CHAPTER XII.

LIVING BEYOND THE MEANS.

"By no means run in debt; take thine own measure.
Who can not live on twenty pound a year,
Can not on forty: he's a man of pleasure,
A kind of thing that's for itself too dear."
GEORGE HERBERT.

"But what will Mrs. Grundy say?"—*Old Play.*

"YES and NO are, for good or evil, the Giants of Life."
JERROLD.

"A hundred years of vexation will not pay a farthing of debt."—*From the French.*

"Respectability is all very well for folks who can have it for ready money; but to be obliged to run into debt for it—it's enough to break the heart of an angel."—JERROLD.

EXTRAVAGANCE is the pervading sin of modern society. It is not confined to the rich and moneyed classes, but extends also to the middle and working classes.

There never was such a burning desire to be rich, or to *seem* to be rich. People are no longer satisfied with the earnings of honest industry; but they must aim at becoming suddenly rich—by speculation, gambling, betting, swindling, or cheating.

General extravagance is to be seen everywhere. It is especially the characteristic of town life. You see it in the streets, in the parks, in the churches. The extravagance of dress is only one of its signs. There is a general prodigality in social display. People live in a style beyond their means; and the results are observed in commercial failures, in lists of bankrupts, and in criminal courts, where business men are so often convicted of dishonesty and fraud.

Appearances must be kept up. Men must *seem* to be rich. Hypocrites easily can impose upon those who are willing to be convinced. People must now live in a certain style, inhabit handsome houses, give good dinners, drink fine wines, and have a handsome equipage. Perhaps they are only able to accomplish this by overreaching or by dishonesty. Everybody wondered at the generosity and style of Redpath and Robson; but there are hundreds, if not thousands, of Redpaths and Robsons now.

There is another class of people, not fraudulent, but extravagant, though perhaps on the brink of becoming fraudulent. They live up to their means, and often beyond them. They desire to be considered "respectable people." They live according to the pernicious adage, "one must do as others do." They do not consider whether they can afford to live up to or beyond their means; but they think it necessary to secure the "respect" of others. In doing so, they usually sacrifice their own self-respect. They regard their dress, their establishments, their manner of living, and their observance of fashion, as the sole tests of respectability and rank. They make an appearance in the eyes of the world, though it may be entirely hypocritical and false.

But they must not *seem* poor! They must hide their poverty by every effort. They spend their money before it is earned—run into debt at the grocer's, the baker's, the milliner's, and the butcher's. They must entertain their fashionable "friends," at the expense of the shop-keepers. And yet, when misfortunes overtake them, and when the debts have become overwhelming, what becomes of the "friends?" They fly away, and shun the man who is up to his ears in debt!

Yet poverty is more than half disarmed by those who have the moral courage to say, "I can't afford it."

Fair-weather friends are of no use whatever, except as an indication of the depth of snobbery to which human beings can descend. What is "a visiting connection?" It is not at all calculated to elevate one in social or even in business life. Success mainly depends upon character, and the general esteem in which a person is held; and if the attempt is made to snatch the reward of success before it is earned, the half-formed footing may at once give way, and the aspirant will fall, unlamented, into the open-mouthed dragon of debt.

"Mrs. Grundy," in the play, is but an impersonation of the conventionalism of the world. Custom, habit, fashion, use, and want, are all represented in her. She may be a very vulgar and commonplace person, but her power is nevertheless prodigious. We copy and imitate her in all things. We are pinned to her apron-string. We are obedient at her bidding. We are indolent and complaisant, and fear to provoke her ill word. "What will Mrs. Grundy say?" quells many a noble impulse, hinders many a self-denying act.

There seems to be a general though unconscious conspiracy existing against each other's individuality and manhood. We discourage self-reliance, and demand conformity. Each must see with others' eyes, and think through others' minds. We are idolators of customs and observances, looking behind, not forward and upward. Pinned down and held back by ignorance and weakness, we are afraid of standing alone, or thinking and acting for ourselves. Conventionalism rules all. We fear stepping out into the free air of independent thought and action. We refuse to plant ourselves upon our instincts, and to vindicate our spiritual freedom. We are content to bear others' fruit, not our own.

