

FAMILY EXPENSES QUARTER OF A MILLION A YEAR.

BY EDWARD W. TOWNSEND.



Theatre parties which number a hundred or more.

IN the estimate of most Americans a quarter of a million dollars is a great fortune, a sum which, invested in securities of such safety that they net but three per cent, would produce an income of \$7,500 a year, and therefore a sum providing a liberal independence, one upon which a family could enjoy every reasonable comfort and many luxuries. So one comes with much caution to consider how such a sum as \$250,000 can be expended for the yearly living and entertainment cost of a single family. That such a sum is so used by more than a score of New York families—and a sum much larger by a few number—is true, nevertheless.

In more than a single instance the sum named could be disposed of by indicating a single item of expense known to be numbered among the expenditures of one New Yorker who writes off for private yacht account the tidy sum of \$300,000 annually. Amazing as the figures are, they prove, as a matter of fact, a commendable economy of management when it is known that the yacht is a large seagoing steamer—as large as the liners of a few years ago and more luxurious than those of to-day—and that it is in commission the year around. Newspapers have printed the cost of conducting an ocean liner, and readers who recall the totals will admit that less than a thousand a day is really a moderate sum to allow for the conduct of a big steam yacht, plus the cost of extensive and elaborate entertainments on board in the ports of many countries.

But of course such sums to be charged by one man to merely one form of entertainment expenditure are rare—as yet. What we have to do with now is the general manner in which a family's expenditures swell to the quarter of a million mark in the course of a year. In making inquiries I met with one great surprise, which I am disposed to think that readers will share. Because of the prominence given in late years to the sensational cost of maintaining fashionable country places, the impression must have become general that in that direction go the largest expenditures of the very rich. But it is not so; not so, observe, please, with those whose annual expenditures are as much as \$250,000, though it may be so

with many of those whose names are most frequently in the social columns. That is, but few of the richest Americans have country places whose social activities are reported in the papers; they avoid that with a purpose which would make a story of a different kind. Less wealthy persons as a rule—there are a few exceptions which will suggest themselves to the reader—whose expenditures are large, seek that kind of notoriety, and, as I have said, make their principal expenditures where they are most conspicuous—in the country or resort places, where and when the society reporter has the most space at his command.

The man referred to as writing off \$300,000 annually to yacht account owns and keeps open three country places, but none is in a fashionable colony, and none of his splendid entertainments in any of them is ever reported. One of his places is not far from the banks of the Hudson, and there he has extensive model farms, gardens, orchards, hothouses and dairy. When his yacht is ordered on a cruise it is sent up the Hudson to an anchorage near his place, and there its cold storage compartments are provisioned with fresh vegetables, fruit, cream, milk, butter, eggs, honey and other products of his model establishments. The owner has another reason for this than a desire to secure these necessities of his own if his tastes run that way, is a gentleman and a frequent guest of his employer, but, nevertheless, a steward—not a private secretary, you understand, nor anything of the kind. He manages his employer's personal affairs; has general charge of his town and country houses and his yacht; pays for and directs the shipments of his employer's latest purchases of art, horses, whatever. The steward has an office and a secretary, but has no concern whatever with his employer's commercial, industrial or banking affairs. He told me that the guests on the yacht should enjoy their meals, because, charging against them the cost of the model garden, hothouse, dairy,

&c., the latter supply costs at the rate of a dollar each for a potato, or an egg, say. "But Mr. Blank has them on the yacht for the sake of economy," the steward concluded. "To return to the question of where the \$300,000 a year class spend the greatest amount, it is in the city, as perhaps it has ever been. Here it is that the occasions for extravagance are daily, here it is that the cost of entertainment has lately grown with amazing leaps. A lady who gives a little dinner party for twenty, with fifty more guests in for the after dinner entertainment, is put to it for a novel form of amusement, and instead of asking one or two stars of the stage, she commands the services of the entire troupe playing in a light comic opera and gives the manager of the show a check for \$2,500 for that hour's relief from boredom. If one were to moralize or philosophize right there is a hint of the true reason for the enormous increase of entertainment expenses—the desperate plights society people—such as are being considered—are put to escape boredom. They possess no intellectual resources, those we are considering, or we wouldn't be considering them. No man equipped above his own



