

**ARTHUR
CHENEY TRAIN**

THE "GOLDFISH"

Arthur Train
The "Goldfish"

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Train A.

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Arthur Cheney Train

The «Goldfish» / Being the Confessions of a Successful Man

"We have grown literally afraid to be poor. We despise any one who elects to be poor in order to simplify and save his inner life. We have lost the power of even imagining what the ancient idealization of poverty could have meant—the liberation from material attachments; the unbribed soul; the manlier indifference; the paying our way by what we are or do, and not by what we have; the right to fling away our life at any moment irresponsibly—the more athletic trim, in short the moral fighting shape.... It is certain that the prevalent fear of poverty among the educated class is the worst moral disease from which our civilization suffers."

William James, p. 313.

CHAPTER I

MYSELF

"My house, my affairs, my ache and my religion—"

I was fifty years old to-day. Half a century has hurried by since I first lay in my mother's wondering arms. To be sure, I am not old; but I can no longer deceive myself into believing that I am still young. After all, the illusion of youth is a mental habit consciously encouraged to defy and face down the reality of age. If, at twenty, one feels that he has reached man's estate he, nevertheless, tests his strength and abilities, his early successes or failures, by the temporary and fictitious standards of youth.

At thirty a professional man is younger than the business man of twenty-five. Less is expected of him; his work is less responsible; he has not been so long on his job. At forty the doctor or lawyer may still achieve an unexpected success. He has hardly won his spurs, though in his heart he well knows his own limitations. He can still say: "I am young yet!" And he is.

But at fifty! Ah, then he must face the facts! He either has or has not lived up to his expectations and he never can begin over again. A creature of physical and mental habit, he must for the rest of his life trudge along in the same path, eating the same food, thinking the same thoughts, seeking the same pleasures—until he acknowledges with grim reluctance that he is an old man.

I confess that I had so far deliberately tried to forget my approaching fiftieth milestone, or at least to dodge it with closed eyes as I passed it by, that my daughter's polite congratulation on my demicentennial anniversary gave me an unexpected and most unpleasant shock.

"You really ought to be ashamed of yourself!" she remarked as she joined me at breakfast.

"Why?" I asked, somewhat resenting being thus definitely proclaimed as having crossed into the valley of the shadows.

"To be so old and yet to look so young!" she answered, with charming *voir-faire*.

Then I knew the reason of my resentment against fate. It was because I was labeled as old while, in fact, I was still young. Of course that was it. Old? Ridiculous! When my daughter was gone I gazed searchingly at myself in the mirror. Old? Nonsense!

I saw a man with no wrinkles and only a few crow's-feet such as anybody might have had; with hardly a gray hair on my temples and with not even a suggestion of a bald spot. My complexion and color were good and denoted vigorous health; my flesh was firm and hard on my cheeks; my teeth were sound, even and white; and my eyes were clear save for a slight cloudiness round the iris.

The only physical defect to which I was frankly willing to plead guilty was a flabbiness of the neck under the chin, which might by a hostile eye have been regarded as slightly double. For the rest I was strong and fairly well—not much inclined to exercise, to be sure, but able, if occasion offered, to wield a tennis racket or a driver with a vigor and accuracy that placed me well out of the duffer class.

Yes; I flattered myself that I looked like a boy of thirty, and I felt like one—except for things to be hereinafter noted—and yet middle-aged men called me "sir" and waited for me to sit down before doing so themselves; and my contemporaries were accustomed to inquire jocularly after my arteries. I was fifty! Another similar stretch of time and there would be no I. Twenty years more—with ten years of physical effectiveness if I were lucky! Thirty, and I would be useless to everybody. Forty—I shuddered. Fifty, I would not be there. My room would be vacant. Another face would be looking into the mirror.

Unexpectedly on this legitimate festival of my birth a profound melancholy began to possess my spirit. I had lived. I had succeeded in the eyes of my fellows and of the general public. I was married to a charming woman. I had two marriageable daughters and a son who had already entered on his career as a lawyer. I was prosperous. I had amassed more than a comfortable fortune. And yet—

These things had all come, with a moderate amount of striving, as a matter of course. Without them, undoubtedly I should be miserable; but with them—with reputation, money, comfort, affection—was I really happy? I was obliged to confess I was not. Some remark in Charles Reade's *Christie Johnstone* came into my mind—not accurately, for I find that I can no longer remember literally—to the effect that the only happy man is he who, having from nothing achieved money, fame and power, dies before discovering that they were not worth striving for.

I put to myself the question: *Were* they worth striving for? Really, I did not seem to be getting much satisfaction out of them. I began to be worried. Was not this an attitude of age? Was I not an old man, perhaps, regardless of my youthful face?

At any rate, it occurred to me sharply, as I had but a few more years of effective life, did it not behoove me to pause and see, if I could, in what direction I was going?—to "stop, look and listen"?—to take account of stock?—to form an idea of just what I was worth physically, mentally and morally?—to compute my assets and liabilities?—to find out for myself by a calm and dispassionate examination whether or not I was spiritually a bankrupt? That was the hideous thought which like a deathmask suddenly leered at me from behind the arras of my mind—that I counted for nothing—cared really for nothing! That when I died I should have been but a hole in the water!

The previous evening I had taken my two distinctly blasé daughters to see a popular melodrama. The great audience that packed the theater to the roof went wild, and my young ladies, infected in spite of themselves with the same enthusiasm, gave evidences of a quite ordinary variety of excitement; but I felt no thrill. To me the heroine was but a painted dummy mechanically repeating the lines that some Jew had written for her as he puffed a reeking cigar in his rear office, and the villain but a popinjay with a black whisker stuck on with a bit of pitch. Yet I grinned and clapped to deceive them, and agreed that it was the most inspiring performance I had seen in years.

In the last act there was a horserace cleverly devised to produce a convincing impression of reality. A rear section of the stage was made to revolve from left to right at such a rate that the horses were obliged to gallop at their utmost speed in order to avoid being swept behind the scenes. To enhance the realistic effect the scenery itself was made to move in the same direction. Thus, amid a whirlwind of excitement and the wild banging of the orchestra, the scenery flew by, and the horses, neck and neck, raced across the stage—without progressing a single foot.

And the thought came to me as I watched them that, after all, this horserace was very much like the life we all of us were living here in the city. The scenery was rushing by, time was flying, the band was playing—while we, like the animals on the stage, were in a breathless struggle to attain some goal to which we never got any nearer.

Now as I smoked my cigarette after breakfast I asked myself what I had to show for my fifty years. What goal or goals had I attained? Had anything happened except that the scenery had gone by? What would be the result should I stop and go with the scenery? Was the race profiting me anything? Had it profited anything to me or anybody else? And how far was I typical of a class?

A moment's thought convinced me that I was the prototype of thousands all over the United States. "A certain rich man!" That was me. I had yawned for years at dozens of sermons about men exactly like myself. I had called them twaddle. I had rather resented them. I was not a sinner—that is, I was not a sinner in the ordinary sense at all. I was a good man—a very good man. I kept all the commandments and I acted in accordance with the requirements of every standard laid down by other men exactly like myself. Between us, I now suddenly saw, we made the law and the prophets. We were all judging ourselves by self-made tests. I was just like all the rest. What was true of me was true of them.

And what were we, the crowning achievement of American civilization, like? I had not thought of it before. Here, then, was a question the answer to which might benefit others as well as myself. I resolved to answer it if I could—to write down in plain words and cold figures a truthful statement of what I was and what they were.

I had been a fairly wide reader in my youth, and yet I did not recall anywhere precisely this sort of self-analysis. Confessions, so called, were usually amatory episodes in the lives of the authors, highly spiced and colored by emotions often not felt at the time, but rather inspired by memory. Other analyses were the contented, narratives of supposedly poverty-stricken people who pretended they had no desires in the world save to milk the cows and watch the grass grow. "Adventures in contentment" interested me no more than adventures in unbridled passion.

I was going to try and see myself as I was—naked. To be of the slightest value, everything I set down must be absolutely accurate and the result of faithful observation. I believed I was a good observer. I had heard myself described as a "cold proposition," and coldness was a *sine qua non* of my enterprise. I must brief my case as if I were an attorney in an action at law. Or rather, I must make an analytical statement of fact like that which usually prefaces a judicial opinion. I must not act as a pleader, but first as a keen and truthful witness and then as an impartial judge. And at the end I must either declare myself innocent or guilty of a breach of trust—pronounce myself a faithful or an unworthy servant.