In private affairs the same spirit is alike deleterious. We live as society directs, each according to the standard of our class. We have a superstitious reverence

for custom. We dress and eat and live in conformity with the Grundy law. So long as we do this, we are "respectable," according to class notions. Thus many rush open-eyed upon misery, for no better excuse than a foolish fear of "the world." They are afraid of "what others will say of them;" and, in nine cases out of ten, those who might probably raise the voice of censure are not the wise or the far-seeing, but much oftener the foolish, the vain, and the short-sighted.

Sir William Temple has said that "a restlessness in men's minds to be something that they are not, and to have something that they have not, is the root of all immorality." The statement is strictly correct. It has been attested by universal experience.

Keeping up appearances is one of the greatest social evils of the age. There is a general effort, more particularly among the middle and upper classes, at seeming to be something that they are not. They put on appearances, live a life of sham, and endeavor to look something superior to what they really are.

"Respectability" is one of the chief aims. Respectability, regarded in its true sense, is a desirable thing. To be respected on right grounds, is an object which every man and woman is justified in attaining. But modern respectability consists of external appearances. It means wearing fine clothes, dwelling in fine houses, and living in fine style. It looks to the outside—to sound, show, externals. It listens to the chink of gold in the pocket. Moral worth or goodness forms no part of modern respectability. A man in these days may be perfectly "respectable," and yet altogether despicable.

This false and demoralizing habit arises from the overweening estimate which is formed of two things, well enough in their place—rank and wealth. Every body struggles to rise into some other class above him.

The spirit of caste is found as keenly at work among the humblest as among the highest ranks. At Birmingham there was a club of workmen with tails to their coats, and another without tails: the one looked down upon the other. Cobbett, so felicitous in his nicknames, called his political opponent, Mr. Sadler, "a linen-draper." But the linen-draper also has plenty of people beneath him. The linen-draper looks down on the huckster, the huckster on the mechanic, and the mechanic on the day-laborer. The flunky who exhibits his calves behind a baron, holds his head considerably higher than the flunky who serves a brewer.

It matters not at what class you begin, or however low in the social scale, you will find that every man has somebody beneath him. Among the middling ranks this sort of exclusiveness is very marked. Each circle would think it a degradation to mix on familiar terms with the members of the circle beneath it. In small towns and villages, you will find distinct coteries holding aloof from each other, perhaps despising each other, and very often pelting each other with hard words. The cathedral towns, generally, have at least six of such distinct classes, ranking one beneath the other.

And while each has his or her own exclusive circle, which all of supposed inferior rank are precluded from entering, they are at the same time struggling to pass over the line of social demarkation which has been drawn by those above them. They are eager to overleap it, and thus gain admission into a circle still more exclusive than their own.

There is also a desperate scramble for front places, and many are the mean shifts employed to gain them. We must possess the homage of society! And for this purpose we must be rich, or at least *seem* to be so.

Hence the struggles after style; the efforts made to put on the appearances of wealth; the dash, the glitter, and the show of middle and upper class life; and hence, too, the motley train of palled and vitiated tastes, of shrunken hearts and stunted intellects, of folly, frivolity, and madness.

One of the most demoralizing practices of modern refinement is the "large-party" system. People cram their houses with respectable mobs, thus conforming to a ridiculous custom. Rousseau, with all his aberrations of mind, said "I had rather have my house too small for a day than too large for a twelvemonth." Fashion exactly reverses the maxim, and domestic mischief is often begun with a large dwelling and suitable accommodations. The misfortune consists in this, that we never look below our level for an example, but always above it.