The sweet bud was much admired for the simplicity of her frock.

ears to find entertainment ever sought a new way to spend money as the only sure way to escape being bored. "And in the city everything in the way of entertainment is now on so much larger a scale than it can possibly be in country life, whence come tales of extravagance. This year, for instance, there have been theatre parties which numbered a hundred or more. A supper after the theatre is a recognized part of such an evening—the most welcome part of it to a majority of the guests—and the cost of that is entirely outside of any household expense. A hostess may not take a hundred guests home with her for supper because, while the very rich may buy anything else, they cannot buy the services of good house servants who will tolerate such numbers of entertainment. The hostess who adopts the customary plan of her kind, of discharging all her domestic servants at the close of the town season and engaging others for the country, knows that her town servants value their position with her society for the prestige it gives them. To have been last year employed with Mrs. Blank is the certainty of extra wages this year from any dweller in Snob-

dom. The hostess knows that her servants, having been with her long enough to make it a profitable boast, will not do any unusual work for her or any work whatever at unusual hours, being eager to leave for better wages elsewhere. So there you are. The hostess must have her hundred theatre party guests for supper at one of three places on the avenue. The usual thing is to have a room engaged some weeks in advance and then give a blanket order to the caterer for so many places. The cost for this, including everything from flowers to waiters in the household livery of the hostess' servants, is \$100 a place. The reader may now take out his pencil and determine what the little theatre party costs. A hundred tickets at \$2 or \$2.50 each, twenty-five to fifty brooches and bouquets, "to and from," with stop at the restaurant, \$5 each; flowers for fifty women—roses, \$6 to \$12 a dozen—and a hundred suppers at \$100 each. One sees that there is no way to spend money in the country at that rate. The second best known caterer in the city when interviewed about such matters said that it was impossible to make the food at a single meal cost more than \$50

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The yacht is a large sea going steamer.

a guest, and that the really big expenses should not be charged up against the much abused restaurants as such. It was because madame would no longer have a modest little orchestra of half a dozen good musicians. She wanted her guests to eat and digest with the aid of an orchestra of twenty pieces, and each player a soloist, preferably; she wanted the flowers to be the costliest instead of the most decorative; she would not have any of the ordinary champagnes (and no wonder, for fear of seeming to give her supper to boom the brand of some cotton leader), but demanded the brands from the "private list," which the plain diner may see only by courtesy of the United States, from which champagnes may be chosen costing from \$10 to \$30 a quart, and still wines from \$20 to \$50. So, please the caterer, the restaurant is not to be blamed for the growing expense, after all. It's madame's fault.

The astute reader has discovered by this time that I have used in some of my illustrations incidents which the press have reported with many and delectable details. I did that with a purpose. I wanted to be sure that the cost of the trip in Paris details which would have sounded steep had they not been gradually approached over familiar paths.

There is a man who has made a success in designing favors for cottolions. He has built up a business which requires many

assistants, though he does not manufacture his designs. It was about four years ago that he heard hostesses complain of the dearth of novelties in favors, the jewellers seeming to put off on their patrons lines of trinkets and ornaments they could not otherwise dispose of. The young man I speak of was a frequenter of cottolions, but he was sorely hard up. He set to work designing novelties not to be found in the shops and had a few weeks made for his trade. A sketch of one of them will serve as a hint of his scope—an old lantern of Elizabethan pattern, the frame of gold or silver, the sides made for the purpose by an art glass designer and maker of worldwide fame. Opened, it reveals a cut glass vinaigrette. His orders for one cottolion this season amounted to no nearly \$10,000 that the difference must have been forced to give his bill a businesslike look. Prizes for card parties are no less expensive, so that it has come to be that an invitation to a cottolion party carries a value quite aside from the social distinction it may confer. A deserving young man I know who has more social than financial prominence was enabled lately to give quite a nice little stag dinner to a number of gleefully appreciative friends from the proceeds of the sale of a favor he acquired at a cottolion early last season.

