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Chance, Chaos, and Chloral: Lily Bart Gambles It All in *The House of Mirth*

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Abstract

Much of traditional literary study of Lily Bart's struggles and social failures depicted in *The House of Mirth* focuses on her fear of losing her freewill, her reliance on fate or Fortuna, and her dislike of the options set before her. In this paper I will use several important scenes to illustrate that Lily's penchant for gambling more accurately explains her behavior and rejection of social and cultural expectations. Preferring her freedom and weighing her options of marriage for power or a financially secure lifestyle, Lily considers them as a gambler, balancing her marriage prospects against her love for excitement and impulsive risk-taking.

In spite of knowing her livelihood, lifestyle, and her financial security are at risk, she purposely thwarts several opportunities to marry. When loss of her freedom fights with cultural expectations for marriage Lily gambles that her calculated risk to live as an independent single woman will be successful. In Lily's eyes there are no rules for her as she can charm herself out of the "bad luck" situations as they arise.

Victorian novels isolate gambling as a seductive obsession, with losses going beyond one individual to family, business, and community. Results of unhappy marriages also go beyond two individuals and Lily is willing to gamble with her prospects in the marriage marketplace because she trusts her skills and experiences in such a way that she feels she has a better than 50/50 chance of winning the outcome she wants. Down to her very last action in the book, she embodies the gambler's willingness to throw it all away. In this book, Edith Wharton uses Lily to demonstrate, "her bleakness of vision in the face of a totalizing system she finds at once

detestable and inevitable” by allowing Lily to gamble with marriage prospects, social relationships, and ultimately her life.

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INTRODUCTION

"Mr. Selden—what good luck!"

She came forward smiling, eager almost, in her resolve to intercept him. One or two persons, in brushing past them, lingered to look; for Miss Bart was a figure to arrest even the suburban traveller rushing to his last train.

Selden had never seen her more radiant. Her vivid head, relieved against the dull tints of the crowd, made her more conspicuous than in a ball-room, and under her dark hat and veil she regained the girlish smoothness, the purity of tint, that she was beginning to lose after eleven years of late hours and indefatigable dancing. Was it really eleven years, Selden found himself wondering, and had she indeed reached the nine-and-twentieth birthday with which her rivals credited her?

"What luck", she repeated. How nice of you to come to my rescue."... "If you can spare the time, do take me somewhere for a breath of air." ... "Oh dear, I'm so hot and thirsty"... "Someone has at least had the decency to plant a few trees over there. Let us go sit in the shade."... "I am glad my street meets with your approval, said Selden as they turned the corner."

"Your street? Do you live here?"

She glanced with interest along the new brick and limestone house-fronts, fantastically varied in obedience to the American craving for novelty, but fresh and inviting with their awnings and flower-boxes...

"Which are your windows? Those with the awnings down?"... "And that nice little balcony is yours? How cool it looks up there!"

He paused a moment. "Come up and see," he suggested. "I can give you a cup of tea in no time—and you won't meet any bores." Her colour deepened—she still had the art of blushing at the right time—but she took the suggestion as lightly as it was made.

"Why not? It's too tempting—I'll take the risk," she declared.(Wharton 1-4).

In this initial scene from Edith Wharton's 1905 novel *The House of Mirth*, Wharton establishes that her protagonist, Lily Bart, is driven by luck, chance and excitement. Lily acknowledges twice her luck in running into her friend Lawrence Selden at the train station, where she was unsure about her next action. With Selden "coming to her rescue"(1), as she states, Lily impulsively chooses to spend her time waiting for her train to the country walking

alone with him, and eventually going to his apartment unescorted, instead of going to a popular, and boring, restaurant for tea. As they walk the hot, late summer streets in New York City to find a place to cool off, they find themselves on Selden's shady street and in front of his apartment building, where she coyly asks, "Which are your windows?" With her comments on the apparent coolness of his balcony and the awnings that shade it, she provokes him to invite her to his apartment, which he does. Lily is aware that her actions are risky for a woman in the early twentieth century, especially for a woman who is considered marriageable and who appears to be in the market for a marriage and who therefore must be extra careful about appearances and her reputation. She shows this awareness of the circumstances of being alone in his apartment by blushing "at the right time" (4) and declaring she is willing to "take the risk." In characterizing this action as "too tempting" to resist, Lily telegraphs to readers that she likes excitement and is open to acting on her impulses.

Edith Wharton establishes Lily Bart as a calculating and engaging beauty who, although aging, is still quite attractive to men—including Selden—and also beautiful enough to attract jealous rivals. However, more importantly, we learn Lily is not only guided by luck and chance, but also is tempted by risk and finds it an exciting alternative to boredom and dullness. These character traits, which she shares with many gamblers, will bring about her downfall in society and even her eventual death. Gambling with her potential marriage options gives her the sense of having personal freedom in a society where women had very few. In addition, Lily's moral code equates happiness with excitement and risk-taking; gambling satisfies both of these needs.

