

bestow a considerable amount of benefits upon her poorer neighbours. In the one case, there is a constant desire for excitement, which alternates with *ennui* and depression; whilst in the other, all is peace and serenity: and the possessor of these valuable qualities is a pleasure to herself and all around her. It cannot for a moment be maintained, that extravagance is confined to the female sex; for too often it is shared with the husband, and in many cases the worst half is the ring-leader in the scramble for display. Nevertheless, I think it may be maintained, that female extravagance is now more common than of yore, as compared with the similar quality in the male sex. This is more especially the case in the large provincial towns, where dinner-parties, evening-parties, carriages and horses, expensive clothes, and all the various items which help to swell the Christmas bills, are indulged in to an extent which must almost make our ancestors leap from their graves. Social intercourse is no doubt a debt which all incur, and should pay to the extent of their several means; but society can never demand that the sum which ought to be put by for old age, or as a provision for the family, should be spent in providing French and German wines, where port and sherry were formerly thought sufficient, or in paying for all the demands of a French cook, instead of being satisfied with a wholesome and plain dinner. French cookery and French and German wines are no doubt very palatable, and, when they can be afforded, there can be no possible objection to them. But the misfortune is, that they cost ten times the amount of plain English viands; and, when only occasionally indulged in, they not only please the palate at the time, but they disgust it with plainer fare. The same remark will apply to all the subdivisions of household expenditure, from the number of servants kept to the amount expended in "finishing schools" for the young ladies, and including the important items of "the stable and coach-house." In many families of moderate income, a close carriage is now considered absolutely essential; and yet their fathers and mothers were only able to lay by enough to provide them with the means of living, by confining themselves to a humble pony-carriage, or even perhaps dispensed with one altogether.

SECT. 2.—CAUSE OF THE NEGLECT OF ECONOMY.

2. This very general prevalence of extravagance at the present time is caused by a peculiar feature in the Anglo-Saxon race, which, when kept within due bounds, has led to its present high position in the scale of nations—I allude to the desire to excel, which is so remarkable in