

well as educating your children by means of the rates; we resisted, and if others would do the same, namely, co-operate in housekeeping, form a committee, and pay ready money, society would be the gainer."

"A man must live," remarked Bennett, the butcher. "Eh, Mr. Reynolds?"

"Granted—so must we," said Cousin Harry; "you forget that. We do not refuse you reasonable and fair profit—far from it. I made you the offer, you declined it. We have now come to an understanding. Good day, Mr. Bennett."

"Well, dear," said Cousin Henry to Georgie, when autumn had arrived; "what have you saved in the year's housekeeping by our 'Co-operation'?"

"In all items, Harry, I think, as nearly as I can make out, we have saved forty pounds and a few shillings!"

"Then, my dear, we will leave nurse and baby with 'Grandmamma,' and go to Bellagio. Do you remember Lecco and your sprained ankle—that hot afternoon?"

"And how good you were to me, Harry! Oh, do let us go; and ask Lucy and Fred to come too."

So they did. They all went to Lucerne, and over the St. Gothard, into Italy. They walked and drove over the old familiar ground; and, as you may some day hear, managed a charming "Co-operative Holiday" with as great success as their Co-operative Housekeeping.

LIFE IN AN AMERICAN BOARDING-HOUSE.

BY AN AMERICAN.



AMERICANS have sometimes been said by foreigners to care little for home life; this opinion comes from the fact that so many married Americans live in boarding-houses.

Those who have hastily come to this conclusion have not studied the American character, or remembered that the true American has Anglo-Saxon taste, and that he is an intensely modern, commercial Englishman in heart and feeling; and no one has a greater love for home than the American.

The boarding-house as a home is rarely a matter of choice, but it is the best he can do to meet the difficulty of living in a country where the conditions of social life are less easy than elsewhere. The American boarding-house is actually, although not ostensibly, a co-operative enterprise, and the only one that seems to flourish on this side the water.

A young married couple with, say, an income of one thousand dollars (men who earn this are in about the same position as those who earn a hundred pounds in England) would find it very difficult to live in their own house in New York on that sum; the usual rent for which a small house can be obtained in this city is eight hundred dollars, and these houses are very few, and seldom to be found vacant in a fairly good locality. This rent, of course, is impossible out of an income of one thousand dollars. Within the last few years there is the alternative of "flats," which, however, have the drawback of having very tiny bedrooms; and in low-priced ones—such as let for five hundred to eight hundred dollars—the bed-rooms have usually only borrowed light, and the ventilation and sanitary arrangements are often very bad; and even with these evils excepted, the cheapest flat would leave little margin for comfortable living.

On the other hand, the boarding-house gives in

luxury what it lacks in comfort, and the discomfort is of a kind that many young married people do not mind.

By the fact of some twenty or thirty persons living together, the proprietor is enabled to give her boarders the advantage of a large house, servants, and a better table than they could keep alone on a much larger sum. True, the class I have in mind can only have one room—a large, commodious bed-room, usually comfortably furnished with (more often than not) a closet or "pantry," as it is termed in this country, containing on one side a stationary washstand, with hot and cold water; on the other, a press, and drawers under it. In some houses there is a door at the back of this closet, going into the bath-room, but more often it communicates with another closet, which goes with the next room—the two closets forming the centre of each floor. Though most boarders during the day sit in their own rooms, they have the range of the house; and bath-room, dining-room, and drawing-room, or "parlor," as it is called here, belong to every one alike. And, as in all cases of privilege in America, the freedom is absolute, there are no petty restraints; the proprietress of the house keeps strictly to her own sphere as caterer, and never interferes with her guests, unless in the rare instances where the liberty is abused by one to the annoyance of others.

The "parlor" is generally as handsomely furnished as the proprietor's means allow, and there is always a piano. Here the ladies congregate in the morning after breakfast, while the servants are busy arranging their rooms, and if they choose to do so, they can remain all day. Where there are several congenial spirits in the house, the "parlor" forms a pleasant meeting-place for social amusement in the evening. It is also, of course, the room used for the reception of all visitors not intimate enough to be received in the private room.

Of course there are many degrees and kinds of

boarding-houses in New York, from the costly, luxurious Fifth Avenue house, to live in which one must be wealthy, to the cheap mechanic's boarding-house at the extreme east or west side of the city. But the class of houses I have described lie outside of the fashionable localities—which may be roughly described as lying one block west and two blocks east of Fifth

or eggs, and either hot corn bread, griddle cakes, or biscuit (rolls), and potatoes, with coffee. The cooking is the weak point, and the boarding-house keeper who can keep a good plain cook (almost impossible to get, even for a private family) is certain of a successful house.

The dinner is roast or boiled beef, with roast mutton



MORNING IN A BOARDING-HOUSE PARLOUR.

Avenue, beginning at Tenth Street. The houses between Sixth and Ninth on the west side, and Fourth and Second on the east, rank in this city about as Bloomsbury does in London; more often than not the houses are handsome, large, highly respectable, but *not* fashionable.