Scholars have contemplated and explained Lily Bart's inability to succeed in the social circle she desires, and ultimately in life, in a number of ways. Certainly, Lily's character can be explored in part by equating the novel with a turn of the century critique of American social and economic practices. Ruth Bernard Yeazell notes Wharton suggests in her autobiography that "Lily exists as a measure of what her culture throws away...a world in which people acquire and maintain status by openly displaying how much they can afford to waste"(Yeazell 714). Diana Trilling echoes this in *The House of Mirth Revisited*, in which she observes a parallel between Lily's decline and the "the inevitable defeat of art in a crass materialistic society" (Trilling 109). Noted Wharton biographer and scholar Louis Auchincloss says that Lily was too beautiful to survive, deliberately destroyed, hunted by the ruthless and shallow group that comprised the fashionable set and never really had a chance of surviving (Auchincloss 72). In addition, feminist scholars, like Frances Restuccia, looking at *The House of Mirth* have seen Lily Bart as a victim of the patriarchal society and as a social fable that indicts fashionable, "fin-de-siècle New York society for producing human feminine ornaments that it has no qualms about crushing" (223). In this same vein, Cynthia Griffin Wolff informs us, "*The House of Mirth* initially went by the title 'A Moment's Ornament'" which indicates Wharton knew that her novel would be understood as a story about a woman destroyed by the worst elements of that fashionable society (Wolff 109). Wolff pinpoints a "pernicious form of femininity" and "femininity as the art of 'being'" as the subject of *The House of Mirth* (Wolff 109). In a separate article, Wolff posits that Lily is misunderstood because of her desire for freedom; neither she nor her closest observers can "distinguish between the mere spontaneous and the studied affecting," alluding to Lily's penchant for wavering between the behavior that is expected of her and the desire she

has for her freedom (Wolff, "Lily Bart and the Beautiful Death" 16). Wai-Chee Dimock notes Lily's puzzling and contradictory relationship to the marketplace; she spends much of her time marketing herself, clearly aware and caught up in "the ethos of exchange" but never completes the "sale" (Dimock 783). Patrick Mullen also argues that Lily's desire for social standing is a weakness Wharton uses to explore problems of "embodied consciousness and the relationship between this consciousness and the capitalistic market"(42). What all these scholars see in Lily and her world is that she is in a precarious position, caught between conflicting desires for social standing and for her independence.

Like Lily, Edith Wharton was in an ideal position to view the social ambitions of the newly rich of the Gilded Age (the post-Civil War period of American expansion in business, foreign affairs, and the arts). She was both a participant in fashionable society and a member of the "old money" set which looked down on the newcomers and their ostentatious display of wealth. Wharton was also an observer of the changes in New York, in Newport (where she had summered in her childhood and had her home after her marriage) and later in Lenox, Massachusetts, where she built her own country house, The Mount, in 1902. In *The House of Mirth*, Wharton depicted her uneasy relationship with her own contemporary world of the very rich and their materialism, showing that world to be uncaring toward its weaker members. Wharton was herself in "a precarious relationship with the material world of which she felt herself a part at the same time that she was in severe resistance to it" (Zabal xiv). Wharton hated the artificiality of New York society and its frequent lack of morality, and yet, she had a sense of belonging to that "practiced and self-respecting tradition that found itself under threat" (Zabal xiv). She was wealthy and put great store in the values or privileges that wealth

assures. Like Lily, she had an "honest fear of poverty that extinguishes beauty and the vulgarity that annihilates taste and quality" (Zabal xiv). Wharton felt the crassness of the new power and energy that had shown up in the old quiet world with all its faults in which she had grown up.

Lily has roots in both worlds—old and new. Her father is a member of old money New York families, the Penistons and Stepneys, but she is driven by her mother, who is of more middle-class origins, to make a fortune by marriage. Men of her father's class were not required or even encouraged to work, so for him to resort to risky speculation on Wall Street to keep his wife and daughter in an extravagant lifestyle was an act of desperation to earn money, and he ultimately failed. Lily is eventually orphaned, and with only her beauty and a small inherited income, she is sheltered by her old-order aunt Julia Peniston, but desires the wealth and activities of the fashionable, younger crowd. Unfortunately she has not the money, nor the protection of a rich marriage, to maintain herself in this circle.

Lily falls between these two worlds again when she cannot bring herself to marry and thereby cement her position in the fashionable society; she squanders her chances with several qualified men including Dillworth, Gryce, and Rosedale, and probably even Selden, who might want to marry her but is not wealthy. She postpones her decision to marry, treating her options like a gambling game—one that she bets she will eventually win. Lily prefers to stay in this transitional space, not a young girl but not yet a married woman, a play area where she is released from reality, where she can have personal freedom and some control over her life: her own version of Selden's allusive "republic of the spirit" (Wharton 54).

The idea of control over her destiny attracts Lily, and she uses gambling with her alternatives as a way to have choices. But with gambling comes risk. Late Victorian novels isolate gambling as an enticing obsession, with losses going beyond one individual to family, business, and community. Lily is willing to gamble with her prospects in the marriage marketplace because she trusts her skills and experiences in such a way that she feels she has a better than 50/50 chance of winning the outcome she wants (Holquist 64). Down to her very last action in the book, she embodies the gambler's willingness "to throw it all away" for a chance at something better than what she has—or believes she has. Wharton uses Lily to demonstrate a "bleakness of vision in the face of a totalizing system she finds at once detestable and inevitable" (McGrath 3) by allowing Lily to gamble with her options. Lily treats the decisions she makes as a gambler, each roll of the dice leaving her further away from her goals of marriage and social acceptance. Lily foolishly makes a number of life changing decisions without carefully weighing the risks—throwing her future seemingly to chance. Understanding the prevalence of chance and gambling with the odds lays the groundwork for examining Lily in *The House of Mirth* as a character who gambles with her marriage prospects, her financial security, and ultimately her life.