It is not so much, however, in the mere appearances kept up, as in the means taken to keep them up, that the fruitful cause of immorality is to be found. A man having assumed a class status, runs all risks to keep it up. It is thought to be a descent in the world to abridge one's self of a superfluity. The seeming rich man, who drives his close carriage and drinks Champagne, will not tolerate a descent to a gig and plain beer; and the respectable man, who keeps his gig, would think it a degradation to have to travel afoot or in a 'bus between his country-house and his town-office. They will descend to immorality rather than descend in apparent rank; they will yield to dishonesty rather than yield up the mock applause and hollow respect of that big fool, "the world."

Every body can call to mind hundreds of cases of men—"respectable men"—who, from one extravagance have gone on to another, wantonly squander-

ing wealth which was not theirs, in order to keep up a worldly reputation, and cut a figure before their admiring fellows; all ending in a sudden smash, a frightful downfall, an utter bankruptcy, to the ruin, perhaps, of thousands. They have finished up with paying a respectable dividend of sixpence in the pound! Indeed, it is not too much to say that five-sixths of the fraud and swindling that disgrace commercial transactions have had their origin in the diseased morality of "keeping up appearances."

To be "respectable," in the false sense of the word, what is not sacrificed? Peace, honesty, truth, virtue —all to keep up appearances. We must cheat, and scrub, and deceive, and defraud that "the world" may not see behind our mask! We must torment and enslave ourselves, because we must extort "the world's" applause, or at least obtain "the world's" good opinion!

How often is suicide traceable to this false sentiment! Vain men will give up their lives rather than their class notions of respectability. They will cut the thread of existence rather than cut fashionable life. Very few suicides are committed from real want. "We never hear," says Joel Barlow, "of a man committing suicide for want of a loaf of bread, but it is often done for want of a coach."

Of this mean and miserable spirit of class and caste women are the especial victims. They are generally brought up of false notions of life, and are taught to estimate men and things rather by their external appearances than by their intrinsic worth. Their education is conducted mainly with the view of pleasing and attracting the admiration of others, rather than of improving and developing their qualities of mind and heart. They are imbued with notions of exclusiveness

fashion, and gentility. A respectable position in society is held up to them as the mark to be aimed at. To be criminal or vicious is virtually represented to them as far less horrible than to be "vulgar." Immured within the Bastile of exclusivism, woman is held captive to all the paltry shifts and expediencies of convention, fashion, gentility and so forth. The genuine benevolence of her nature is perverted; her heart becomes contracted; and the very highest sources of happiness—those which consist in a kindly sympathy with humanity in all ranks of life—are as a well shut up and a fountain sealed.

Is it not a fact that in what is called "fashionable society," a fine outside appearance is regarded almost in the light of a virtue?—that to be rich, or to have the appearance of riches, is esteemed as a merit of a high order; whereas, to be poor, or to seem so, ranks as something like an unpardonable offense? Nay, such is the heartlessness of this class spirit, that a young woman belonging to the better class who, by misfortune or family reverses, has been thrown upon her own resources, and who endeavors by her own honest hands to earn her honest bread, immediately loses caste, and is virtually expelled from "respectable" society. The resolution to be independent—the most invigorating resolution which can take possession of the human mind—is scouted in such circles as a degrading thing; and those who have been brought up within the influence of fashion will submit to the most severe privations rather than submit to the loss of their class and caste respectability!

Thus brought up, it is no wonder that woman has been the co-partner with man in upholding the general extravagance of the age. There never was such a rage for dress and finery among Englishwomen as

there is now. It rivals the corrupt and debauched age of Louis XV. of France. A delirium of fashion exists. Women are ranked by what they wear, not by what they are. Extravagance of dress, and almost indecency of dress, has taken the place of simple womanly beauty. Wordsworth once described the "perfect woman nobly planned." Where will you find the perfect woman now? Not in the party-colored, overdressed creature the thing of shreds and patches—with false hair, false color, false eyebrows, false every thing. Some of nature's journeymen have made them, and not made them well, they imitate humanity so abominably.

