducing. If you, or any of your readers, can supply a key to the riddle I shall be a lifelong debtor."

"Furthermore, in connection with the above, I wish to inquire, should the money allotted to clothes and household furnishings be included in the allowance

In the profession 'a newspaper woman.' That is, I have a department in a religious paper that brings me in \$25 per week. My husband has a salary of \$200 per annum. I was, I confess it, madly in love with him when we cast in our lot together for life. He had told me of his shrinking from the thought of my 'doing any outside work' after our marriage. He was almost morbidly sensitive upon the subject, having been brought up according to old-fashioned ideas respecting the sturdy oak and clinging vine pattern of wedded felicity. To save his chafed sensibilities I made over my legacy to him and transferred my bank account to the same personage. It hurt his pride to see checks drawn in his wife's name. It looked as if he could not support her.

"A few months after we were married I suggested that he make me an allow-

ance for domestic expenses. That was a cruel blow to his sensitive soul! He declared that he would hand over to me every cent of his earnings and never, so help him heaven, touch another cent of my money."

"Judged by his standard, the request showed lack of confidence in his business talents, his justice, his honesty and, worst of all, in his love! When he demanded, tremulously, what he had done to provoke my distrust, I fell upon his neck in an agony of contrition, and begged pardon, etc., and all the rest of it. To cut the story short, from that day to this I have never had a dollar that was not a gift from him. I do the marketing, but he pays the bills, after rigid inspection and not a little fault-finding. I, at his request, have the checks from the newspaper office made out to him. 'It is more convenient!' I alleged when the cashier looked his sur-

prise. I was ashamed to tell the truth. We have three children. My husband pays the bills for their clothing and other expenses. I have no idea whether he uses my money or his for the purpose. After he told me once that he could live upon one-third as much, were he unmarried, as it now costs him, my mouth was closed and forever.

"I shall not give you my name or address. I have kept my real feelings locked within my own sad heart for thirty years, and I shall not take the public into confidence now. But every word I write is true as gospel. And I believe other wives suffer in the same way and are as wretched. Do I love my master and my owner still? Ought I to blush to own that I do? He is the devoted lover of my youth. He is the lov-

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I said somewhat curtly, "Whose fault was that? If her husband chose to treat her as a baby, she had no chance to learn business ways."

I may wind up the anecdote by remarking that the same relative-in-law who criticized the young widow told me a year ago how the estate had grown in the hands of the whilom ignoramus. "Her children will get the benefit of her cleverness," she added. "Who would have thought she had such a business head?"

The wise parent of today begins betimes to teach his child—be it boy or girl—the value and the uses of money by making it an allowance of pocket money. Nothing teaches a boy the full worth of a dime like trusting him to spend it, with the proviso that there will be no more where that came from until this time next week.

A stock joke in our family is the lament of a 5-year-old, shortly after he was advanced to the dignity of manager of a weekly allowance: "Mamma, it's dreadful to see how fast a nickel goes when you once break it!"

It was the initial lesson in monetary values. May I borrow again from that other "Talk"? The temptation to do it proves the longevity of certain home truths:

"Let us be patient as well as reasonable. So long as a baby is kept in long clothes and carried in arms it will not learn to walk alone. The majority of women have been swathed in conventionalities and borne above the practicalities of business life for so long by mistaken tenderness or misapprehension of their powers that, however quick may be their intuitions, time and practice are necessary to make them adepts in financing. The best way to make them trustworthy is not by taking it for granted, and letting them see that you do, that they sinistral designs upon your pockets. They are not pirates by nature, nor are they, even with such schooling as they may get from their

legal proprietors, always upon the alert to wheedle or to extort a few dollars from sly or selfish lords.

"After all, is there not a spice of truth in the would-be satire of the old distich: "What are wives made of—made of? Everything good—if they're but understood!"

John and his wedded partner should have that same understanding from the outset of the long journey they are to make in company. If the wife be a novice in the management of money, it is his duty to take the pains to train her. Let her learn how fast the \$10 bill goes when it is once broken into

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"camaraderie"—outlives romantic ardor by many a year. Were unto the elderly couple who do not find this strengthening as the shadows lengthen upon the downward slope?

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"I shall not give you my name or address. I have kept my real feelings locked within my own sad heart for thirty years, and I shall not take the public into confidence now. But every word I write is true as gospel. And I believe other wives suffer in the same way and are as wretched. Do I love my master and my owner still? Ought I to blush to own that I do? He is the devoted lover of my youth. He is the lov-

er father of my children. Do I respect him? Respect died long ago. Love is the more robust of the two. "If the story poured forth from the depths of a sore and throbbing heart it with other tales founded upon what I have seen with my own indignant eyes. Said a woman to me thirty-odd years ago of a lately widowed relative-in-law who had, by the terms of her husband's will, come into the possession of a large estate. "It was very unwise in him to leave it to her without providing trustees to take care of the property. Why, do you know, she never wrote a check in her life? She has to ask her brother how she should make one out."

legal proprietors, always upon the alert to wheedle or to extort a few dollars from sly or selfish lords.

"After all, is there not a spice of truth in the would-be satire of the old distich: "What are wives made of—made of? Everything good—if they're but understood!"

John and his wedded partner should have that same understanding from the outset of the long journey they are to make in company. If the wife be a novice in the management of money, it is his duty to take the pains to train her. Let her learn how fast the \$10 bill goes when it is once broken into

five, two, one and small silver. Have a frank business talk with her, and decide between you how much you can set aside from the common income for table expenses, for clothing, house-furnishing, wear-and-tear and charities. Then make a wide margin for "incidentals," and pass the sum agreed upon (between you, mind) over to her. Let her have her own bank-book, and should she get balance and account "balled-up" once, or ten times, be patient still, which is to be reasonable. How many more grievous blunders did you make during your first year in shop or office? Cultivate in her from the outset a business conscience. Teach her that debt is dishonorable and a deficit in accounts a disgrace. Encourage her to keep expenses within prescribed limits by listening to her tales of contrivance and substitute; of making up this week by corned beef served in divers ways for the pair of roasted chickens to which the family was treated last Sunday. In short, consider her your business partner and your interests identical. If you dole out money to her sparingly when you might be generous, be sure she will find the sin out sooner or later, and make you pay for it in one way or another. If, in no other, by losing respect for the man she continued to love in spite of

contempt for his weakness. In the impassioned outburst of a swollen flood we have seen in the second letter above given, we read that "Love is the more robust of the two." I fell a-musing, when I got to that, upon the proportion of complacent, self-honoring husbands who have worn the more fragile emotion threadbare, without suspecting it. The good comradeship of wedded life—what the French define more aptly as

"camaraderie"—outlives romantic ardor by many a year. Were unto the elderly couple who do not find this strengthening as the shadows lengthen upon the downward slope?

This is impossible unless the principle of copartnership has been carried out faithfully by both.

Will our good, well-meaning Johns suffer a parting maternal admonition? Your wife may not be clever—in the English, and the correct, acceptation of the word. You may never have trusted her to dispense the worldly goods with which you endowed her by a pretty fiction at the altar. Nineteen out of twenty times, she will see through your scheme for hoodwinking her as to your means, or for holding her for aye in leading-strings. She will outwit you, and keep her own counsel when it is done.

"Play fair," my dear boy!