I must dispassionately examine and set forth the actual conditions of my home life, my business career, my social pleasures, the motives animating myself, my family, my professional associates, and my friends—weigh our comparative influence for good or evil on the community and diagnose the general mental, moral and physical condition of the class to which I belonged.

To do this aright, I must see clearly things as they were without regard to popular approval or prejudice, and must not hesitate to call them by their right names. I must spare neither myself nor anybody else. It would not be altogether pleasant. The disclosures of the microscope are often more terrifying than the amputations of the knife; but by thus studying both myself and my contemporaries I might perhaps arrive at the solution of the problem that was troubling me—that is to say, why I, with every ostensible reason in the world for being happy, was not! This, then, was to be my task.

* * * * *

I have already indicated that I am a sound, moderately healthy, vigorous man, with a slight tendency to run to fat. I am five feet ten inches tall, weigh a hundred and sixty-two pounds, have gray eyes, a rather aquiline nose, and a close-clipped dark-brown mustache, with enough gray hairs in it to give it dignity. My movements are quick; I walk with a spring. I usually sleep, except when worried over business. I do not wear glasses and I have no organic trouble of which I am aware. The New York Life Insurance Company has just reinsured me after a thorough physical examination. My appetite for food is not particularly good, and my other appetites, in spite of my vigor, are by no means keen. Eating is about the most active pleasure that I can experience; but in order to enjoy my dinner I have to drink a cocktail, and my doctor says that is very bad for my health.

My personal habits are careful, regular and somewhat luxurious. I bathe always once and generally twice a day. Incidentally I am accustomed to scatter a spoonful of scented powder in the water for the sake of the odor. I like hot baths and spend a good deal of time in the Turkish bath at my club. After steaming myself for half an hour and taking a cold plunge, an alcohol rub and a cocktail, I feel younger than ever; but the sight of my fellow men in the bath revolts me. Almost without exception they have flabby, pendulous stomachs out of all proportion to the rest of their bodies. Most of them are bald and their feet are excessively ugly, so that, as they lie stretched out on glass slabs to be rubbed down with salt and scrubbed, they appear to be deformed. I speak now of the men of my age. Sometimes a boy comes in that looks like a Greek god; but generally the boys are as weird-looking as the men. I am rambling, however. Anyhow I am less repulsive than most of them. Yet, unless the human race has steadily deteriorated, I am surprised that the Creator was not discouraged after his first attempt.

I clothe my body in the choicest apparel that my purse can buy, but am careful to avoid the expressions of fancy against which Polonius warns us. My coats and trousers are made in London, and so are my underclothes, which are woven to order of silk and cotton. My shoes cost me fourteen dollars a pair; my silk socks, six dollars; my ordinary shirts, five dollars; and my dress shirts, fifteen dollars each. On brisk evenings I wear to dinner and the opera a mink-lined overcoat, for which my wife recently paid seven hundred and fifty dollars. The storage and insurance on this coat come to twenty-five dollars annually and the repairs to about forty-five. I am rather fond of overcoats and own half a dozen of them, all made in Inverness.

I wear silk pajamas—pearl-gray, pink, buff and blue, with frogs, cuffs and monograms—which by the set cost me forty dollars. I also have a pair of pearl evening studs to wear with my dress suit, for which my wife paid five hundred and fifty dollars, and my cuff buttons cost me a hundred and seventy-five. Thus, if I am not an exquisite—which I distinctly am not—I am exceedingly well dressed, and I am glad to be so. If I did not have a fur coat to wear to the opera I should feel embarrassed, out of place and shabby. All the men who sit in the boxes at the Metropolitan Opera House have fur overcoats.

As a boy I had very few clothes indeed, and those I had were made to last a long time. But now without fine raiment I am sure I should be miserable. I cannot imagine myself shabby. Yet I can imagine any one of my friends being shabby without feeling any uneasiness about it—that is to say, I am the first to profess a democracy of spirit in which clothes cut no figure at all. I assert that it is the man, and not his clothes, that I value; but in my own case my silk-and-cotton undershirt is a necessity, and if deprived of it I should, I know, lose some attribute of self.

At any rate, my bluff, easy, confident manner among my fellow men, which has played so important a part in my success, would be impossible. I could never patronize anybody if my necktie were frayed or my sleeves too short. I know that my clothes are as much a part of my entity as my hair, eyes and voice—more than any of the rest of me.

Based on the figures given above I am worth—the material part of me—as I step out of my front door to go forth to dinner, something over fifteen hundred dollars. If I were killed in a railroad accident all these things would be packed carefully in a box, inventoried, and given a much greater degree of attention than my mere body. I saw Napoleon's boots and waistcoat the other day in Paris and I felt that he himself must be there in the glass case beside me.

Any one who at Abbotsford has felt of the white beaver hat of Sir Walter Scott knows that he has touched part—and a very considerable part—of Sir Walter. The hat, the boots, the waistcoat are far less ephemeral than the body they protect, and indicate almost as much of the wearer's character as his hands and face. So I am not ashamed of my silk pajamas or of the geranium powder I throw in my bath. They are part of me.

But is this "me" limited to my body and my clothes? I drink a cup of coffee or a cocktail: after they are consumed they are part of me; are they not part of me as I hold the cup or the glass in my hand? Is my coat more characteristic of me than my house—my sleeve-links than my wife or my collie dog? I know a gentlewoman whose sensitive, quivering, aristocratic nature is expressed far more in the Russian wolfhound that shrinks always beside her than in the aloof, though charming, expression of her face. No; not only my body and my personal effects but everything that is mine is part of me—my chair with the rubbed arm; my book, with its marked pages; my office; my bank account, and in some measure my friend himself.

Let us agree that in the widest sense all that I have, feel or think is part of me—either of my physical or mental being; for surely my thoughts are more so than the books that suggest them, and my sensations of pleasure or satisfaction equally so with the dinner I have eaten or the cigar I have smoked. My ego is the sum total of all these things. And if the cigar is consumed, the dinner digested, the pleasure flown, the thought forgotten, the waistcoat or shirt discarded—so, too, do the tissues of the body dissolve, disintegrate and change. I can no more retain permanently the physical elements of my personality than I can the mental or spiritual.

What, then, am I—who, the Scriptures assert, am made in the image of God? Who and what is this being that has gradually been evolved during fifty years of life and which I call Myself? For whom my father and my mother, their fathers and mothers, and all my ancestors back through the gray mists of the forgotten past, struggled, starved, labored, suffered, and at last died. To what end did they do these things? To produce me? God forbid!

Would the vision of me as I am to-day have inspired my grandfather to undergo, as cheerfully as he did, the privations and austerities of his long and arduous service as a country clergyman—or my father to die at the head of his regiment at Little Round Top? What am I—what have I ever done, now that I come to think of it, to deserve those sacrifices? Have I ever even inconvenienced myself for others in any way? Have I ever repaid this debt? Have I in turn advanced the flag that they and hundreds of thousands of others, equally unselfish, carried forward?

Have I ever considered my obligation to those who by their patient labors in the field of scientific discovery have contributed toward my well-being and the very continuance of my life? Or have I been content for all these years to reap where I have not sown? To accept, as a matter of course and as my due, the benefits others gave years of labor to secure for me? It is easy enough for me to say: No—that I have thought of them and am grateful to them. Perhaps I am, in a vague fashion. But has whatever feeling of obligation I may possess been evidenced in my conduct toward my fellows?

I am proud of my father's heroic death at Gettysburg; in fact I am a member, by virtue of his rank in the Union Army, of what is called The Loyal Legion. But have I ever fully considered that he died for me? Have I been loyal to him? Would he be proud or otherwise—*is* he proud or otherwise of me, his son? That is a question I can only answer after I have ascertained just what I am.

Now for over quarter of a century I have worked hard—harder, I believe, than most men. From a child I was ambitious. As a boy, people would point to me and say that I would get ahead. Well, I have got ahead. Back in the town where I was born I am spoken of as a "big man." Old men and women stop me on the main street and murmur: "If only your father could see you now!" They all seem tremendously proud of me and feel confident that if he could see me he would be happy for evermore. And I know they are quite honest about it all. For they assume in their simple hearts that my success is a real success. Yet I have no such assurance about it.