A recent case in court resulting from the late afternoon order of a young matron for sixteen dresses did not concern a family which spends anything like a quarter of a million a year, though easily able to do so. But the facts disclosed in the suit of the dressmaker, following the refusal of the purchaser to pay because of some misfits, serve to show that the town seasons of those who do spend that sum begins with the purchase here in Paris of a wardrobe the cost of which is not less than \$25,000, and not a gown of the lot is fit for the country, nor may it be worn here a second season. An authority has stated within a few weeks that the coming out gown of the season's debutante cost \$900, and that by the side of her mother and married sister the sweet bud was much admired for the simplicity of her frock!

These people seldom remain in New York throughout the winter, after the novelties at the opera have been given they begin to "dodge the climate," as it is called. Whether they go to their own places in North or South Carolina, to the hotels of Florida or California, or to the City of Mexico—a trip of growing fashion—they travel in special cars. Whether the family is large or small, at least two cars are taken, one for sleeping, one for dining and observation.

Of course, when a party is made up for the trip, a whole set of valets, attendants, besides such valets and maids as are taken along, a chef and a head waiter are supplied by the caterer who outfits the larder, all other attendants being supplied by the railway. The cost of the trip, the cost of travelling in this manner for family and servants, including fares and car charter, food, wines, hotel stops and incidentals may be set down at about \$1,000 a day. I know of one case where a husband, wife, child, wife's mother and brother, who set out for Mexico City recently, to return by way of Los Angeles and San Francisco, and to be gone about four weeks, the cost of the trip will be \$25,000, not allowing for shopping for novelties and mementos—"nor losses at poker," the brother confided to me.

There is scarcely a New Yorker of any degree who does not, especially those who do not take one meal a day in an expensive restaurant. What these men eat and drink, whom they have for companions, who elbow them and their manners, dress and customs—that story must be left for another number.

Side Light on Emigration.

DURING the eighties of the last century Germany sent as many as 200,000 emigrants to the United States in a single year. That is ten times as many as she is sending to-day. The healthy development of German industries at home turned the tide of emigration from America to the cities, and the marvelous growth of such places as Berlin, Chemnitz, Nuremberg and others has been the result. This emigration has so rationally understood not only how to stem the tide of a great emigration, but also how to attract to the United States, but to render it possible for these people to better their conditions and to found new homes within the limits of the mother country, where the population is already overcrowded and still increasing at the rate of 800,000 per annum.

In 1905 more than 700,000 emigrants departed from Italy to seek homes in North and South America. This represents a population almost as large as the annual increase, and gain, which the German empire adds to its population. Owing to the continual heavy drain in some parts, especially Venetia and Calabria, whole districts have become practically depopulated. It is not uncommonly happens that an entire community, with a priest at its head, starts for the seaport to begin the journey to some part of America in order to seek out a new existence.

The South American countries, particularly Brazil, are the chief goal of the Italians, but the United States and Canada, too, receive a considerable part of this great

stream of emigration. With their uncommonly small needs and surprisingly high degree of agricultural efficiency, there is no question that the Italian emigrants will succeed in making good farmers. Their nature is also such that as soon as they get comfortably established the desire to live well begins to assert itself. In this way Italian colonies become communities of great purchasing power.

The Italian colonization in Brazil has increased in such a measure that in some districts the Italian language is beginning to crowd out the Portuguese and the whole life is taking on quite an Italian character.