For the purposes of this paper, I will be following the Oxford English Dictionary's definition of gambling, which focuses on gambling as risk-taking, "betting or staking of something of value" ("gambling") like money or a reputation, on the outcome of a contest, or game or an uncertain event whose result may be determined by chance or accident or have an unexpected result by reason of the bettor's miscalculation ("gambling"). I also include in my definition of gambling making decisions that are not solidly rational and could have negative consequences.

In this thesis, I will first summarize a history of gambling, including gambling in the time period of the novel with references to Lily's actions. I will also highlight specific scenes in the book which I believe best show Lily's penchant for gambling in order to explain her behavior. Setting the exploration of Lily's risk-taking behavior beside discussions of exchanges in the marketplace, of the philosophy of games and play, power in the novel, and financial speculation in Wharton's time can shed some light on Lily's enigmatic behavior in the marriage marketplace, conduct which has frustrated readers and scholars for a century. I argue that Lily makes her most important decisions, not with a rational, thoughtful process, but with the willingness of a gambler to throw her fate to chance, trusting her luck and abilities to sway the odds in her favor, and following her own moral code that equates risk with happiness to the very end.

MONEY, MIND, AND MATTER: MOTIVATIONS TO GAMBLE

A discussion of gambling is important to unpacking the motivations of the character Lily Bart because it helps to explain her puzzling behavior. The compulsive gambling behavior that Lily shows at bridge tables in the upper-crust drawing rooms spills over into her pursuit of a wealthy husband. For most of the novel, she tends to ignore the signs that her losses are mounting and to believe that her chances are better than average because of her beauty and charm.

The gambling ethos is at the center of *The House of Mirth* society as a number of its most successful subjects are gamblers in either financial or marital markets. Wharton uses gambling because it exposes the principles of chance, disregard for others, and speculation which lie at the heart of the late nineteenth-century/early twentieth century society depicted in *The House of Mirth*, despite the best attempts of that society to present itself as rational and orderly. Literature has the ability to construct overlapping discourses, and in *The House of Mirth* representations of gambling also cast a light on marriage, speculation, politics, and morality. The language of gambling is employed in the social arena in several instances where the gambling metaphor shows up the shallowness of the fashionable set. Wharton's harsh views of the social set she critiques are very clear in the novel. And yet even knowing the severe social penalties exacted on any deviation from this little world so well ordered and well-to-do, Wharton describes Lily Bart clearly wanting to step out of the bounds of the conforming, straight path of the upper class social group of which she desperately wants to stay a part. For

Lily, the only way into this fashionable set is through the support and protection of a wealthy marriage, a status she avoids.

A carefully constructed society leaves little room for chance. Maintaining the fiction of a well-ordered society was important to the upper-class set. There was no room for deviations or straying from their well-established norms. So Lily Bart, in trying to craft her own way into that society, is taking risks by leaving too many decisions to chance.

Pure chance is a difficult concept to comprehend and one gamblers tend to ignore. Probability theory tries to create some order out of what is chaos, warning people not to look for *any* patterns in a game of chance because there are none. However, because randomness is uncomfortable and emotionally unsatisfying, gamblers tend to look away from scientific thought to explain an event, and, instead look toward that which makes sense of the event to them. Thus gamblers disregard probability theory and personalize the outcome of games, elevating chance to a place where it no longer is "an abstract expression of statistical coefficient but a sacred sign of the favor of the gods"(Caillois 126). The concept of magical thinking is involved here, which refers to the impersonal power of the subject and involves luck, tokens, dreams, and omens. Magical thought works to make sense of the gambling situation and provide a framework for action within it. In this way, gamblers deny that chance exists.

Gambling, in some form or another, has been part of the human condition as far back as we know of human behavior (Preston et al, 196). Instances of sacred ritual combined with gambling games occur frequently in historical literature. One of the most striking features to emerge from reading about the history of gambling is its near universal presence throughout

history and across cultures. For something that could be regarded as a pastime, it seems to be a fundamental feature of human life as far back as history can tell us.

The connection between ritual and play has been studied for centuries; Plato first discusses this connection in the third century BC when he says, “Man is God’s plaything, and that is the best part of him” (Plato 182). Plato also says that that the better part of the self—reason—could be overwhelmed by passion. Much later, in 1938’s *Homo Ludens*, Dutch cultural theorist Johan Huizinga “analyzed several of the fundamental characteristics of play and demonstrated the importance of its role in the very development of civilization,” notes sociologist Roger Caillois in his 1958 follow-up study, *Man, Play, and Games* (Caillois 3). Huizinga states that there is no formal difference between play and ritual. He asserts that arenas, magic circles, the stage, the screen, tennis courts, and even courts of justice were all places where special rules applied because they are temporary worlds apart from the ordinary world, dedicated to performances of an act apart from the ordinary (Huizinga 10). His definition of play is limiting, however, because it excludes games of chance and gambling. Huizinga states that play is not serious, is not with material interest, and has no potential profit to be gained by it, and does not allow for gambling to be considered play. However, Huizinga’s study does note that some ritual performances, usually an attempt to foretell the future, occasionally include a wager in a gambling game that shifts the emphasis away from the ritual and makes the individual a more active part of the game. Caillois builds on Huizinga’s study by defining the nature of play as “free, separate, uncertain, unproductive, regulated and fictive” (43). His definition stresses that play is a side activity from wagering something of value and that the introduction of a wager is

actually a corruption of play. In his view when a player “ceases to respect chance as impersonal neutral power, without heart or memory,” the principle of play is corrupted (46).