Every year I go back and address the graduating class in the high school—the high school I attended as a boy. And I am "Exhibit A"—the tangible personification of all that the fathers and mothers hope their children will become. It is the same way with the Faculty of my college. They have given me an honorary degree and I have given them a drinking fountain for the campus. We are a mutual-admiration society.

I am always picked by my classmates to preside at our reunions, for I am the conspicuous, shining example of success among them. They are proud of me, without envy. "Well, old man," they say, "you've certainly made a name for yourself!" They take it for granted that, because I have made money and they read my wife's name in the society columns of the New York papers, I must be completely satisfied.

And in a way I *am* satisfied with having achieved that material success which argues the possession of brains and industry; but the encomiums of the high-school principal and the congratulations of my college mates, sincere and well-meaning as they are, no longer quicken my blood; for I know that they are based on a total ignorance of the person they seek to honor. They see a heavily built, well-groomed, shrewd-looking man, with clear-cut features, a ready smile, and a sort of brusque frankness that seems to them the index of an honest heart. They hear him speak in a straightforward, direct way about the "Old Home," and the "Dear Old College," and "All Our Friends"—quite touching at times, I assure you—and they nod and say, "Good fellow, this! No frills—straight from the heart! No wonder he has got on in the city! Sterling chap! Hurrah!"

Perhaps, after all, the best part of me comes out on these occasions. But it is not the *me* that I have worked for half a century to build up; it is rather what is left of the *me* that knelt at my mother's

side forty years ago. Yet I have no doubt that, should these good parents of mine see how I live in New York, they would only be the more convinced of the greatness of my success—the success to achieve which I have given the unremitting toil of thirty years.

* * * * *

And as I now clearly see that the results of this striving and the objects of my ambition have been largely, if not entirely, material, I shall take the space to set forth in full detail just what this material success amounts to, in order that I may the better determine whether it has been worth struggling for. Not only are the figures that follow accurate and honest, but I am inclined to believe that they represent the very minimum of expenditure in the class of New York families to which mine belongs. They may at first sight seem extravagant; but if the reader takes the trouble to verify them—as I have done, alas! many times to my own dismay and discouragement—he will find them economically sound. This, then, is the catalogue of my success.

I possess securities worth about seven hundred and fifty thousand dollars and I earn at my profession from thirty to forty thousand dollars a year. This gives me an annual income of from sixty-five thousand to seventy-five thousand dollars. In addition I own a house on the sunny side of an uptown cross street near Central Park which cost me, fifteen years ago, one hundred and twenty thousand dollars, and is now worth two hundred and fifty thousand. I could sell it for that. The taxes alone amount to thirty-two hundred dollars—the repairs and annual improvements to about twenty-five hundred. As the interest on the value of the property would be twelve thousand five hundred dollars it will be seen that merely to have a roof over my head costs me annually over eighteen thousand dollars.

My electric-light bills are over one hundred dollars a month. My coal and wood cost me even more, for I have two furnaces to heat the house, an engine to pump the water, and a second range in the laundry. One man is kept busy all the time attending to these matters and cleaning the windows. I pay my butler eighty dollars a month; my second man fifty-five; my valet sixty; my cook seventy; the two kitchen maids twenty-five each; the head laundress forty-five; the two second laundresses thirty-five each; the parlor maid thirty; the two housemaids twenty-five each; my wife's maid thirty-five; my daughter's maid thirty; the useful man fifty; the pantry maid twenty-five. My house payroll is, therefore, six hundred and fifty dollars a month, or seventy-eight hundred a year.

We could not possibly get along without every one of these servants. To discharge one of them would mean that the work would have to be done in some other way at a vastly greater expense. Add this to the yearly sum represented by the house itself, together with the cost of heating and lighting, and you have twenty-eight thousand four hundred dollars.

Unforeseen extras make this, in fact, nearer thirty thousand dollars. There is usually some alteration under way, a partition to be taken out, a hall to be paneled, a parquet floor to be relaid, a new sort of heating apparatus to be installed, and always plumbing. Generally, also, at least one room has to be done over and refurnished every year, and this is an expensive matter. The guest room, recently refurnished in this way at my daughter's request, cost thirty-seven hundred dollars. Since we average not more than two guests for a single night annually, their visits from one point of view will cost me this year eighteen hundred and fifty dollars apiece.

Then, too, styles change. There is always new furniture, new carpets, new hangings—pictures to be bought. Last season my wife changed the drawing room from Empire to Louis Seize at a very considerable outlay.

Our food, largely on account of the number of our servants, costs us from a thousand to twelve hundred dollars a month. In the spring and autumn it is a trifle less—in winter it is frequently more; but it averages, with wine, cigars, ice, spring water and sundries, over fifteen thousand dollars a year.

We rent a house at the seashore or in the country in summer at from five to eight thousand dollars, and usually find it necessary to employ a couple of men about the place.

Our three saddle-horses cost us about two thousand dollars for stabling, shoeing and incidentals; but they save me at least that in doctors' bills.

Since my wife and daughters are fond of society, and have different friends and different nightly engagements, we are forced to keep two motors and two chauffeurs, one of them exclusively for night-work. I pay these men one hundred and twenty-five dollars each a month, and the garage bill is usually two hundred and fifty more, not counting tires. At least one car has to be overhauled every year at an average expense of from two hundred and fifty to five hundred dollars. Both cars have to be painted annually. My motor service winter and summer costs on a conservative estimate at least eight thousand dollars.

I allow my wife five thousand dollars; my daughters three thousand each; and my son, who is not entirely independent, twenty-five hundred. This is supposed to cover everything; but it does not—it barely covers their bodies. I myself expend, having no vices, only about twenty-five hundred dollars.

The bills of our family doctor, the specialists and the dentist are never less than a thousand dollars, and that is a minimum. They would probably average more than double that.

Our spring trip to Paris, for rest and clothing, has never cost me less than thirty-five hundred dollars, and when it comes to less than five thousand it is inevitably a matter of mutual congratulation.

Our special entertaining, our opera box, the theater and social frivolities aggregate no inconsiderable sum, which I will not overestimate at thirty-five hundred dollars.

Our miscellaneous subscriptions to charity and the like come to about fifteen hundred dollars.

The expenses already recited total nearly seventy-five thousand dollars, or as much as my maximum income. And this annual budget contains no allowance for insurance, books, losses at cards, transportation, sundries, the purchase of new furniture, horses, automobiles, or for any of that class of expenditure usually referred to as "principal" or "plant." I inevitably am obliged to purchase a new motor every two or three years—usually for about six thousand dollars; and, as I have said, the furnishing of our city house is never completed.

It is a fact that for the last ten years I have found it an absolute impossibility to get along on seventy-five thousand dollars a year, even living without apparent extravagance. I do not run a yacht or keep hunters or polo ponies. My wife does not appear to be particularly lavish and continually complains of the insufficiency of her allowance. Our table is not Lucullan, by any means; and we rarely have game out of season, hothouse fruit or many flowers. Indeed, there is an elaborate fiction maintained by my wife, cook and butler that our establishment is run economically and strictly on a business basis. Perhaps it is. I hope so. I do not know anything about it. Anyhow, here is the smallest budget on which I can possibly maintain my household of five adults:

ANNUAL BUDGET—MINIMUM—FOR FAMILY OF FIVE PERSONS

Taxes on city house	\$ 3,200
Repairs, improvements and minor alterations	2,500
Rent of country house—average	7,000
Gardeners and stablemen, and so on	800
Servants' payroll	7,800
Food supplies	15,000
Light and heat—gas, electricity, coal and wood	2,400
Saddle-horses—board and so on	2,000
Automobile expenses	8,000
Wife's allowance—emphatically insufficient	5,000

Daughters' allowance—two 6,000
Son's allowance 2,500
Self—clubs, clothes, and so on 2,500
Medical attendance—including dentist 1,000
Charity 1,500
Travel—wife's annual spring trip to Paris 3,500
Opera, theater, music, entertaining at restaurants,
and so on 3,500

Total \$74,200

A fortune in itself, you may say! Yet judged by the standards of expenditure among even the unostentatiously wealthy in New York it is moderate indeed. A friend of mine who has only recently married glanced over my schedule and said, "Why, it's ridiculous, old man! No one could live in New York on any such sum."