Whether Italy, like Germany, will ever be able to check this exodus of the country population seems more than doubtful. Unlike England and Germany, Italy will never, even proportionately, become a great industrial State. France has succeeded in keeping the pendulum evenly swinging between her agricultural and industrial interests. This is due to the fact that France gives few emigrants to foreign countries, while the birth rate is but little in the shape of an increase to her annual census. Italy was also able to do this until the enormous emigration already referred to began to exert such a powerful influence upon her agricultural interests. The next few years must tell the tale whether the Italian tide of emigration will begin to ebb in consequence of more favorable conditions at home.

Cable Mileage of the World.

ALTOGETHER Germany has over 18,316 miles of cables, of which, however, only about 3,293 miles are owned by the government. The total cable length of the earth is between 273,462 and 379,516 miles, from which it will be seen that Germany's percentage is, notwithstanding all the progress which has been made in the last year in that direction, very modest. Really only about one-fifteenth of the total cable length is German, while England has more than two-thirds.

Not more than two years ago, however, Germany's part was no more than one-twentieth, so it is evident that since that time Germany has made great strides forward. The newly laid cable from Shanghai to Yap is especially remarkable for the reason that a continuous line of cable has been laid around the whole earth which is not English.

From Europe to East Asia and to the Chinese coast there are the land telegraphs and sea cables of the Danzig-Great North Telegraph Company. The Atlantic cable is traversed not only by the English telegraph lines but also by the American, French and German cables. These are, through the various service lines of the United States, combined with the western coast of America, and from San Francisco to Yap is especially remarkable for the reason that a continuous line of cable has been laid around the whole earth which is not English.

The Shanghai-Yap cable line has been laid in greater sea depths than any other cable. Up to a few years ago there was no cable in a greater ocean depth than

16,404 feet. The American cable in the Pacific Ocean was in 1903 laid in depths of 20,469 feet. The cable Menado-Yap-Guam, which was laid in the year 1905 by the German cable steamer Stephan, surpassed this record, inasmuch as it was obliged to lay the cable in depths of 22,965 feet, and to lay the cable Shanghai-Yap, which work was also the task of the cable steamer Stephan, it was even necessary, in the vicinity of the Makin Islands, to reach a depth of 23,245 feet, which is one of the deepest places to be found anywhere in the ocean. The cable was manufactured in Germany by the North German Sea Cable Works, in Nordenham, at the mouth of the Weser.

A War Tale.

JACQUE was the barber of the regiment and a valiant man with the blade. Jacques was an excellent shaver, but he was also of vindictive nature and revengeful. When he had been punished by his colonel he vowed that he would be revenged by slaying his commander. There were those in the regiment who believed the barber. But the colonel was not among them.

Summoning Jacques before him he confronted him fiercely. "So, you have sworn to kill me, have you? Well, you are a coward and dare not." "I swore to be revenged, sir," hedged Jacques, trembling. "Don't speak to your commanding officer so, you coward. Get out your implements and shave me. We shall see what we shall see." The colonel threw himself back in his chair, and Jacques having obeyed orders approached him with cup and blade. He lathered the colonel's face and began. He shaved and shaved. He scraped and scraped. But he did not let the heavy blade pierce the colonel's neck. He continued shaving and scraping. The colonel writhed and squirmed and twisted and groaned, but Jacques shaved on. "For heaven's sake," at last shouted the colonel, "kill me and put me out of this misery." Jacques, looking the other way, smiled and shaved on.

SOME INGENUOUS DEVICES FOR DISPOSING OF BORES

ONE of the most serious problems for business men is how to get rid of people without giving offence.

Also it is quite as vexing a problem and quite as serious a one to find a way to get rid of callers expeditiously.

The average caller who has succeeded in getting an audience with some prominent man is very apt to forget how very valuable that prominent man's time is and to feel no compunction or hesitancy in monopolizing as much of it as may suit his own sweet will.

Of course this does not apply to the stereotyped and well known class of bores after they have been found out to be such. An attendant or a clerk with ordinary

the amateur kind and would be very much offended if they were classed as business annoyances. It is against the persistency of this kind of people that the busy man has to employ his ingenuity.