Besides the evidence of assorted games, the history of human law shows the varying cycles of government promotion and prohibition of gambling activities. Promotion of gambling is often advanced when governments need to raise money—e.g. a lottery—and winnings are also thus taxed, another way for governments to raise money. When this practice is criticized, it is usually something along the lines of how gambling threatens the social order or encourages chaos. Gambling up until the eighteenth century was in direct conflict with the value of gaining wealth through the efforts of labor, instead of by mere chance (Reith 82). The fluctuation in a gambler's wealth was seen to disrupt the ideal social balance: gambling thus represented unearned and, therefore, immoral wealth. Gamblers were defined ultimately as sinners. During the eighteenth century in the Age of Enlightenment, moderation and reason reigned, and the idea of play as sinful was replaced by the condemnation of play as irrational: it was considered a form of madness (Reith 83). Gamblers were thought to give up intentionally up their most precious faculty—their ability to reason—to nothing more than chance. Productive work was admired by Enlightenment thinkers, but they also recognized the need for rest and recreation. Balancing these two needs was admirable and rational. When a gambler was overcome with emotion, then rational thinking was uncertain, productive work was jeopardized, and the social order risked being reduced to chaos. Gamblers thus came to be criticized for unbalanced, irrational, and disordered ways of thinking.

The dichotomy of gambling's virtue for raising money and creating sport and its vice for creating addictions and crime is not new to Americans. Throughout the history of America, work has been the most socially acceptable and legitimate means of attaining wealth. Wealth as a result of one's efforts symbolized God's reward for industriousness. The people who immigrated to the United States combined courage and aggressiveness with a desire to escape religious persecution, a thirst for the freedom to explore new lifestyles, an appetite for adventure, and a desire to pursue ambitions that had previously been denied them. The United States held the promise of material success.

In early America Puritans drafted gambling regulations that reflected a staunch sense of the Protestant ethic: Gambling gave rise to, or grew out of, idleness. If one were able to gain wealth without work, the value of work would be undermined. It was also expressed that gambling was a violation of the Holy Scripture. The religious beliefs of the Puritans and the later hell-fire and brimstone preachers combined the Calvinist belief in the predestination of work with salvation, survival, and security.

Protestantism had an influence on the development of capitalism since both stressed the need for hard work, thrift, individual initiative, and productivity necessary for a good society. The belief in the efficacy of hard work and the attainment of satisfaction through hard labor served as an ideological justification for capitalism: The Protestant work ethic was linked with industriousness, and America was founded on that principle. But work can be dull, hard, dangerous, and dirty, and for some, demeaning. As a result of these negative aspects, another parallel value system arose in the United States which says that luck and chance are crucial

elements of success. As sociology professor H. Roy Kaplan states, "If work is too difficult or unappealing, and luck, chance, or divine providence have a hand in determining when success will be attained, then gambling is not only a diversion, but an opportunity to obtain security by maximizing the possibilities of luck" (25). According to Kaplan, this world of work failed to provide rewards beyond the material, and thus gambling became part of that equation. Because work became routine, divided, and "over-specialized" (28), gambling became an alternative source for wealth. And it was exciting. Gambling and sports offered the poor who were deprived of equal work opportunities the promise of excitement, instant wealth; the middle class found status and excitement in gambling, and the bored, wealthy found excitement, in "true gladiator style, coupled with suspense and risk" (Kaplan 28).

According to scholar Paul Pasquaretta, true to Puritan form, "idleness and wastefulness associated with mere gambling was eschewed," but it was acknowledged and accepted that risk and speculation, both of which left a great deal to chance, were still necessary for progress (139). Thus America was founded with the aid of lotteries which financed, among other things, the Virginia Bay Settlement in Jamestown, the American Revolution, over forty colleges and universities including Harvard, Yale, Princeton, Rutgers, and Dartmouth (Preston et al. 188), and the construction of countless roads, bridges, canals, hospitals, courthouses, and schools (Kaplan 27). In short, on one hand, gambling was perceived as an unholy and dangerous endeavor and, on the other hand, given the proper circumstances—or the right appearance of circumstances— exceptions could be made. In the 1840s French historian Alexis de Tocqueville described the United States as a nation of gamblers: "Those who live in the midst of democratic fluctuations have always before their eyes the image of chance, and they end up liking all the

undertakings in which chance plays a part" (165). Capitalism combined with democracy encouraged Americans to engage in business speculations that were not only for the potential profit, but also, Tocqueville wrote, for the "sense of excitement occasioned in that pursuit"(165).

As Tocqueville observes, gambling and speculation are woven into the fabric of American life. From America's beginnings the growth of the emerging nation was funded by speculation on commodities, such as fur, timber, and land. As America moved west, developing territories and bringing them into the "capitalist sphere," the country became a nation of gamblers, vying for stakes in the country's future. Competition for unclaimed resources and a constant flow of currency encouraged gambling; successful entrepreneurs thrived alongside professional gamblers.

By the time Edith Wharton was born in 1862, various changes had occurred which dramatically altered the face of gambling. According to scholar Gerta Reith, "The commercialization of games of chance during the Industrial Revolution converged with the commercialization of economic life and with the denouement of probability theory—the science that 'tamed' chance" (74). As the calculation of odds became more understood, gaming became easier to commercialize and thus sell.