Any attempt to "keep house" in the old-fashioned meaning of the phrase would result in domestic disruption. No cook who was not allowed to do the ordering would stay with us. It is hopeless to try to save money in our domestic arrangements. I have endeavored to do so once or twice and repented of my rashness. One cannot live in the city without motors, and there is no object in living at all if one cannot keep up a scale of living that means comfort and lack of worry in one's household.

The result is that I am always pressed for money even on an income of seventy-five thousand dollars. And every year I draw a little on my capital. Sometimes a lucky stroke on the market or an unexpected fee evens things up or sets me a little ahead; but usually January first sees me selling a few bonds to meet an annual deficit. Needless to say, I pay no personal taxes. If I did I might as well give up the struggle at once. When I write it all down in cold words I confess it seems ridiculous. Yet my family could not be happy living in any other way.

It may be remarked that the item for charity on the preceding schedule is somewhat disproportionate to the amount of the total expenditure. I offer no excuse or justification for this. I am engaged in an honest exposition of fact—for my own personal satisfaction and profit, and for what lessons others may be able to draw from it. My charities are negligible.

The only explanation which suggests itself to my mind is that I lead so circumscribed and guarded a life that these matters do not obtrude themselves on me. I am not brought into contact with the maimed, the halt and the blind; if I were I should probably behave toward them like a gentleman. The people I am thrown with are all sleek and well fed; but even among those of my friends who make a fad of charity I have never observed any disposition to deprive themselves of luxuries for the sake of others.

Outside of the really poor, is there such a thing as genuine charity among us? The church certainly does not demand anything approximating self-sacrifice. A few dollars will suffice for any appeal. I am not a professing Christian, but the church regards me tolerantly and takes my money when it can get it. But how little it gets! I give frequently—almost constantly—but in most instances my giving is less an act of benevolence than the payment of a tax upon my social standing. I am compelled to give. If I could not be relied upon to take tickets to charity entertainments and to add my name to the subscription lists for hospitals and relief funds I should lose my caste. One cannot be *too* cold a proposition. I give to these things grudgingly and because I cannot avoid it.

Of course the aggregate amount thus disposed of is really not large and I never feel the loss of it. Frankly, people of my class rarely inconvenience themselves for the sake of anybody, whether their own immediate friends or the sick, suffering and sorrowful. It is trite to say that the clerk earning one thousand dollars deprives himself of more in giving away fifty than the man with an income of twenty thousand dollars in giving away five thousand. It really costs the clerk more to go down into his pocket for that sum than the rich man to draw his check for those thousands.

Where there is necessity for generous and immediate relief I occasionally, but very rarely, contribute two hundred and fifty or five hundred dollars. My donation is always known and usually is noticed with others of like amount in the daily papers. I am glad to give the money and I have a sensation of making a substantial sacrifice in doing so. Obviously, however, it has cost me really nothing! I spend two hundred and fifty dollars or more every week or so on an evening's entertainment for fifteen or twenty of my friends and think nothing of it. It is part of my manner of living, and my manner of living is an advertisement of my success—and advertising in various subtle ways is a business necessity. Yet if I give two hundred and fifty dollars to a relief fund I have an inflation of the heart and feel conscious of my generosity.

I can frankly say, therefore, that so far as I am concerned my response to the ordinary appeal for charity is purely perfunctory and largely, if not entirely, dictated by policy; and the sum total of my charities on an income of seventy-five thousand dollars a year is probably less than fifteen hundred dollars, or about two per cent.

Yet, thinking it over dispassionately, I do not conclude from this that I am an exceptionally selfish man. I believe I represent the average in this respect. I always respond to minor calls in a way that pleases the recipient and causes a genuine flow of satisfaction in my own breast. I toss away nickels, dimes and quarters with prodigality; and if one of the office boys feels out of sorts I send him off for a week's vacation on full pay. I make small loans to seedy fellows who have known better days and I treat the servants handsomely at Christmas.

I once sent a boy to college—that is, I promised him fifty dollars a year. He died in his junior term, however. Sisters of Mercy, the postman, a beggar selling pencils or shoelaces—almost anybody, in short, that actually comes within range—can pretty surely count on something from me. But I confess I never go out of my way to look for people in need of help. I have not the time.

Several of the items in my budget, however, are absurdly low, for the opera-box which, as it is, we share with several friends and which is ours but once in two weeks, alone costs us twelve hundred dollars; and my bill at the Ritz—where we usually dine before going to the theater or sup afterward—is apt to be not less than one hundred dollars a month. Besides, twenty-five hundred dollars does not begin to cover my actual personal expenses; but as I am accustomed to draw checks against my office account and thrust the money in my pocket, it is difficult to say just what I do cost myself.

Moreover, a New York family like mine would have to keep surprisingly well in order to get along with but two thousand dollars a year for doctors. Even our dentist bills are often more than that. We do not go to the most fashionable operators either. There does not seem to be any particular way of finding out who the good ones are except by experiment. I go to a comparatively cheap one. Last month he looked me over, put in two tiny fillings, cleansed my teeth and treated my gums. He only required my presence once for half an hour, once for twenty minutes, and twice for ten minutes—on the last two occasions he filched the time from the occupant of his other chair. My bill was forty-two dollars. As he claims to charge a maximum rate of ten dollars an hour—which is about the rate for ordinary legal services—I have spent several hundred dollars' worth of my own time trying to figure it all out. But this is nothing to the expense incident to the straightening of children's teeth.

When I was a child teeth seemed to take care of themselves, but my boy and girls were all obliged to spend several years with their small mouths full of plates, wires and elastic bands. In each case the cost was from eighteen hundred to two thousand dollars. A friend of mine with a large family was compelled to lay out during the tooth-growing period of his offspring over five thousand dollars a year for several years. Their teeth are not straight at that.

Then, semioccasionally, weird cures arise and seize hold of the female imagination and send our wives and daughters scurrying to the parlors of fashionable specialists, who prescribe long periods of rest at expensive hotels—a room in one's own house will not do—and strange diets of mush and hot water, with periodical search parties, lighted by electricity, through the alimentary canal.

One distinguished medico's discovery of the terra incognita of the stomach has netted him, I am sure, a princely fortune. There seems to be something peculiarly fascinating about the human interior. One of our acquaintances became so interested in hers that she issued engraved invitations for a fashionable party at which her pet doctor delivered a lecture on the gastro-intestinal tract. All this comes high, and I have not ventured to include the cost of such extravagances in my budget, though my wife has taken cures six times in the last ten years, either at home or abroad.

And who can prophesy the cost of the annual spring jaunt to Europe? I have estimated it at thirty-five hundred dollars; but, frankly, I never get off with any such trifling sum. Our passage alone costs us from seven hundred to a thousand dollars, or even more and our ten-days' motor trip—the invariable climax of the expedition rendered necessary by the fatigue incident to shopping—at least five hundred dollars.

Our hotel bills in Paris, our taxicabs, theater tickets, and dinners at expensive restaurants cost us at least a thousand dollars, without estimating the total of those invariable purchases that are paid for out of the letter of credit and not charged to my wife's regular allowance. Even in Paris she will, without a thought, spend fifty dollars at Reboux' for a simple spring hat—and this is not regarded as expensive. Her dresses cost as much as if purchased on Fifth Avenue and I am obliged to pay a sixty per cent duty on them besides.

The restaurants of Paris—the chic ones—charge as much as those in New York; in fact, chic Paris exists very largely for the exploitation of the wives of rich Americans. The smart French woman buys no such dresses and pays no such prices. She knows a clever little modiste down some alley leading off the Rue St. Honoré who will saunter into Worth's, sweep the group of models with her eye, and go back to her own shop and turn out the latest fashions at a quarter of the money.

A French woman in society will have the same dress made for her by her own dressmaker for seventy dollars for which an American will cheerfully pay three hundred and fifty. And the reason is, that she has been taught from girlhood the relative values of things. She knows that mere clothes can never really take the place of charm and breeding; that expensive entertainments, no matter how costly and choice the viands, can never give equal pleasure with a cup of tea served with vivacity and wit; and that the best things of Paris are, in fact, free to all alike—the sunshine of the boulevards, the ever-changing spectacle of the crowds, the glamour of the evening glow beyond the Hôtel des Invalides, and the lure of the lamp-strewn twilight of the Champs Elysées.

