

## FOR VALUE RECEIVED

*It Costs More to Live Now Than it Used to—  
But It's Worth It.*

NORRIS HODGINS

There is no place where one may become more quickly acquainted with what they are saying in the streets than in the smoking compartment of a Pullman car. Here assemble, night after night, groups of gossipers,—chroniclers of the small talk and the doings alike of quiet village lane and of roaring city street. The conversations that are carried on are representative samples of the conversations of Unionville and of the capital; the arguments that are bandied about through the smoke-laden atmosphere reflect the reflections of the sovereign voters; the hum of discourse that assails the ear of the traveller as he passes on his way to *lower six* is the voice of the people.

And in these smoking-rooms this year there are but four subjects discussed. There is the difficulty and costliness of obtaining good liquor; there is the subject of taxes, more particularly the injustice of their incidence upon commercial men; there is the coal question,—shortage of coal, its lack of quality, its excessive price; and always there is the astounding charges made for meals, clothes, railway tickets, telephone calls and tobacco—and their lack of quality as compared with the meals, clothes, railway tickets, telephone calls and tobacco of our fathers—all subjects that may be grouped together under the general title of *high cost of living*.

The same applies to meetings of householders in other forums. It matters not where you hear the flow of words; if they come from the lips of the average man, they tell of tribulations. Whether the occasion of meeting be a coming-out party or an auction sale, a wedding-feast or the funeral of an old and respected member of the community, small knots form here and there and discuss the costliness of modern living. As a verbal “*pièce de resistance*” it transcends in popularity weather, wives and winkles. It is a dirge that is sung in Greek-chorus fashion wherever men assemble themselves together.

MAN'S INALIENABLE RIGHT TO KICK.

Hearing this monotonous moan, one might be forgiven for concluding that life for the masses is a mockery, that the average

man is a pessimist. It is not, however, pessimism that inspires these singers. The true pessimists lie in the Potter's Field. The men who have really believed that life was a dreary thing have already consumed their goblets of hemlock.

These doleful discussions spring rather from the human desire to kick, to solicit sympathy. Men speak of the good times of their fathers and the evil times that are now come upon us, that they may be given credit by their neighbours for carrying on under difficulties, that their wives may pet them, that their children may somewhat curb their demands upon the paternal pocket-book.

And with practice this human ability to "grouse" has developed. Generation after generation has repeated the formula of the the H. C. of L., and in this repetition they have come to see where it might be expanded, enriched, rounded out. So it has been improved as time passed, until to-day we have a creed which is so plausible that it is accepted unthinkingly by rank and file. Constant reiteration of the statement that things cost more than they once did has had the effect of leading the public to believe that we are worse off than were our forefathers, that our lot is a hard one.

#### COME NOW, LET'S REASON TOGETHER.

Certainly things cost more than they did. But it is a way things have. In every given period of history things have cost more than they did a few years previous. But the price is not the only, nor even the chief, consideration. Money has grown cheaper than it was. Recall the wages of the men who now sleep. If we go back to the days of our grandfathers, we shall find that men worked long hours for half a dollar a day; or if we go back to the beginning of the Christian Era, we shall find men working in the vineyards who received every man a penny. And if the prices of things are high, what matter? We have plenty of money. And these things that can now be bought for our currency are worth the few extra cents or dollars that we have to pay as compared with payment for the goods sold to our ancestors.

The only way in which we shall arrive at the rights of this discussion is to compare not only monetary values with those of the dear dead days beyond recall,—but real worth as well. Comparisons are useful, as well as odious. They give us an opportunity to decide between things and to make choice. We say that the hides of six steers are equal in value to a pair of boots, that four bushels of wheat will bring in exchange a pound of our favourite tobacco, that two feet (lineal measure) of poetry is worth

a pint of beer or half of a club sandwich. After finding out by this system of comparison what's what, we are enabled to make choice among these commodities and exchange the one for the other. We quickly cast up the worth to us of hides in terms of boots, wheat in terms of tobacco, poetic fancy in terms of beer—and then choose the boots, tobacco and beer, no matter what they cost.