The evil does not stop with the moneyed classes. It descends to those who have nothing but their salary to live upon. It descends to the wives of clerks and shop-men. They, too, dress for respectability. They live beyond their means. They must live in gimcrack suburban villas, and "give parties." They must see what is going on at the theatres. Every farthing is spent so soon as earned—sometimes before. The husband does not insure his life, and the wife runs into debt. If the man died to-morrow, he would leave his wife and children paupers. The money he ought to have saved during his life of toil is spent on "respectability;" and if he leaves a few pounds behind him, they are usually spent in giving the thriftless husband a respectable funeral.

"Is that dress paid for?" asks a husband. "No." "Then you are allowing yourself to be clothed at another man's expense!" No woman is justified in running into debt for a dress without her husband's knowledge and consent. If she do so, she is clothing herself at the expense of the draper. This is one of the things that worry a man who is trying to keep his head above water; and it is often sufficient to turn his heart

against his wife and her extravagances. It is in this way that incomes are muddled away, and that life is rendered the scene of bitterness and discontent. This is especially the case when both husband and wife are alike spendthrifts.

By running into debt yourself, or by your allowing your wife to run into debt, you give another person power over your liberty. You can not venture to look your creditor in the face. A double knock at the door frightens you; the postman may be delivering a lawyer's letter demanding the amount you owe. You are unable to pay it, and make a sneaking excuse. You invent some pretense for not paying. At length you are driven to downright lying; for "lying rides on debt's back."

What madness it is to run into debt for superfluities; We buy fine articles—finer than we can pay for. We are offered six months'—twelve months' credit! It is the shop-keeper's temptation; and we fall before it. We are too spiritless to live upon our own earnings; but must meanwhile live upon others'. The Romans regarded their servants as their enemies. One might almost regard modern shop-keepers in the same light, By giving credit, by pressing women to buy fine clothes, they place the strongest temptation before them. They inveigle the wives of men who are disposed to be honest into debt, and afterward send in untruthful bills. They charge heavier prices, and their customers pay them—sometimes doubly pay them; for it is impossible to keep a proper check upon long-due accounts.

Professor Newman's advice is worthy of being followed. "Heartily do I wish," he says, "that shop debts were pronounced after a certain day irrecoverable at law. The effect would be that no one would be

able to ask credit at a shop except where he was well known, and for trifling sums. All prices would sink to the scale of cash prices. The dishonorable system of fashionable debtors, who always pay too late, if at all, and cast their deficiencies on other customers in the form of increased charges, would be at once annihilated. Shop-keepers would be rid of a great deal of care, which ruins the happiness of thousands."

A perfect knowledge of human nature is in the prayer, "Lead us not into temptation." No man and no woman ever resists temptation after it has begun to be temptation. It is in the outworks of the habits that the defense must lie. The woman who hesitates to incur a debt which she ought not to incur is lost. The clerk or apprentice who gloats over his master's gold, sooner or later appropriates it. He does so when he has got over the habitual feeling which made any approach to it an impossibility. Thus the habits which insinuate themselves into the thousand inconsiderable acts of life constitute a very large part of man's moral conduct.

This running into debt is a great cause of dishonesty. It does not matter what the debt is, whether it be for bets unsettled, for losses by cards, for milliners' or drapers' bills unpaid. Men who have been well educated, well trained, and put in the way of earning money honestly, are often run away with by extravagancies, by keeping up appearances, by betting, by speculation and gambling, and by the society of the dissolute of both sexes.

The writer of this book has had considerable experience of the manner in which young men have been led from the way of well-doing into that of vice and criminality. On one occasion his name was forged by a clerk, to enable him to obtain a sum of money to

pay the debts incurred by him at a public-house. The criminal was originally a young man of good education, of reasonable ability, well connected, and married to a respectable young lady. But all his relatives and friends were forgotten—wife and child and all—in his love for drink and card-playing. He was condemned, and sentenced to several years' imprisonment.