The spirit of risk and speculation at the heart of America combined with the dictates of the Protestant work ethic has made the issue of gambling deeply divisive. Pasquarella states that while risk-taking is viewed as a necessary element of success, "it is considered detrimental when reduced to mere gambling" (137). But the distinction between the two is not always

clear. Cultural historian Ann Fabian states the absolute difference between "virtuous capitalistic speculation and vicious gambling cannot be maintained with any absolute degree of precision" (5). Speculating in the stock market can be viewed as both investment and risky gambling. It is further confusing because there can be virtuous gamblers and vicious speculators. In America gamblers can be heroes—think lottery winners who are hardworking and now richly rewarded—and can be villains, while speculators can be captains of industry—think Bill Gates—or confidence men.

In Wharton's timeframe for this novel, gambling and risky stock speculation was frowned on. Stock trading was considered gambling, and there was much anxiety around it. According to Karen Weyler, novels of this time were careful to "isolate gambling as a seductive obsession, as a practice separate from virtuous trade, and as an economic practice with no possibility for redemption" (217). J. Jeffrey Franklin explains the anxiety around gambling this way: "Money is the public yardstick of a private relationship. Part of the danger of gambling, whether with money or relationships, is that it can transpose private loss or gain into the public domain of scandal" (900). Gambling was considered at the "bad" end of the money circulation spectrum partly because it mixed together discourses of monetary value and personal worth, which echoes Weyler's point. As Franklin points out, the image of financial speculation is associated with moral speculation, and because of this, ultimately the estimation of a person's individual character comes to be dependent on "nothing but human desire" (902), including the desire to play.

Many theories exist for what motivates people to gamble, some of which were known to Wharton and others that have been more recently refined. For example, Sigmund Freud sees that play provides people with "wish fulfillment, conflict reduction, escape from reality such as daily routine and the world of work, and change from a passive to an active role in life" (Smith and Preston 326). Basically, there are two schools of thought: there are people who are economically motivated to gamble and there are people who are more motivated by the psychological, and even physiological, aspects of gambling. Sometimes the motives are combinations of all three.

Economist Thorstein Veblen finds that affluent people use gambling to reaffirm their sense of an elevated social standing to those lower because they know they can afford to lose money. Calling this act "conspicuous consumption"(Veblen 68), he notes the large-scale, non-utilitarian use of goods and wealth regarded by those who engaged in it to be a "mark of human dignity" for them (68). With this definition then, gambling with the potential of no return is acceptable as long as those playing are paying their own way and playing by the rules set up by their peers.

A capitalistic society, says Edward Devereaux, demands order and predictability as well as "chance-taking and experimentation" (qtd. in King, 236). However, the tensions and conflicts of a capitalistic society produce feelings of anxiety and hostility, so games that resolve these feelings of disruption to the social order have a vital function. In this way gambling is viewed as a safety valve which can channel dangerous tensions "into the service of the dominant system," according to Reith (8). Through gambling, economic tensions, conflicts, and strains can be

worked out without upsetting the social order. Gambling functions on a societal level because it diverts attention away from things that might cause hostility or, as a Marxist perspective sees it, gambling, like religion, becomes an opiate of the oppressed. A further extension of this functional perspective sees gambling as an opportunity for individual advancement. This perspective allows people to see gambling as alternative path to wealth and status, a path open to those who may not have the opportunity in a traditionally competitive, achievement-oriented workplace or to those whose occupation allows no opportunity for advancement (King 236).

Aside from purely financial motives, gambling may have physical and/or psychological motivations for some people. These motives include a desire for entertainment, sociability and even escape from reality. Although there are a number of psychological motives for gambling, underlying all of them is a quest for excitement, for the thrill of the game, as the end itself. As Kaplan explains, even lottery players, who are usually considered the group of players most interested in playing to win money, continue to play even after a big win (29). Playing for the excitement and entertainment of a possible win motivates them to continue to gamble.

Gambling for sociability and entertainment was a popular pastime in Wharton's social circle and in Lily's. Sociability is a strong motive for gambling, and informal gatherings often affect gambling behaviors. Within these social gambling events there is a sense of safety, for one is among friends, after all (Kusyszyn 136). However, these relationships can also promote heavier gambling and riskier chance-taking as individuals making joint decisions tend to make riskier ones than the same people making individual decisions (Smith and Preston 327). Sociologist

Herbert Bloch notes that gambling can be a learned role, a behavior that is taught, expected, and deemed positive, and thus friends can promote higher stakes gambling in seemingly "just for fun" social situations (Bloch 215).

Beside the social pressures to gamble, people often gamble to make up for something in their lives they feel is missing: entertainment and challenge. According to Kaplan, people do tend to gamble for entertainment, which echoes Bloch's conclusion that people gamble when they are bored. Kaplan finds that people turn to gambling in search of the challenge and opportunities absent in their daily lives and to divert their thoughts from the frustration and boredom that confront them daily (30). They like the action and risk-taking involved in games of chance, relying on the feelings of hope, joy, and euphoria generated by gambling that they cannot get in their ordinary lives.

In their desire for entertainment and challenge gamblers often have a complicated relationship with money, ultimately devaluing it. Research shows that gamblers often play **with** instead of **for** money. That is, gamblers tend to treat money as Monopoly money. Although studies by Kusyszyn and King show that for many gamblers winning money is not their primary motivation, gamblers still want to win. When they win games that offer little challenge, they become bored. Without the element of chance, the risk of losing it all, the games hold little excitement. In this way money must be present in a game but must not be all important. For this type of gaming situation, one in which it is just a pastime, money, which is highly valued in the real world, becomes merely a token for playing time as part of the fantasy world that the event creates. In order for a gambler to play without reserve, he or she must have devalued the

money. The more that money is devalued, the farther away from reality a gambler becomes. This devaluation helps to create the sense of unreality that features in a game of chance. Money is necessary to play. But once in the game, money is devalued and is merely a way to prolong play.