It is thus by comparison that men choose between the married state and bachelordom, between a car and a house in the suburbs. It is thus that women choose between love and luxury, between poodles and children. It is thus that Doukhobors, after contrasting life in Canada subject to educational laws with death in Mexico without knowledge, choose Mexico. And in like manner do school-boys, after much study, absent themselves from school and crawl under the flap of the main tent for a glimpse of the clowns and the elephants at the circus. Right well do they know the chance they run of being discovered and "licked" by the manager for coming not in by the doorway; and that they are absolutely certain of another thrashing when they return to school next day. But they reckon that the canings which are to come are not worthy to be compared with the glories that are revealed under the big top.

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So if it costs more to live nowadays than it used to, it must be worth it, or we shouldn't have so many people crowding the earth in defiance of Malthus. Depend upon it, life is not all taxes even for those who wail the loudest. I may pay a hundred dollars a month for my little "two by four" apartment, while my grandfather's farm and house cost him nothing save the labour of clearing and building; but I have no fires to light, my walk is shovelled every morning, hot water is available for my bath even in winter, my chairs are softer, my pictures more refined, my book-shelves fuller, my light easier on the eyes.

And if I spend more for my bed and board than did my paternal ancestor, this does not mean that he saved the difference in our expenditures. He didn't save the hundred that my apartment costs me, not even eighty of it; he never saw it. He spent his income (which consisted of oats, hogs, and squared pine) on essentials, even as you and I. And if, after he had laid in his yearly sack of sugar, he had a few shillings remaining, he squandered them on a bottle of rum, a wad of twist tobacco, or a peck of green spectacles—even as we exchange our surpluses for the modern equivalent of

these non-essentials. Each of us lived as extravagantly as his means allowed, but I had the greater opportunity. Poor great-granddad!

If I take my girl home from the opera (where I have just paid ten dollars for a box) in a taxi, and the robber in livery extorts from me the greater part of a five-dollar bill, I may think of how much cheaper courting came in the old days when our parents rode bashfully home from the husking bee behind dear old Dobbin. But unless he had a well-trained horse, the mid-Victorian gallant had to use at least one hand in the guidance of his steed, whilst in the back seat of my taxicab I can put both hands in my pockets—if I wish. My whiskery ancestor was constantly pursued with the dread of a fainting spell on the part of his fair but frail companion in those days of tight lacing, whilst my "bobbed" but athletic mate would no more think of fainting than she would of going to bed at nine. Why, indeed, should she faint? She probably doesn't know what *stays* are. And then when granddad had returned home from his party, he must needs become an ostler, put up his horse for the night, and bed him down forsooth—a thing which I have always detested doing after a night out.

#### SPEAKING OF HORSES.

Speaking of horses, what wonderful advances have been made in means of locomotion since those days of low prices! It is a far cry from coaching, with its delays, its robber scares, its frost-rimed nights, its costly fares, to the comforts of the modern trans-continental. It is a different trip across the Atlantic to-day in our fast ocean greyhounds from that taken by our immigrating parents in their crowded sailing-vessels. The modern motor car, with its thirst for gasoline, has a hunger for miles and helps to bridge distances that to our forefathers were insurmountable barriers to progress.

Other things have advanced on a par with transportation—electricity, telephone communications, radio—new terms, these. And so the story goes. Prices are not the only things that have soared. Educational advantages, household conveniences, resorts for pleasure—all have gone upward and onward with advancing costs of ham and eggs.

Who would exist in the eighteenth century if he could live in the twentieth? Where are the burners of candles, the wearers of stove-pipe hats, the riders in coaches? Dead, my lords and ladies—whilst I am gloriously alive, if kicking. To-day they sleep beneath the sod—whilst I frolic on the grass above. They rest in peace,

whilst I play golf in the daytime, skylark at night, and in general have a tremendous time. Live a hundred years ago? Not on your life, I wouldn't!

#### WHEN I WAS A CHILD.

I lived much more cheaply a few years ago than I do to-day; but I wasn't so happy as I am now. The more I spend, in reason, the more I have—that is, the more fun I have. And in the light of my experience in this respect, I have come to the decision that I shall go on living more and more expensively and more and more expansively, so long as I can afford it.

But, to return to the past. When I was a boy, my living expenses were low. My clothes were made from the suits of my elders. I went to few picnics or county fairs where money could be thrown about; I bought my gum drops in one-cent packages. But this does not mean that I preferred "hand-me-downs" to new suits, nor that I enjoyed, particularly, the business of picking up potatoes while the neighbours were "blowing in" their shekels on the merry-go-round at the cattle show at Mud Hollow.