The Wall Street magnate, bank president or head of a big mercantile house is perforce obliged to see many people in the course of the day. Sometimes the callers run into the hundreds. It is therefore important to limit the calls of those who have but little business to transact to as few moments as possible and to get rid of them as quickly as possible without giving offence or breaking in on the business relations which already exist.

Many and varied are the schemes utilized to this end. There is hardly a big office downtown that has not some special man reserved and set aside for the "quick callers," is entirely devoid of any place to sit down on. There are elaborate tables with inkstands and pen pads, and also roller top desks. It would be a sacrilege to even lean against any of them. This particular magnate has learned by long and sad experience that when once a man sits on a chair he is likely to sit there very much longer than he is wanted.

The caller is shown into this chairless room, reserved and set aside for the "quick callers," and he is greeted with a pleasant smile and a warm handshake. He tells his business, naturally as brief as he can, because it is not the most comfortable thing in the world to stand up and be verbose. The result is entirely satisfactory to all parties. The visitor goes away quickly. He has told all he has to say and the magnate is saved any embarrassing remarks to the effect that "You will have to excuse me now," or "I am very busy," or words to that effect. That is the method of the Standard Oil's quick action with callers they do not care to have linger. Process servers do not even get that amelioration of kindness. When there is also a theatrical manager

who has a method of his own of getting rid of people quickly.

His method is "the push out handshake." The visitor is brought in and introduced. The manager grasps his hand in a warm

and fervid embrace and holds on to it. He holds on to it for the very best reason in the world—that if he ever let go he would be lost. He shakes and pushes and he pushes toward the door.

The visitor finds himself unwittingly saying "goodby" before he has really had a good opportunity to say "How do you do."

Actually before he knows it he is pushed out into a hall and the attendant leads him away.

The man with numerous deputies who imperorate him is the most common form of getting rid of people that are not wanted.

It is not an infrequent occurrence that a beardless youth will go to some ante-room to see a caller and impersonate the personality of a gray whiskered veteran

of business or profession. The guileless caller, in a majority of cases, will possibly wonder how the man he called on has been able to keep his age so well. But he will go away satisfied and pleased that he has had a personal interview with the man he came to see.

There is also the telephone trick, which many prominent men use. This is its detour, then comes another ring on the line, but the caller is simply sitting around with the idea that he is making himself agreeable and solid with the man he came to see, is interrupted in possibly a good story by a vigorous ring on the telephone. The "big man" that he is calling to see necessarily has to attend to it.

No sooner is he finished with this call than he turns politely to his visitor and says "Yes," then comes another ring on the telephone. And so the thing keeps up.

The unwelcome caller is simply run out, and all simply because there is a wide awake clerk in the outer office who understands that certain bell ring or a certain signal means to call up the central exchange and keep the magnate's telephone busy until the unwelcome caller has been got rid of.

There is still another way. It is the haughty, sarcastic and contemptuous way of receiving callers. This can be done and an hour, he was ushered in through a long suite of exterior offices until, finally, he reached the personal sanctum of the president. There he expected to find a man with a worried look, a stream of people coming out after seeing him, and the president sitting in front of a desk with a

mass of correspondence which he had not time to attend to, and in fact every other indication of an extremely busy and over-worked human being.

On the contrary, what he saw was a dignified, pleasant man, who leaned back in a very comfortably upholstered chair, shooting coffee beans from his thumb and forefinger at a target on the opposite wall, which was nothing else than a reproduction of a very celebrated painting. The caller said:—"Are you very busy, Mr. President?"

The president of the bank replied:—"Yes, I am very busy, but I can give you a minute. What is it?"

It is unnecessary to add that the call was a very brief one.



The pushaway handshake.



His busy day.



The chairless room.

discrimination and discernment easily detects the professional bore and keeps him away from annoying his chief. There are, however, plenty of well meaning people in business and the professions who are bores without knowing it. They are