In addition to devaluing money, gamblers tend to reject the rules of probability theory, if they know them at all, and keep playing when the odds are clearly against them, behaving as if they somehow can influence games of chance. They often have superstitious and irrational thoughts. Gamblers believe in the notion of luck, and that while the outcome of a game can be influenced by the gambler, it is decided by fate or destiny. According to Reith, this behavior seems to be uniquely adapted to the gambling environment (15).

Some individuals feel transported into the world of play and fantasy during gambling episodes, losing connection to and perception of reality. This phenomenon can be explained by an understanding of Immanuel Kant's theory of perception. He states that the fundamental categories of perception including time, space, and cause create our relationship with the world. However, time, space and cause are not fixed and absolute, but rather vary according to a range of factors, such as physical illness, psychological illness, stress-related disorders, states of extreme tension or excitement, and addiction, resulting in a world that appears differently to people at various times. This "fundamental relativity of consciousness" (Reith 128) means our worldview is very much dependent on how we feel, what we are doing, and where we are. The gambling environment is a separate world, involving both a physical and a mental crossing of a threshold out of everyday life and into the world of play. Huizinga describes this behavior as

"stepping out of real life and into a temporary sphere of activity with a disposition all its own"(8). And just like play has strict temporal limits that end when play is done, play also has a different set of rules from everyday life; therefore, it stands to reason that players within the play world are working with various motivations. Here they feel free to experiment with new roles, new behaviors, and even new identities. Reith explains that Kant's basic perceptual categories of time, space and cause become distorted in play since "submersion in an environment of chance creates a kind of experimental chaos in which players cease to perceive their surroundings in the ordered, logical manner of 'rational' consciousness" (129). Reith also discusses the exciting 'otherness' of the play world that is gambling. Entering the gambling play world means disassociating from the real world and the routines and stresses of that world (Smith and Preston 328). Here in the play world, gamblers enter an adventure.

From this disassociation between the real world and the fantasy world gambling creates can come an alteration in personality and even physical changes. In gambling's separation from everyday life, gamblers enter a fantasy world where they are temporality released from the rules that govern their actions. Freed from this routine, they can imagine themselves in different lives with different identities, even different names. When removed from familiar habits and surroundings, the reference points of one's personality are gone. The gambler's center or axis becomes less fixed, and this loosening of their traditional orientations allows them to create new roles: When gamblers leave the everyday world behind, they also leave themselves behind. A person can escape from him or herself and become another (Caillois 19). Here in this free space of gambling, skills, and abilities one has that are not normally used in the real world can be used freely, echoing Kaplan's findings. One has the freedom to play act and to

present an idealized identity to himself and to others. Physiological changes are also noted in this state: increased respiration, heart rate, blood pressure, and adrenaline (Reith 132), providing strong evidence that gambling can be a physical addiction.

Whether it is physically addicting or not, gambling can be psychologically attractive. Many gamblers note the excitement of the gamble begins the moment a bet is made and ends when the outcome of the game is known. The attraction for them is that in-between state where gamblers exist in anticipation, when all things are possible, nothing has been decided, and both hope and fear exist. Gamblers describe this in between state as both painful and pleasurable. In this state gamblers are involved in only what is going on in front of them, oblivious to time or place, describing it as a vertigo sensation, both hypnotic and appealing.

However, this hypnotic attraction can lead to obsessive gambling for those who desire the tension of that painful/pleasurable state. In a study focused on isolating the motives for problem gambling, psychologists Patrick Anselme and Mike Robinson found that dopamine is released to a larger extent in pathological gamblers than in healthy control subjects during gambling episodes (182). However, these researchers' findings also show that the interaction between dopamine and reward is not so straightforward. Levels of dopamine release seem to reflect the "unpredictability of reward delivery rather than reward itself "(182). This suggests that the motivation to gamble is strongly (though not entirely) determined by the inability to predict reward occurrence. In other words, compulsive gamblers like the game of chance. The traditional view of money as motivation for gamblers fails to explain why people often describe gambling as "a pleasant activity "rather than as an opportunity to gain money (182). During

gambling episodes, problem gamblers report euphoric feelings comparable to those experienced by drug users (182) and the more money problem gamblers lose, the more they tend to persevere in this activity, a phenomenon referred to as loss-chasing. Studies have shown that reward uncertainty, which has been indicated previously to be a painful as well as pleasurable state, rather than the reward by itself, will magnify dopamine, both in healthy human participants and problem gamblers (182). This could explain why losses are so motivating to gamblers: Without the possibility of receiving no reward, gains become predictable and, hence, most games become dull. Thus even though money is not the primary reason gamblers play, without the presence of money or something of value, the games are not meaningful. Money is often the medium through which players register their involvement in the game. So without the risk of losing money or another valuable currency, a player cannot be fully committed to the game and its outcome. Money on the table, the risk of losing it, is necessary to generate the tension that attracts the players (146).