In spite of the outcry against boarding-houses, and the jokes at their expense, I must confess the well-managed ones are usually better than could be expected for the money. The arrangements are generally liberal. It is very rarely that the food is not good in quality, and abundant. For breakfast there is usually a choice between steak, mutton chops, some kind of fish,

or lamb, and some other dish, chicken, pot pie, or turkey, according to the season and market prices; some houses always have soup, others only occasionally. The excellence of the table depends more on the kitchen management than on the expenditure. There is always dessert, as the sweet course is called in this country, consisting of two kinds of pie and cake or ice cream, followed by fruit, and tea or coffee. As men in business are usually away at lunch, that is a very light meal of cold meat and cake with tea.

The average rate for such board as I describe is ten dollars a week for each person, a single man or

woman getting only a small room, or giving higher rates; and it will, of course, be seen that most things, with the exception of meat, bread, butter, and coals, being very much dearer than in England, no one could live so well for the money in their own house or flat as in a boarding-house. But the question of service alone complicates matters so much in this country, that numbers of persons board, whose means are ample, simply to avoid the worry of housekeeping. These, of course, are the people who live in the expensive houses, and spend as much per annum as would support them handsomely in their own, some houses charging hotel rates, forty to fifty dollars a week for each person.

The London system of furnished apartments with attendance is unknown here. Many persons whose social position forbids, or think it forbids, them living in a humbler quarter, and without a servant, have in the boarding-house a share in the services of chambermaid, cook, waiter, and hall-porter, for less money than they could live on in the plainest way, and keep a general servant, in a very obscure locality.

But the boarding-house thus conducted loses its reputation from the many incapable women who rush into that business here, as others do, everywhere, into teaching. Women who have always found it impossible to manage one servant and their own house well, will, on being thrown on their own resources, calmly set up a boarding-house, as if the ability to do so came with the necessity. Of course such attempts fail, but not before several have tried and suffered, and then condemn the whole system. The well-managed house, well situated, is always certain of being well filled, and its owner generally makes money.

The objections to boarding are grave. The life and its absence of household duties is too often demoralising to young wives, the leisure and propinquity of many unemployed women leads to much gossip, and other, graver troubles are attributed to boarding-house life. The case is still worse when children are brought up in this way, and too often people, much against their judgment and will, can see no alternative; and, in truth, the problem of family life in New York for any above the working class is a difficult one: the only solution seems to be a house in the country with the daily journey of the bread-winner to the city. This the said bread-winner sometimes objects to, or his hours are such as to make it almost impossible; and the boarding-house, unless the family becomes too large, secures a better alternative than the flat without a servant, unless the mother is very much stronger than the average American woman.

Another objection, and the one most loudly expressed, is, that notwithstanding the generally good quality of the food, the sameness of the variety, if I may use a seeming paradox, tires, and also that the cooking is so poor. The cooking is poor in America everywhere, except in families able to pay for the services of a professed cook, or where the lady has a natural taste for cooking and does her own. Of course the cook who would be incompetent in a private family,

is still more so where she has to prepare two or three joints and several vegetables. I have known, in many instances, part of the dinner to be cooked early and kept hot till the other is done, and this not from lack of conveniences, but from sheer inability to see the consequence.

What is true of New York is true, but not to the same extent, of other American cities, although they have not all the same excuse as this one; some have small, well-located houses, as Philadelphia and Boston, but neither has them so small or so cheap as are required. New York can only build sky-wards on the narrow strip of land between the two rivers, and to accommodate the increasing population, higher and still higher houses are being built for letting in flats; and as these are constantly improving (although the good ones, even with little ten by ten bed-rooms, range in price from fifteen hundred to four thousand dollars a year) perhaps the day will come when they will solve the difficulty now felt.

Competent domestic service will then be the only barrier to comfortable home-life in large cities, for the refined American family of small means. I do not know whether Americans themselves are as well aware of it, as one who has been an observer for some years, but the servants have so greatly improved in the last decade, that a similar improvement in the next will make life as easy in that respect here, if not as in Paris, at least as in London, for it must always be remembered that a great deal more is expected from servants here than in England. On account perhaps of the sleeping-room required, and oftener the high rate of wages, fewer servants are kept, and one is often required in a small family to be cook, laundress, waitress, and chambermaid. The general servant (usually Irish or German) readily undertakes all these duties without knowing one. Thus the life of the American house-keeper is a series of efforts to train inefficient, often indifferent girls, into satisfactory servants, and frequently the weary discouragement from much fruitless effort induces her to retain one, for the sake of a single good quality, and put up with her general incompetence. The remedy seems to lie in the hands of the ladies themselves. If they refused to pay the wages of a good servant to the untrained, and established a standard of efficiency by which the wages would be gauged, there would be some prize for the servant to work for, and some assurance to the mistress, that the girl she takes raw from her native bogs, knowing not even the names of the articles in common use, will feel the need of working up to better things, if she is engaged at low wages and sees high ones to be obtained, only on producing testimonials of her fitness.

At present the girl who can light the kitchen fire, and has learnt the names of the ordinary kitchen utensils (not how to use them, be it said), gets the wages of an experienced servant, if she only asks them and declares her ability. She may leave in a month, but she carries with her the month's good wages, and finds another place next day.