So she gets a new dress or two and, after the three months of her season in the Capital are over, is content to lead a more or less simple family life in the country for the rest of the year. One rarely sees a real Parisian at one of the highly advertised all-night resorts of Paris. No Frenchman would pay the price.

An acquaintance of mine took his wife and a couple of friends one evening to what is known as L'Abbaye, in Montmartre. Knowing that it had a reputation for being expensive, he resisted, somewhat self-consciously, the delicate suggestions of the head waiter and ordered only one bottle of champagne, caviar for four, and a couple of cigars. After watching the dancing for an hour he called for his bill and found that the amount was two hundred and fifty francs. Rather than be conspicuous he paid it—foolishly. But the American who takes his wife abroad must have at least one vicarious taste of fast life, no matter what it costs, and he is a lucky fellow who can save anything out of a bill of exchange that has cost him five thousand dollars.

After dispassionate consideration of the matter I hazard the sincere opinion that my actual disbursements during the last ten years have averaged not less than one hundred thousand dollars a year. However, let us be conservative and stick to our original figure of seventy-five thousand dollars. It costs me, therefore, almost exactly two hundred dollars a day to support five persons. We all of us complain of what is called the high cost of living, but men of my class have no real knowledge of what it costs them to live.

The necessaries are only a drop in the bucket. It is hardly worth while to bother over the price of rib roast a pound, or fresh eggs a dozen, when one is smoking fifty-cent cigars. Essentially it costs me as much to lunch off a boiled egg, served in my dining room at home, as to carve the breast off a canvasback. At the end of the month my bills would not show the difference. It is the overhead—or, rather, in housekeeping, the underground—charge that counts. That boiled egg or the canvasback represents a running expense of at least a hundred dollars a day. Slight variations in the cost of foodstuffs or servants' wages amount to practically nothing.

And what do I get for my two hundred dollars a day and my seventy-five thousand dollars a year that the other fellow does not enjoy for, let us say, half the money? Let us readjust the budget with an idea to ascertaining on what a family of five could live in luxury in the city of New York a year. I could rent a good house for five thousand dollars and one in the country for two thousand dollars; and I would have no real-estate taxes. I could keep eight trained servants for three thousand dollars and reduce the cost of my supplies to five thousand almost without knowing it. Of course my light and heat would cost me twelve hundred dollars and my automobile twenty-five hundred. My wife, daughters and son ought to be able to manage to dress on five thousand dollars, among them. I could give away fifteen hundred dollars and allow one thousand for doctors' bills, fifteen hundred for my own expenses, and still have twenty-three hundred for pleasure—and be living on thirty thousand dollars a year in luxury.

I could even then entertain, go to the theater, and occasionally take my friends to a restaurant. And what would I surrender? My saddle-horses, my extra motor, my pretentious houses, my opera box, my wife's annual spending bout in Paris—that is about all. And I would have a cash balance of forty-five thousand dollars.

REVISED BUDGET

Rent—City and country	\$7,000
Servants	3,000
Supplies	5,000
Light and heat	1,200
Motor	2,500
Allowance to family	5,000
Charity	1,500
Medical attendance	1,000
Self	1,500
Travel, pleasure, music and sundries	2,300
<hr/>	
Total	\$30,000

In a smaller city I could do the same thing for half the money—fifteen thousand dollars; in Rome, Florence or Munich I could live like a prince on half the sum. I am paying apparently forty-five thousand dollars each year for the veriest frills of existence—for geranium powder in my bath, for fifteen extra feet in the width of my drawing room, for a seat in the parterre instead of the parquet at the opera, for the privilege of having a second motor roll up to the door when it is needed, and that my wife may have seven new evening dresses each winter instead of two. And in reality these luxuries mean nothing to me. I do not want them. I am not a whit more comfortable with than without them.

If an income tax should suddenly cut my bank account in half it would not seriously inconvenience me. No financial cataclasm, however dire, could deprive me of the genuine luxuries of my existence. Yet in my revised schedule of expenditure I would still be paying nearly a hundred

dollars a day for the privilege of living. What would I be getting for my money—even then? What would I receive as a *quid pro quo* for my thirty thousand dollars?

I am not enough of a materialist to argue that my advantage over my less successful fellow man lies in having a bigger house, men servants instead of maid servants, and smoking cigars alleged to be from Havana instead of from Tampa; but I believe I am right in asserting that my social opportunities—in the broader sense—are vastly greater than his. I am meeting bigger men and have my fingers in bigger things. I give orders and he takes them.

My opinion has considerable weight in important matters, some of which vitally affect large communities. My astuteness has put millions into totally unexpected pockets and defeated the faultily expressed intentions of many a testator. I can go to the White House and get an immediate hearing, and I can do more than that with judges of the Supreme Court in their private chambers.

In other words I am an active man of affairs, a man among men, a man of force and influence, who, as we say, "cuts ice" in the metropolis. But the economic weakness in the situation lies in the fact that a boiled egg only costs the ordinary citizen ten cents and it costs me almost its weight in gold.

Compare this de-luxe existence of mine with that of my forebears. We are assured by most biographers that the subject of their eulogies was born of poor but honest parents. My own parents were honest, but my father was in comfortable circumstances and was able to give me the advantages incident to an education, first at the local high school and later at college. I did not as a boy get up while it was still dark and break the ice in the horsetrough in order to perform my ablutions. I was, to be sure, given to understand—and always when a child religiously believed—that this was my father's unhappy fate. It may have been so, but I have a lingering doubt on the subject that refuses to be dissipated. I can hardly credit the idea that the son of the village clergyman was obliged to go through any such rigorous physical discipline as a child.

Even in 1820 there were such things as hired men and tradition declares that the one in my grandparents' employ was known as Jonas, had but one good eye and was half-witted. It modestly refrains from asserting that he had only one arm and one leg. My grandmother did the cooking—her children the housework; but Jonas was their only servant, if servant he can be called. It is said that he could perform wonders with an ax and could whistle the very birds off the trees.

Some time ago I came upon a trunkful of letters written by my grandfather to my father in 1835, when the latter was in college. They were closely written with a fine pen in a small, delicate hand, and the lines of ink, though faded, were like steel engraving. They were stilted, godly—in an ingenuous fashion—at times ponderously humorous, full of a mild self-satisfaction, and inscribed under the obvious impression that only the writer could save my father's soul from hell or his kidneys from destruction. The goodness of the Almighty, as exemplified by His personal attention to my grandfather, the efficacy of oil distilled from the liver of the cod, and the wisdom of Solomon, came in for an equal share of attention. How the good old gentleman must have enjoyed writing those letters! And, though I have never written my own son three letters in my life, I suppose the desire of self-expression is stirring in me now these seventy-eight years later. I wonder what he would have said could he read these confessions of mine—he who married my grandmother on a capital of twenty-five dollars and enough bleached cotton to make half a dozen shirts! My annual income would have bought the entire county in which he lived. My son scraped through Harvard on twenty-five hundred dollars a year. I have no doubt that he left undisclosed liabilities behind him. Most of this allowance was spent on clothes, private commons and amusement. Lying before me is my father's term bill at college for the first half year of 1835. The items are:

To tuition \$12.00
Room rent 3.00
Use of University Library 1.00
Servants' hire, printing, and so on 2.00
Repairs .80

Damage for glass .09
Commons bill, 15-1/2 weeks at \$1.62 a week 25.11
Steward's salary 2.00
Public fuel .50
Absent from recitation without excuse—once .03
—
Total \$46.53

The glass damage at nine cents and the three cents for absence without excuse give me joy. Father was human, after all!

Economically speaking, I do not think that his clothes cost him anything. He wore my grandfather's old ones. There were no amusements in those days, except going to see the pickled curios in the old Boston Museum. I have no doubt he drove to college in the family chaise—if there was one. I do not think that, in fact, there was.

On a conservative estimate he could not have cost my grandfather much, if anything, over a hundred dollars a year. On this basis I could, on my present income, send seven hundred and fifty fathers to college annually! A curious thought, is it not?