This tension, this constant state of unrest, both attracts and repels Lily Bart. Lily must constantly negotiate her needs for financial and social security, what she terms being "good" with her need for excitement, or as she says "happy." This constant state of unrest causes her to take foolish chances with her assets, namely her charm and beauty. She gambles, using her beauty as her currency, believing that she can put off finding a suitable marriage and continue to stay indefinitely in the play space she craves. She is not satisfied with her life's options of a poor, single, but free existence or a marriage to a rich man because she does not want to give up her personal freedom to a boring husband. She has not been trained for any sort of occupation other than the being the wife of a wealthy man, nor does she have any passionate

leanings toward creating an occupation for herself through writing, as Wharton did, business ownership as the hat maker Madam Regina has done, or even through facilitating social climbers, as Carry Fisher does. Therefore, her options are limited. While Lily likes excitement, Selden's cousin Gerty Farish is content to live quietly as a spinster, a state to which Lily ties a moral judgment. Lily states Gerty, "likes being good, and I like being happy" (Wharton 5), thus indicating that for Lily, "good" is not synonymous with "happy." Lily also states that Gerty is "free" and she is not. However, without money of her own to keep her in her own "republic of the spirit," her own freedom from society's rules, she does not have many other options. Therefore, she takes exciting risks, or gambles—by running off with Selden for a walk in the woods or a scandalous visit to his apartment, by flirting outrageously with the nephew of the prince she was to marry, and by dressing provocatively at the tableaux vivants—in an effort to forestall a boring marriage and loss of freedom.

RISKY BUSINESS: LILY GAMBLES AND LOSES

Much of Lily's time is spent in an effort to convert her beauty and good reputation into profitability, in the form of a wealthy and secure marriage. To this end, Lily speculates with marriage proposals much like the speculating that men do in the novel for work and money, weighing one *perceived* option against another. In other words, when Lily is faced with two alternatives, for instance continuing to work to secure a marriage proposal from Gryce or spending a day in the country with Selden, she often gambles that she can choose the one she desires while still maintaining the option of the other. Lily has limited choices, and when she doesn't like either of her options, she gambles that she can keep her independence and stay in fashionable society. But gambling is always an unfair contest, and Lily doesn't seem to understand her odds or want to accept them.

Lily has to negotiate constantly the changing parameters of her success and failures amid uncertainty, a state of mind that seems to frighten her and attract her at various times. Despite her ups and downs, she remains confident that her luck and skill ultimately will help her to win—whether it be a man, her freedom, or a card game. Lily is willing to live in the moment and also unwilling or unable to recognize the social rules for *her*, an aging, unmarried woman of modest financial means and little protection from family. Because of her risk-taking personality then, Lily's acceptance of Gus Trenor's money and her various unescorted meetings with Selden would seem to hold no real consequence for Lily. In her mind, her outings with Selden are "real play." According to Immanuel Kant, "play" is without ulterior motives or desires (Holquist 71). So while Lily believes what she is doing is just play, it is in fact gambling because she does have

a motive: to avoid spending time with Gryce and to postpone an engagement that will effectively cause her to lose personal freedom. By taking the risk to play with Selden, Lily stands to lose much by her actions. Lily and Selden engage in playful flirtations, knowing that neither is a potential marriage partner—at least initially. Lily gambles that their flirtatious games will have no significant impact on her "real world" search for a marriage partner, that this "free play" area is without consequences (71). On occasions, her decisions often cause her great concern, and she acknowledges the punishment she gets with her escapes from reality by noting, "Why must a girl pay so dearly for her least escape from routine?" (Wharton 15). Yet she repeatedly elevates her own desires above the dictates of society, gambling that she will be able to charm her way back into society's good graces.

Lily's father is a mostly absent speculator on the stock market, and her mother is a stern and grasping spend-thrift who drives him to make more money and who instills in Lily a need for wealth. After her father is ruined financially, and his health declines, he becomes essentially nonexistent to his family. "To his wife, he no longer counted: he had become extinct when he ceased to fulfill his purpose" (Wharton 25). When he eventually dies, it is a relief to Lily, who could never find a connection with him, and to her mother, who tells Lily, "You are sorry for him now—but you will feel differently when you see what he has done to us" (Wharton 26). In both cases, her parents taught her to worship money. Although Lily does not want to marry for money, by watching and listening to her parents, Lily learns to consider a conventional rich marriage as the necessary end to her existence. She also learns through her father's speculation on Wall Street that gambling with her perceived options is a legitimate way of

suspending reality. Her mother constantly overspent, thus teaching her daughter by example that money comes and goes, but it is ultimately highly desirable. However, Lily also muses she is "secretly ashamed of her mother's crude passion for money" (Wharton 27) and doesn't want to marry merely for money.

Lily's mother tries to manage their dwindling funds after her husband's death, but to her, having just a little money is worse than having none at all because it made one have to live "dingy" (Wharton 28). She wonders, "What was the use of living if one had to live like a pig?" (Wharton 26). To her, managing her very little money was not worth the effort. What was worth her effort, however, was managing Lily's beauty and using it to get their fortune back. Lily's mother put the responsibility for regaining the family's fortune on Lily's beauty. After they lost their money, her mother used to say "with a kind of fierce vindictiveness: 'But you'll get it all back—you'll get it all back, with your face...'"(Wharton 22). Lily thinks of her beauty as power, yet she understands "that beauty is only the raw material of conquest, and that to convert it into success other arts are required"(Wharton 27). Lily has not much else to offer the marriage market except her beauty, charm, and good reputation. If her reputation is marred by scandal, then her value is diminished. Her mother's fear of sordidness has become hers too, and her father's financial failure haunts her. She bets her future on her beauty and overestimates that power in the new money world of old New York. Lily's mother eventually dies "of a deep disgust. She hated dinginess, and it was her fate to be dingy"(Wharton 28). Her worry was that nobody would see Lily and her beauty, their last asset, if she were stuck in dingy and dark, often foreign and less expensive, quarters. Her last advice to Lily was to escape from the dinginess if she could. "'Don't let it creep up on you and drag you down. Fight your way out

of it somehow—and you're young and can do it,' she insisted" (Wharton 28). These are words that made Lily think she must use her only asset as currency to work her way up into the society of which she feels she should be a part.