Then as I grew older I went to work in a cheese factory, where the necessities of life were few. Each year I stocked up with several pairs of overalls and sundry shirts—total cost for clothing, say, \$11.49. I gave \$12 a month for my room and board, and rode a second-hand bicycle for which I had paid \$4. When time hung heavily on my hands I went swimming in a pond without a bathing suit, or rode furiously down the leafy lanes thereabout, or hugged a lass in a hammock made from the staves of a sugar barrel, or watched a game of baseball played by a couple of local teams—all simple pleasures, and inexpensive, with the exception of the ball game, in which case a silver collection was sometimes taken up to defray the expenses of the visiting team—and one was considered mean who gave less than a nickel.

And on those days when the milk *worked* very fast, on account of the heat, and my task was finished early, I used frequently to work out the balance of my day hodding bricks for the builders of such edifices as reared their towering heads heavenward in our village. For this I received ten cents an hour, and it helped to pass the idle hours, and kept me out of the seductive hammock.

#### THE HIGH COST OF PLAY.

Now I play golf in my spare time. I belong to expensive clubs. I wear knickerbockers that contain yards of costly materials

which had to be bought at first hand. I pay impudent caddies as much per hole to carry my precious set of fragile clubs as I used to earn in an hour hodding bricks. I lose dozens of balls in the open, and slice scores of them into impenetrable forests. I take taxis to get quickly from my office to the club. I have a circle of friends that are always hungry and thirsty.

I have changed my occupation. I have given up the manufacture of cheeses, so cannot wear overalls. My board and room cost me much more than they did in the days of dairying. When I go riding, I travel in motor cars and distribute *largesse* amongst the garage owners along the highway as I pass. When I sit in a hammock with a girl, or find her a chair in the dress circle, or at a table "near the window", it costs me more for the evening than I once spent in a year on my wardrobe. When I go to see a game to-day, I pay a week's board money to get a seat in the grand stand—and then the team on which I have my money usually loses.

And so the story goes. Everywhere I turn I find a slot awaiting my dimes. I never advance without first paving the way with silver.

But, dear reader, it's worth it! I like golf better than the carrying of a hod. I prefer a comfortable car to an antiquated bicycle with loose pedal cranks. The teams in the big leagues play a game of ball that the fans of the old home town never dreamed of. And as for the money spent on the women, some tell me that it is wasted unless one has a "steady" and is contemplating matrimony—but, I'm inclined to disagree with them.

#### FOOD AND RAIMENT.

To come down to cases, let us look briefly into the questions of food and raiment. I admit that the families of our forebears were cheaply reared. But they were denied many of the good things that we have. In the matter of food I contend that we are advancing, despite the thanksgiving poets of our women's magazines. The typical menu of our homesteading grandparents was too typical to be aught but monotonous. If we trace our ancestry back far enough, we shall find our progenitors living on porridge alone if they were Scottish, on potatoes if Irish; whilst even more recent members of the family, who had their birthplace on this side of the water, were in the habit of breakfasting, dining, and supping day after day from the same stocks of porridge meal, pork, and potatoes. Some folks lived on Johnny cake, in which case the aforementioned

luxuries were saved for the visitors. Some subsisted on potatoes and point.\*

What did these people know of lobster salad, of grape-fruit on ice, of blue point oysters on the half shell, of sparkling Burgundy, of *Haute Sauterne*? Once a year they purchased a keg of salt herrings. These and some molasses were their only luxuries. If it costs us more to live nowadays, we live better than did our forefathers. We buy new-laid eggs, a luxury unthought of in the days of the weekly search through mow and meadow for "nests". Our cows now milk all winter, which they didn't always do. Fresh meat is the rule on our tables to-day, not the exception. Molasses is now the food of cattle, not of children.

Again, in the matter of raiment, who would go back to the wedding suit of his father? There is nothing that will more quickly silence those lobster-like individuals who continually hark back to the days that are gone, particularly in the matter of value in clothing, than an exhibition of the family album. I care not what my Uncle John paid for his wedding clothes; I would not wear them. In all our family of the passing generation I have been unable to discover one member whose portraits have shown him to be the possessor of a coat that fitted at the neck, or of a pair of trousers that had within one yard of the right quantity of material in them. If my clothes cost me more than did theirs, they at least make a pretence of fitting me. I can walk abroad without treading on the legs of my trousers, or being compelled to assume the art of a juggler in maintaining the proper slant of a stove-pipe hat.