Undoubtedly my grandfather went barefoot and trudged many a weary mile, winter and summer, to and from the district school. He worked his way through college. He married and reared a family. He educated my father. He watched over his flock in sickness and in health, and he died at a ripe old age, mourned by the entire countryside.

My father, in his turn, was obliged to carve out his own fate. He left the old home, moved to the town where I was born, and by untiring industry built up a law practice which for those days was astonishingly lucrative. Then, as I have said, the war broke out and, enlisting as a matter of course, he met death on the battlefield. During his comparatively short life he followed the frugal habits acquired in his youth. He was a simple man.

Yet I am his son! What would he say could he see my valet, my butler, my French cook? Would he admire and appreciate my paintings, my *objets d'art*, my rugs and tapestries, my rare old furniture? As an intelligent man he would undoubtedly have the good taste to realize their value and take satisfaction in their beauty; but would he be glad that I possessed them? That is a question. Until I began to pen these confessions I should have unhesitatingly answered it in the affirmative. Now I am inclined to wonder a little. I think it would depend on how far he believed that my treasures indicated on my own part a genuine love of art, and how far they were but the evidences of pomp and vainglory.

Let me be honest in the matter. I own some masterpieces of great value. At the time of their purchase I thought I had a keen admiration for them. I begin to suspect that I acquired them less because I really cared for such things than because I wished to be considered a connoisseur. There they hang—my Corots, my Romneys, my Teniers, my Daubignys. But they might as well be the merest chromos. I never look at them. I have forgotten that they exist. So have the rest of my family.

It is the same way with my porcelains and tapestries. Of course they go to make up the *tout ensemble* of a harmonious and luxurious home, but individually they mean nothing to me. I should not miss them if they were all swept out of existence tomorrow by a fire. I am no happier in my own house than in a hotel. My pictures are nothing but so much furniture requiring heavy insurance.

It is somewhat the same with our cuisine. My food supply costs me forty dollars a day. We use the choicest teas, the costliest caviar and relishes, the richest sterilized milk and cream, the freshest eggs, the choicest cuts of meat. We have course after course at lunch and dinner; yet I go to the table without an appetite and my food gives me little pleasure. But this style of living is the concrete expression of my success. Because I have risen above my fellows I must be surrounded by these tangible evidences of prosperity.

I get up about nine o'clock in the morning unless I have been out very late the night before, in which case I rest until ten or later. I step into a porcelain tub in which my servant has drawn a warm

bath of water filtered by an expensive process which makes it as clear and blue as crystal. When I leave my bath my valet hands me one by one the garments that have been carefully laid out in order. He is always hovering round me, and I rather pride myself on the fact that I lace my own shoes and brush my own hair. Then he gives me a silk handkerchief and I stroll into my upstairs sitting room ready for breakfast.

My daughters are still sleeping. They rarely get up before eleven in the morning, and my wife and I do not, as a rule, breakfast together. We have tried that arrangement and found it wanting, for we are slightly irritable at this hour. My son has already gone downtown. So I enter the chintz-furnished room alone and sit down by myself before a bright wood fire and glance at the paper, which the valet has ironed, while I nibble an egg, drink a glass of orange juice, swallow a few pieces of toast and quaff a great cup of fragrant coffee.

Coffee! Goddess of the nerve-exhausted! Sweet invigorator of tired manhood! Savior of the American race! I could not live without you! One draft at your Pyrenean fountain and I am young again! For a moment the sun shines as it used to do in my boyhood's days; my blood quickens; I am eager to be off to business—to do, no matter what.

I enter the elevator and sink to the ground floor. My valet and butler are waiting, the former with my coat over his arm, ready to help me into it. Then he hands me my hat and stick, while the butler opens the front door and escorts me to my motor. The chauffeur touches his hat. I light a small and excellent Havana cigar and sink back among the cushions. The interior of the car smells faintly of rich upholstery and violet perfume. My daughters have been to a ball the night before. If it is fine I have the landaulette hood thrown open and take the air as far as Washington Square—if not, I am deposited at the Subway.

Ten o'clock sees me at my office. The effect of the coffee has begun to wear off slightly. I am a little peevish with my secretary, who has opened and arranged all my letters on my desk. There are a pile of dividend checks, a dozen appeals for charity and a score of letters relating to my business. I throw the begging circulars into the waste-basket and dictate most of my answers in a little over half an hour. Then come a stream of appointments until lunchtime.

On the top floor of a twenty-story building, its windows commanding a view of all the waters surrounding the end of Manhattan Island, is my lunch club. Here gather daily at one o'clock most of the men with whom I am associated—bankers, railroad promoters and other lawyers. I lunch with one or more of them. A cocktail starts my appetite, for I have no desire for food; and for the sake of appearances I manage to consume an egg Benedictine and a ragout of lamb, with a dessert.

Then we wander into the smoking room and drink black coffee and smoke long black cigars. I have smoked a cigar or two in my office already and am beginning, as usual, to feel a trifle seedy. Here we plan some piece of business or devise a method of escaping the necessity of fulfilling some corporate obligation.

Two or half-past finds me in my office again. The back of the day is broken. I take things more easily. Later on I smoke another cigar. I discuss general matters with my junior partners. At half-past four I enter my motor, which is waiting at the Wall Street entrance of the building. At my uptown club the men are already dropping in and gathering round the big windows. We all call each other by our first names, yet few of us know anything of one another's real character. We have a bluff heartiness, a cheerful cynicism that serves in place of sincerity, and we ask no questions.

Our subjects of conversation are politics, the stock market, "big" business, and the more fashionable sports. There is no talk of art or books, no discussion of subjects of civic interest. After our cocktails we usually arrange a game of bridge and play until it is time to go home to dress for dinner.

Until this time, usually, I have not met my wife and daughters since the night before. They have had their own individual engagements for luncheon and in the afternoon, and perhaps have not seen

each other before during the day. But we generally meet at least two or three times a week on the stairs or in the hall as we are going out. Sometimes, also, I see my son at this time.

It will be observed that our family life is not burdensome to any of us:—not that we do not wish to see one another, but we are too busy to do so. My daughters seem to be fond of me. They are proud of my success and their own position; in fact they go out in the smartest circles. They are smarter, indeed, than their mother and myself; for, though we know everybody in society, we have never formed a part of the intimate inner Newport circle. But my daughters are inside and in the very center of the ring. You can read their names as present at every smart function that takes place.

From Friday until Monday they are always in the country at week-end parties. They are invited to go to Bermuda, Palm Beach, California, Aiken and the Glacier National Park. They live on yachts and in private cars and automobiles. They know all the patter of society and everything about everybody. They also talk surprisingly well about art, music and international politics. They are as much at home in Rome, Paris and London as they are in New York, and are as familiar with Scotland as Long Island. They constantly amaze me by the apparent scope of their information.

They are women of the world in a sense unheard of by my father's generation. They have been presented at court in London, Berlin and Rome, and have had a social season at Cairo; in fact I feel at a great personal disadvantage in talking with them. They are respectful, very sweet in a self-controlled and capable sort of way, and, so far as I can see, need no assistance in looking out for themselves. They seem to be quite satisfied with their mode of life. They do as they choose, and ask for no advice from either their mother or myself.

My boy also leads his own life. He is rarely at home except to sleep. I see less of him than of my daughters. During the day he is at the office, where he is learning to be a lawyer. At wide intervals we lunch together; but I find that he is interested in things which do not appeal to me at all. Just at present he has become an expert—almost a professional—dancer to syncopated music. I hear of him as dancing for charity at public entertainments, and he is in continual demand for private theatricals and parties. He is astonishingly clever at it.

Yet I cannot imagine Daniel Webster or Rufus Choate dancing in public even in their leisure moments. Perhaps, however, it is better for him to dance than to do some other things. It is good exercise; and, to be fair with him, I cannot imagine Choate or Webster playing bridge or taking scented baths. But, frankly, it is a far cry from my clergyman grandfather to my ragtime dancing offspring. Perhaps, however, the latter will serve his generation in his own way.

It may seem incredible that a father can be such a stranger to his children, but it is none the less a fact. I do not suppose we dine together as a family fifteen times in the course of the winter. When we do so we get along together very nicely, but I find myself conversing with my daughters much as if they were women I had met casually out at dinner. They are literally "perfect ladies."