In another case, the defaulter was the son of a dissenting minister. He stole some valuable documents, which he converted into money. He escaped, and was tracked. He had given out that he was going to Australia, by Southampton. The Peninsular and Oriental steamer was searched, but no person answering to his description was discovered. Some time passed, when one of the Bank-of-England notes which he had carried away with him was returned to the bank from Dublin. A detective was put upon his track; he was found in the lowest company, brought back to London, tried, and sentenced to twelve months' imprisonment.

In another case, the criminal occupied a high position in a railway company—so high that he was promoted from it to be manager of the Royal Swedish Railway. He was one of the too numerous persons who are engaged in keeping up appearances, irrespective of honesty, morality, or virtue. He got deeply into debt, as most of such people do; and then he became dishonest. He became the associate of professional thieves. He abstracted a key from the office of which he was in charge, and handed it to a well-known thief. This was the key of the strong-box in which gold and silver were conveyed by railway from London to Paris. A cast of the key was taken in wax and it was copied in iron. It was by means of this key that "The Great Gold Robbery" was effected. After some

time the thieves were apprehended, and the person who had stolen the key—the keeper-up of appearances, then manager of the Royal Swedish Railway—was apprehended, convicted, and sentenced by Baron Martin to transportation for life.

The Rev. John Davis, the late chaplain of Newgate, published the following among other accounts of the causes of crime among the convicted young men who came under his notice:

"I knew a youth, the child of an officer in the navy, who had served his country with distinction, but whose premature death rendered his widow thankful to receive an official appointment for her delicate boy in a Government office. His income from the office was given faithfully to his mother; and it was a pleasure and a pride to him to gladden her heart by the thought that he was helping her. She had other children—two little girls, just rising from the cradle to womanhood. Her scanty pension and his salary made every one happy. But over this youth came a love of dress. He had not strength of mind to see how much more truly beautiful a pure mind is than a finely decorated exterior. He took pleasure in helping his mother and sisters, but did not take greater pleasure in thinking that to do this kindness to them he must be contented for a time to dress a little worse than his fellow-clerks; his clothes might appear a little worn, but they were like the spot on the dress of a soldier arising from the discharge of duty; they were no marks of undue carelessness; necessity had wrought them; and while they indicated necessity, they marked also the path of honor, and without such spots duty must have been neglected. But this youth did not think of such great thoughts as these. He felt ashamed at his threadbare but clean coat. The smart, new-shining dress of other

clerks mortified him. . . . He wanted to appear finer. In an evil hour he ordered a suit of clothes from a fashionable tailor. His situation and connections procured him a short credit. But tradesman must be paid, and he was again and again importuned to defray his debt. To relieve himself of his creditor he stole a letter containing a ten-pound note. His tailor was paid, but the injured party knew the number of the note. It was traced to the tailor, by him to the thief, with the means and opportunity of stealing it, and in a few days he was transported. His handsome dress was exchanged for the dress of a convict. Better by far would it have been for him to have worn his poorer garb with the marks of honest labor upon it. He formed only another example of the intense folly of love of dress, which exists quite as much among foolish young men as among foolish young women."

When Sir Charles Napier left India, he issued an order to the army, in which he reproved the officers for contracting debts without the prospect of paying them. The commander-in-chief found that he was subject to constant complaints against officers for non-payment of debts; and in some cases he found that the ruin of deserving and industrious tradesmen had been consequent on that cause. This growing vice he severely reprimanded, as being derogatory to the character of the gentleman, as a degrading thing, as entitling those who practiced it to "group with the infamous, with those who are cheats, and whose society is contamination." He strongly urged them to stick to their duties, to reprobate extravagance and expense of all sorts, and to practice rigid economy; for "to drink unpaid-for champagne and unpaid-for beer, and to ride unpaid-for horses, is to be a cheat, and not a gentleman."

The extravagance of these young "gentlemen" in