Or take the case of silk stockings for women. They all wear them now—old and young, rich and poor, ladies and maids, school teachers with hard noses and stenographers with dimpled chins. Every daughter of Eve, whether her sphere of activity be in the drawing-room or in the scullery, feels that she is inadequately dressed if her shapely limbs be not sheathed in the expensive product of the lowly worm. A few years ago silk stockings were not necessary. In fact, in the days of the long skirt it didn't much matter whether a woman wore stockings at all or not. It was a matter for her to settle with her own conscience.

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\*This dish consisted of a large pot of potatoes and a small pat of butter. The butter was set on a pedestal in the centre of the table, and the potatoes divided equally amongst the guests. At the word "go" the diners *pointed* their potatoes at the butter, *imagined* that they had some of that delicacy smeared over the lowly tubers, and then consumed their portions with gusto. Is it from this practice of auto-suggestion that Coué has taken his rather famous but now somewhat backneyed creed: "Every day and in every way I am getting butter and butter"?

But with the introduction of the short skirt came the hosiery advertisements. Coles Phillips gave up the painting of brides gloating over chests of plate, and covered the inside pages of our magazines with likenesses of beautiful women and svelt, dressed in stockings of wondrous sheen. Everyone felt that a *brighter London* movement was imminent—and all because into our drab lives had flashed the light from a bit of shiny silk.

If short skirts had not come into fashion, silk stockings would not have been necessary. Now they are indispensable. And the finest and most expensive sorts too—for they still make up about forty-seven per cent of the modern costume. They cost money. Certainly silk is a more expensive covering for the calves than was the serge of the hobble skirt. But— isn't it worth the difference?

#### THE WORTH OF WARMTH.

Or let us take the coal question. Everyone is always talking about this, even in summer. I pick up the paper, and in it I find grave warnings of an impending coal shortage—warnings, by the way, that are of no earthly use to the consumer, who is powerless to do anything. I go to church, and the minister reminds me of the seriousness of the situation. I attend lodge, and find all my brother members cursing impartially the greed of the capitalistic mine owners and the intractability of the pick and shovel men. I dodge into the shop of my favourite barber to have my hair cut, and all the time I am in the chair I must listen to a sorry tale which has to do with twenty-dollar coal that is half rock and half dust, and that can't be secured anyway.

I have no doubt that coal is expensive. It certainly costs much more than it did in pre-war days, but it must be worth the price, or we shouldn't have so many clamoring for it. If it cost us more than it was worth, we should do without it. We don't "have to" buy coal. It is not included amongst the essentials as mentioned in the Good Book, which says, "And having food and raiment let us be therewith content." It is, therefore, a luxury, and so we must not kick if it be charged to us at luxury prices. We must pay as for value received, and glory in the warmth that we have been able to purchase for such a trifling sum in comparison with the energy and time that have gone into the making of this coal.

#### IT'S WORTH EVERY CENT.

So it is with everything that goes to make up the tale of human desires. Things undoubtedly cost more to-day than they did



in the days of Noah, but the modern samples are great improvements on the inventors' models. Our newspapers cost us double, and in some cases five times, what they did a few years ago—but the one-cent paper carried one-cent news. It told of the false fire alarm that was turned in from Jed Hopkins's store, or carried as a front page feature an account of the opening of a turnpike road by an unimpressive mayor who had no fur on his gown, or quoted potatoes at thirty cents a sack—small stuff, this, cheap! But the two-cent paper brings us news of expensive sort. It tells of battles, of revolutions, of wars, of strikes, of hold-ups on the main street, of the failures of banks and brokerage houses for large sums, of clothes that cost ten times what they did in the days of the penny daily.

It is a fine thing to be alive. It is great to be able to pay the prices that are charged us for good clothes, and to be permitted to wear these instead of a winding-sheet. There is nothing more enjoyable than handing out a nickel for the morning paper—it makes one feel so plutocratic, like waving aside the waiter and murmuring, "Keep the change!" These are bonnie times in which we find ourselves. They drain us of our cash, but they give us instead something that we can eat, or see, or hear, or smell, or feel. It certainly costs more to live now than it used to;—but it is as certainly worth it!