When they were little I was permitted a certain amount of decorous informality, but now I have to be very careful how I kiss them on account of the amount of powder they use. They have, both of them, excellent natural complexions, but they are not satisfied unless their noses have an artificial whiteness like that of marble. I suspect, also, that their lips have a heightened color. At all events I am careful to "mind the paint." But they are—either because of these things or in spite of them—extraordinarily pretty girls—prettier, I am forced to admit, than their mother was at their age. Now, as I write, I wonder to what end these children of mine have been born into the world—how they will assist in the development of the race to a higher level.

For years I slaved at the office—early, late, in the evenings, often working Sundays and holidays, and foregoing my vacation in the summer.

Then came the period of expansion. My accumulations doubled and trebled. In one year I earned a fee in a railroad reorganization of two hundred thousand dollars. I found myself on Easy Street. I had arrived—achieved my success. During all those years I had devoted myself exclusively

to the making of money. Now I simply had to spend it and go through the motions of continuing to work at my profession.

My wife and I became socially ambitious. She gave herself to this end eventually with the same assiduity I had displayed at the law. It is surprising at the present time to recall that it was not always easy to explain the ultimate purpose in view. Alas! What is it now? Is it other than that expressed by my wife on the occasion when our youngest daughter rebelled at having to go to a children's party?

"Why must I go to parties?" she insisted.

"In order," replied her mother, "that you may be invited to other parties."

It was the unconscious epitome of my consort's theory of the whole duty of man.

CHAPTER II

MY FRIENDS

By virtue of my being a successful man my family has an established position in New York society. We are not, to be sure—at least, my wife and I are not—a part of the sacrosanct fifty or sixty who run the show and perform in the big ring; but we are well up in the front of the procession and occasionally do a turn or so in one of the side rings. We give a couple of dinners each week during the season and a ball or two, besides a continuous succession of opera and theater parties.

Our less desirable acquaintances, and those toward whom we have minor social obligations, my wife disposes of by means of an elaborate "at home," where the inadequacies of the orchestra are drowned in the roar of conversation, and which a sufficient number of well-known people are good-natured enough to attend in order to make the others feel that the occasion is really smart and that they are not being trifled with. This method of getting rid of one's shabby friends and their claims is, I am informed, known as "killing them off with a tea."

We have a slaughter of this kind about once in two years. In return for these courtesies we are invited yearly by the élite to some two hundred dinners, about fifty balls and dances, and a large number of miscellaneous entertainments such as musicales, private theatricals, costume affairs, bridge, poker, and gambling parties; as well as in the summer to clambakes—where champagne and terrapin are served by footmen—and other elegant rusticities.

Besides these *chic* functions we are, of course, deluged with invitations to informal meals with old and new friends, studio parties, afternoon teas, highbrow receptions and *conversazioni*, reformers' lunch parties, and similar festivities. We have cut out all these long ago. Keeping up with our smart acquaintances takes all our energy and available time. There are several old friends of mine on the next block to ours whom I have not met socially for nearly ten years.

We have definitely arrived however. There is no question about that. We are in society and entitled to all the privileges pertaining thereto. What are they? you ask. Why, the privilege of going to all these balls, concerts and dinners, of course; of calling the men and women one reads about in the paper by their first names; of having the satisfaction of knowing that everybody who knows anything knows we are in society; and of giving our daughters and son the chance to enjoy, without any effort on their part, these same privileges that their parents have spent a life of effort to secure.

Incidentally, I may add, our offspring will, each of them—if I am not very much mistaken—marry money, since I have observed a certain frankness on their part in this regard, which seems to point that way and which, if not admirable in itself, at least does credit to their honesty.

Now it is undubitably the truth that my wife regards our place among the socially elect as the crowning achievement—the great desideratum—of our joint career. It is what we have always been striving for. Without it we—both of us—would have unquestionably acknowledged failure. My future, my reputation, my place at the bar and my domestic life would have meant nothing at all to us, had not the grand cordon of success been thrown across our shoulders by society.

* * * * *

As I have achieved my ambition in this respect it is no small part of my self-imposed task to somewhat analyze this, the chief reward of my devotion to my profession, my years of industrious application, my careful following of the paths that other successful Americans have blazed for me.

I must confess at the outset that it is oftentimes difficult to determine where the pleasure ends and work begins. Even putting it in this way, I fear I am guilty of a euphemism; for, now that I consider

the matter honestly, I recall no real pleasure or satisfaction derived from the various entertainments I have attended during the last five or ten years.

In the first place I am invariably tired when I come home at night—less perhaps from the actual work I have done at my office than from the amount of tobacco I have consumed and the nervous strain attendant on hurrying from one engagement to another and keeping up the affectation of hearty good-nature which is part of my stock in trade. At any rate, even if my body is not tired, my head, nerves and eyes are distinctly so.

I often feel, when my valet tells me that the motor is ordered at ten minutes to eight, that I would greatly enjoy having him slip into the dress-clothes he has so carefully laid out on my bed and go out to dinner in my place. He would doubtless make himself quite as agreeable as I. And then—let me see—what would I do? I sit with one of my accordion-plaited silk socks half on and surrender myself to all the delights of the most reckless imagination!

Yes, what would I choose if I could do anything in the world for the next three hours? First, I think, I would like an egg—a poached egg, done just right, like a little snowball, balanced nicely in the exact center of a hot piece of toast! My mouth waters. Aunt Jane used to do them like that. And then I would like a crisp piece of gingerbread and a glass of milk. Dress? Not on your life! Where is that old smoking-jacket of mine? Not the one with Japanese embroidery on it—no; the old one. Given away? I groan aloud.

Well, the silk one will have to do—and a pair of comfortable slippers!

Where is that old brier pipe I keep to go a-fishing? Now I want a book—full of the sea and ships—of pirates and coral reefs—yes, Treasure Island; of course that's it—and Long John Silver and the Black Spot.

"Beg pardon, sir, but madam has sent me up to say the motor is waiting," admonishes my English footman respectfully.

Gone—gone is my poached egg, my pipe, my dream of the Southern Seas! I dash into my evening clothes under the solicitous guidance of my valet and hastily descend in the electric elevator to the front hall. My wife has already taken her seat in the motor, with an air of righteous annoyance, of courteously suppressed irritation. The butler is standing on the doorstep. The valet is holding up my fur coat expectantly. I am sensible of an atmosphere of sad reproachfulness.

Oh, well! I thrust my arms into my coat, grasp my white gloves and cane, receive my hat and wearily start forth on my evening's task of being entertained; conscious as I climb into the motor that this curious form of so-called amusement has certain rather obvious limitations.

For what is its *raison d'être*? It is obvious that if I know any persons whose society and conversation are likely to give me pleasure I can invite them to my own home and be sure of an evening's quiet enjoyment. But, so far as I can see, my wife does not invite to our house the people who are likely to give either her or myself any pleasure at all, and neither am I likely to meet such people at the homes of my friends.

The whole thing is a mystery governed by strange laws and curious considerations of which I am kept in utter ignorance; in fact, I rarely know where I am going to dine until I arrive at the house. On several occasions I have come away without having any very clear idea as to where I have been.

"The Hobby-Smiths," my wife will whisper as we go up the steps. "Of course you've heard of her! She is a great friend of Marie Van Duser, and her husband is something in Wall Street."

That is a comparatively illuminating description. At all events it insures some remote social connection with ourselves, if only through Miss Van Duser and Wall Street. Most of our hosts are something in Wall Street. Occasionally they are something in coal, iron, oil or politics.

I find a small envelope bearing my name on a silver tray by the hatstand and open it suspiciously as my wife is divested of her wraps. Inside is a card bearing in an almost illegible scrawl the words: Mrs. Jones. I hastily refresh my recollection as to all the Joneses of my acquaintance, whether in coal, oil or otherwise; but no likely candidate for the distinction of being the husband of my future

dinner companion comes to my mind. Yet there is undoubtedly a Jones. But, no! The lady may be a divorcée or a widow. I recall no Mrs. Jones, but I visualize various possible Miss Joneses—ladies very fat and bursting; ladies scrawny, lean and sardonic; facetious ladies; heavy, intelligent ladies; aggressive, militant ladies.

My spouse has turned away from the mirror and the butler has pulled back the portières leading into the drawing room. I follow my wife's composed figure as she sweeps toward our much-beplumed hostess and find myself in a roomful of heterogeneous people, most of whom I have never seen before and whose personal appearance is anything but encouraging.

