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War of Finance

There are two types of people in life: there are those who spend less and save more, and there are those who **harvest** everything they have and waste it all. The former are much more responsible with what they have; the latter tend to spend most of their money and save very little of it. For a married couple to be a duo of these conflicting personalities - now that's a problem. In a section of her classic novel "Middlemarch," George Elliot tries to **orchestrate** a conflict that a married couple has concerning how they're going to spend their money. The writer's purpose in this section is to inform the reader that one should avoid becoming solely dependent on financial support and being irresponsible with one's money.

The first sentence of this section immediately tells us of Rosamond's attitude towards her situation: "Rosamond colors deeply," and not only is her face turning red, but she also asks her husband if he "asked Papa for money." This is noteworthy: the beginning of the section tells us about Rosamond's money-spending personality. Elliot's detail of Rosy "coloring deeply" indicates that, prior to this sentence, her husband, Lydgate, has already said something concerning how she should approach finances. Lydgate proceeds to deny his wife's request and tells her that "he insists upon it that [her] father shall not know unless [he] chooses to tell him." Clearly, Rosy wants her father to give her money; thus, Elliot elaborates on her attitude by showing her inclination to indulgence, which Lydgate is trying to avoid. Here, we see a growing

tension between the two characters due to their contrasting views. In fact, the entire dialogue, as will be seen shortly, proves to the reader that Lydgate and Rosy are complete opposites.

Lydgate's remark feels "unkind" to Rosy, and Elliot further explores the couple's attitude towards one another by mentioning that Lydgate "has been thrown on evil expectation" that his wife is now leaning towards "disobedience." Through her eyes, it seems normal to depend on people once you've **plowed** through all of your money. Furthermore, her husband's "harshness" feels "unpardonable" to Rosy, and "her chin and lips begin to tremble" as she starts to cry, an important detail that illustrates Rosy's genuine sadness. The following shift to Lydgate's point of view is important: Elliot gives us details about how he is already "under the double stress" of difficulties in his life, and is experiencing "humiliating consequences." In such circumstances, Lydgate is right in trying to save money, otherwise, he and his wife could both go bankrupt. How can he then submit to someone who "knows nothing but indulgence?" Yet, a surprising fact Elliot presents: "her tears cut him to the heart," therefore Lydgate proceeds to comfort Rosy, saying "Thy not to grieve, darling." A great husband Lydgate is. He continues by claiming that "they must brace themselves to do what is necessary," which, in his eyes, means to "change [their] way of living." Essentially, the husband is confessing that his and Rosy's former way of life has not been right, which he reinforces by stating that "[they] could not afford" such a lifestyle. This is a valid statement; however, it's important to note one of his last quotes in this paragraph. Lydgate claims to have been a "thoughtless rascal about squaring prices," which is pretty ironic, considering his wife's character.

Creating a shift in tone, Elliot goes from a slightly tense quarrel to a gentle conversation, thanks to Lydgate's kind manner of comforting Rosy. Yes, the argument continues further in the section, but at first, Elliot points out that Lydgate's "self-blame" gives his wife "some hope" that

she can win his alliance. The husband is seeking a way for the two of them to come together on the issue.

It's important to note that, at the beginning of the section, the author writes that there is going to be an inventory happening the next day; Rosy, therefore, tries to convince her spouse to "put off" the inventory and "send the men away." He refuses, to which his wife suggests that the two of them can just sell their house and "leave Middlemarch." Lydgate, for the obvious reason of not wanting to sell his house out of the blue, claims that they are "not going to leave Middlemarch" in the first place. In an attempt to **flank** his wife from a logical point of view, he also tells her that they "cannot go anywhere without money." As the husband and provider of the family, Lydgate is trying to **navigate** away from poverty by saving as much as he can. Yet, Rosy still **roots** herself in her beliefs, and **counterattacks** her husband the final time, stating that "[his] friends would not wish him" to be a beggar.

This is the final straw for Lydgate: his wife finally **ignites** his anger. He barks at her that she should "Learn to take [his] judgment" and simply **tailor** to logic and reason, because, in Lydgate's eyes, agreeing with Rosy's will inevitably lead them to bankruptcy and financial dependency. Rosy then betrays her husband in her mind. Elliot explains this by writing that **if** she had known Lydgate the way he is now, **then** "she would never have married him." The husband then changes his tone once again, and gently tells Rosy about a guy named Dover, symbolically stating that "he will take a good deal of the plate," meaning he will help the couple. This may seem hypocritical of Lydgate; isn't he trying to avoid being the beggar? No, Lydgate knows what he is doing. He realizes that, at any rate, they would need someone's help anyway, most likely due to financial problems in his life, which once again refers to "the double stress" that Elliot mentioned earlier in the passage. Stubbornly, in an attempt to use her husband's means

of conviction, and so give him a taste of his own medicine, Rosy adds to the plate metaphor by asking if they are “to go without spoons and forks.” However, Elliot ends up giving Lydgate the golden trophy in this war of finance, and writes that Rosy is now “determined to make no further resistance” against her husband. She finally accepts the truth that her husband has been trying to bring home to her this entire time: in the battle against bankruptcy and financial crisis, dependency and indulgence are not weapons to help you win. No, they are the poison that can slowly kill you and your wallet. The wise claims victory, and so victory claims the wise.

Through a series of attacks, counterattacks, flanks, and hard hits, Elliot unravels the secret to being wise with one’s money. This secret lies in two things: one is to plan your finances and utilize the save more/spend less strategy. The other is to avoid being the beggar.