

cost, and a discussion upon which leads to bickerings and differences, depending solely upon the ignorance of one party or both. My object, therefore, in the following pages, is to afford such information to those who are desirous of it, as shall enable them either practically to carry out the various items of household expenditure, or theoretically to enter upon a discussion of their respective merits and demerits, their cost, and their application to the various wants of the family.

SECT. 5.—EXPLANATION OF THE PLAN ADOPTED.

5. In the plan of domestic economy here laid down, it is assumed that a fixed sum, varying from £100 to £1000 a-year, is to be laid out in certain items of expenditure, one of which is included under the head of "The Economical Supply of the Larder, Store-room, Cellar, &c." This sum is irrespective of all laying by, and of the items merely for education. It is usual among prudent men to set aside one-third of their incomes for this purpose, which is either invested in life assurance, or in other modes which may seem more advantageous. In some cases it is not possible to do this, but these are the exceptions; and, as a rule, it may be assumed that one-third is set apart for these purposes. No question, therefore, connected with the education of children beyond the nursery, or with the investment of money, will be here considered; these being found to embrace such wide fields of investigation as to exclude them from the limits of the following pages. With regard to the range of expenditure from £100 to £1000, there is obviously a wide difference in the establishments required; but still the same principles which are applicable to the one extreme are useful in the other; and, though the highest sum affords numerous luxuries which are denied to the other, still the lowest will enable its possessor to afford himself the actual necessaries of life, with a moderate share of comfort, if it is managed by a good housekeeper, to whom it is also punctually paid. It is obviously impossible to allude to all the various incomes between these two points; and it will be necessary to confine all remarks to the four sums of £100, £250, £500, and £1000. It should always be remembered, that a family accustomed to good management will do better upon £200 a-year than another, differently brought up, will upon £1000. I do not mean to say that they will make the same display, or command the same luxuries; but they will be free from debt, and happy among themselves. The great secret in all cases is to avoid buying what is not wanted, and also to steer clear of all fancies for those things which are difficult to obtain, when the