"This is very *nice!*" says our hostess—accent on the nice.

"So *nice* of you to think of us!" answers my wife.

We shake hands and smile vaguely. The butler rattles the portières and two more people come in.

"This *is* very nice!" says the hostess again—accent on the *is*.

It may be here noted that at the conclusion of the evening each guest murmurs in a simpering, half-persuasive yet consciously deprecatory manner—as if apologizing for the necessity of so bald a prevarication—"Good-night! We have had *such* a good time! *So* good of you to ask us!" This epilogue never changes. Its phrase is cast and set. The words may vary slightly, but the tone, emphasis and substance are inviolable. Yet, disregarding the invocation good-night! the fact remains that neither have you had a good time nor was your host in any way good or kind in asking you.

Returning to the moment at which you have made your entrance and been received and passed along, you gaze vaguely round you at the other guests, greeting those you know with exaggerated enthusiasm and being the conscious subject of whispered criticism and inquiry on the part of the others. You make your way to the side of a lady whom you have previously encountered at a similar entertainment and assert your delight at revamping the fatuous acquaintanceship. Her facetiousness is elephantine, but the relief of conversation is such that you laugh loudly at her witticisms and simper knowingly at her platitudes—both of which have now been current for several months.

The edge of your delight is, however, somewhat dulled by the discovery that she is the lady whom fate has ordained that you shall take in to dinner—a matter of which you were sublimely unconscious owing to the fact that you had entirely forgotten her name. As the couples pair off to march to the dining room and the combinations of which you may form a possible part are reduced to a scattering two or three, you realize with a shudder that the lady beside you is none other than Mrs. Jones—and that for the last ten minutes you have been recklessly using up the evening's conversational ammunition.

With a sinking heart you proffer your arm, wondering whether it will be possible to get through the meal and preserve the fiction of interest. You wish savagely that you could turn on her and exclaim honestly:

"Look here, my good woman, you are all right enough in your own way, but we have nothing in common; and this proposed evening of enforced companionship will leave us both exhausted and ill-tempered. We shall grin and shout meaningless phrases over the fish, entrée and salad about life, death and the eternal verities; but we shall be sick to death of each other in ten minutes. Let's cut it out and go home!"

You are obliged, however, to escort your middle-aged comrade downstairs and take your seat beside her with a flourish, as if you were playing Rudolph to her Flavia. Then for two hours, with your eyes blinded by candlelight and electricity, you eat recklessly as you grimace first over your left shoulder and then over your right. It is a foregone conclusion that you will have a headache by the time you have turned, with a sensation of momentary relief, to your "fair companion" on the other side.

Have you enjoyed yourself? Have you been entertained? Have you profited? The questions are utterly absurd. You have *suffered*. You have strained your eyes, overloaded your stomach, and wasted

three hours during which you might have been recuperating from your day's work or really amusing yourself with people you like.

This entirely conventional form of amusement is, I am told, quite unknown in Europe. There are, to be sure, occasional formal banquets, which do not pretend to be anything but formal. A formal banquet would be an intense relief, after the heat, noise, confusion and pseudo-informality of a New York dinner. The European is puzzled and baffled by one of our combined talk-and-eating bouts.

A nobleman from Florence recently said to me:

"At home, when we go to other people's houses it is for the purpose of meeting our own friends or our friend's friends. We go after our evening meal and stay as long as we choose. Some light refreshment is served, and those who wish to do so smoke or play cards. The old and the young mingle together. It is proper for each guest to make himself agreeable to all the others. We do not desire to spend money or to make a fête. At the proper times we have our balls and *festas*.

"But here in New York each night I have been pressed to go to a grand entertainment and eat a huge dinner cooked by a French chef and served by several men servants, where I am given one lady to talk to for several hours. I must converse with no one else, even if there is a witty, beautiful and charming woman directly opposite me; and as I talk and listen I must consume some ten or twelve courses or fail to do justice to my host's hospitality. I am given four or five costly wines, caviar, turtle soup, fish, mousse, a roast, partridge, *pâté de fois gras*, glacés, fruits, bonbons, and cigars costing two francs each. Not to eat and drink would be to insult the friend who is paying at least forty or fifty francs for my dinner. But I cannot enjoy a meal eaten in such haste and I cannot enjoy talking to one strange lady for so long.

"Then the men retire to a chamber from which the ladies are excluded. I must talk to some man. Perhaps I have seen an attractive woman I wish to meet. It is hopeless. I must talk to her husband! At the end of three-quarters of an hour the men march to the drawing room, and again I talk to some one lady for half an hour and then must go home! It may be only half-past ten o'clock, but I have no choice. Away I must go. I say good-night. I have eaten a huge dinner; I have talked to one man and three ladies; I have drunk a great deal of wine and my head is very tired.

"Nineteen other people have had the same experience, and it has cost my host from five hundred to a thousand francs—or, as you say here, from one hundred to two hundred dollars. And why has he spent this sum of money? Pardon me, my friend, if I say that it could be disbursed to much better advantage. Should my host come to Florence I should not *dare* to ask him to dinner, for we cannot afford to have these elaborate functions. If he came to my house he would have to dine *en famille*. Here you feast every night in the winter. Why? Every day is not a feast day!"

I devote space and time to this subject commensurate with what seems to me to be its importance. Dining out is the metropolitan form of social entertainment for the well-to-do. I go to such affairs at least one hundred nights each year. That is a large proportion of my whole life and at least one-half of all the time at my disposal for recreation. So far as I can see, it is totally useless and a severe drain on one's nervous centers. It has sapped and is sapping my vitality. During the winter I am constantly tired. My head aches a large part of the time. I can do only a half—and on some days only a third—as much work as I could at thirty-five.

I wake with a thin, fine line of pain over my right eye, and a heavy head. A strong cup of coffee sets me up and I feel better; but as the morning wears on, especially if I am nervous, the weariness in my head returns. By luncheon time I am cross and upset. Often by six o'clock I have a severe sick headache. When I do not have a headache I am usually depressed; my brain feels like a lump of lead. And I know precisely the cause: It is that I do not give my nerve-centers sufficient rest. If I could spend the evenings—or half of them—quietly I should be well enough; but after I am tired out by a day's work I come home only to array myself to go out to see social wood.

I never get rested! My head gets heavier and heavier and finally gives way. There is no immediate cause. It is the fact that my nervous system gets more and more tired without any adequate

relief. The feeling of complete restedness, so far as my brain is concerned, is one I almost never experience. When I do wake up with my head clear and light my heart sings for joy. My effectiveness is impaired by weariness and overeating, through a false effort at recuperation. I have known this for a long time, but I have seen no escape from it.

Social life is one of the objects of living in New York; and social life to ninety per cent of society people means nothing but eating one another's dinners. Men never pay calls or go to teas. The dinner, which has come to mean a heavy, elaborate meal, eaten amid noise, laughter and chatter, at great expense, is the expression of our highest social aspirations. Thus it would seem, though I had not thought of it before, that I work seven or eight hours every day in order to make myself rather miserable for the rest of the time.

"I am going to lie down and rest this afternoon," my wife will sometimes say. "We're dining with the Robinsons."

Extraordinary that pleasure should be so exhausting as to require rest in anticipation! Dining with these particular and other in-general Robinsons has actually become a physical feat of endurance—a *tour de force*, like climbing the Matterhorn or eating thirteen pounds of beefsteak at a sitting. Is it a reminiscence of those dim centuries when our ancestors in the forests of the Elbe sat under the moss-hung oaks and stuffed themselves with roast ox washed down with huge skins of wine? Or is it a custom born of those later days when, round the blazing logs of Canadian campfires, our Indian allies gorged themselves into insensibility to the sound of the tom-tom and the chant of the medicine-man—the latter quite as indispensable now as then?

If I should be called on to explain for what reason I am accustomed to eat not wisely but too well on these joyous occasions, I should be somewhat at a loss for any adequate reply. Perhaps the simplest answer would be that I have just imbibed a cocktail and created an artificial appetite. It is also probable that, in my efforts to appear happy and at ease, to play my part as a connoisseur of good things, and to keep the conversational ball in the air, I unconsciously lose track of the number of courses I have consumed.

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