Living with her aunt Julia Peniston, who is her father's sister and belongs to the old New York class, is dull, and though she is given an allowance and board, it isn't enough to keep Lily in the fashionable lifestyle she feels she deserves. Lily "fancied at first it would be easy to draw her aunt into the whirl of own activities," but that didn't happen (Wharton 30). Darkness, dinginess, and dullness are characteristics Lily connects with her aunt and her relatives who are conservative old New Yorkers. Lily has been taught by her mother to like an exciting lifestyle; dancing until dawn, spending money on travel, expensive clothes, and rare flowers. Lily's escape from dinginess is living vividly. Although she sees visible signs of age and understands that a marriage is necessary for her and that she will have to focus and make a match for a husband soon, her mother's words, her abhorrence for dullness and dinginess, keeps Lily thinking that there might be a better option, a more exciting opportunity right around the corner if she can just manage to stay in play. "She knew she hated dinginess as much as her mother had hated it, and to her last breath she meant to fight against it, dragging herself up again and again above its flood till she gained the bright pinnacle of success..." (Wharton 30). For Lily and her mother, having too little money was as bad as having none at all, for it forced one to have to live in a dull and dingy manner.

To avoid this dinginess, Lily has been so conditioned to pursue financial success that it is difficult to imagine that she can act in ways that would be detrimental to her pursuit, and yet

she does time and time again. It seems that when she temporarily gratifies her need for material sustenance by attracting the attention of a wealthy potential husband, she succumbs to an impulse that causes her to feel dissatisfied with what she gets in the very moment when she should feel satisfied the most. This is Lily exerting control over life by taking risky gambles with her options. For instance, Carry Fisher observes that Lily seems ambivalent in her marital pursuits: "The day she ought to be reaping the harvest she oversleeps herself or goes off on a picnic" (Wharton 152). It seems that Lily is acting in a way that thwarts her pursuit of what she thinks she needs, a husband. Lily states, "lost causes had a romantic charm for her" (Wharton 27), demonstrating that she enjoys the risk and romance of long odds.

Lily demonstrates her mind set for risky gambling when she refuses to use the letters that she purchased at a high price from the charwoman and the information about Bertha Dorset's affair with Ned Silverton. The letters from Bertha are valuable because they could be used to blackmail Bertha into accepting Lily back into society. In addition, the information Lily knows about Ned and Bertha's affair could be used to allow George to divorce Bertha with society's blessing, and then marry Lily, which would solve Lily's financial problems. However, she chooses to keep this information to herself. Instead of viewing this as moral courage or growth, it is more a factor of the act being unchallenging to her because it lacks the excitement that the risk of losing brings. In fact, she states that "the essential baseness of the act lay in its freedom from risk" (Wharton 211). Without risk, an act—whether it be pursuing a husband or blackmailing an enemy—is too boring to be worth it.

Lily has not much else to offer the marriage market except her beauty, charm, and unstained reputation. She bets her future on her beauty and overestimates that power in the new money world of old New York. She chooses to gamble with her beauty and to use it to secure a rich husband, thwarting all her chances because she overestimates her odds. Lily blames her mother for making her desire a fashionable life and for believing that a wealthy marriage was her only option, and in this way paints herself as a victim of her upbringing, refusing to take responsibility for her actions. Lily blames her mother for making her desire a fashionable life and for believing that a wealthy marriage was her only option, and in this way paints herself as a victim of her upbringing, refusing to take responsibility for her actions. Although Lily says she doesn't want a marriage for money only, she continues to pursue dull, rich men. This is a strong indicator of a gambling mind-set called magical thinking: Lily has the feeling that luck will save her even though there is a whole rational context that tells her that it will not. Lily's outlook is much like that of the gambler who feels she is special and, therefore, will be an inevitable winner. As Smith and Preston report, this type of gambler attributes her successes to her skills and special abilities while her unsuccessful gambles are simply bad luck. In this way, Lily does not take responsibility for her risky actions gambling with chance (329).

As Kaplan, King and Reith each have argued, gamblers desire the excitement that a game of chance creates. In the first scene of *The House of Mirth*, Wharton establishes that Lily is naturally inclined to take impulsive risks and be reckless in her decision-making with three chance meetings: with Lawrence Selden, with the charwoman, and with Simon Rosedale. Here the reader sees that when Lily is faced with two choices, she has the propensity to gamble with her chances by doing what she wants to do and take the more exciting option. And like a

gambler Lily thinks she still can maintain her options for the other possibilities. This willingness to risk her reputation and therefore her marriageability ultimately causes her to lose ground in her search for a marriage. Her decisions to walk alone with Selden and, more scandalously, to go into his apartment unchaperoned, and then later to lie about it to Rosedale establish that Lily is willing to thwart the rules of her society when it suits her and also that she is willing to engage in loss-chasing behavior to attempt to regain her footing. This opening scene also shows the reader that Lily is aware that she is taking a risk but does it anyway, even though she may regret it later.

Lawrence Selden tends to view Lily as if she is entertainment, an ornament, taking "luxurious pleasure in her nearness: in the modelling of her little ear, the crisp upward wave of her hair" (Wharton 3). He first observes Lily at the train station, contemplating, and appearing indecisive about what her next activity should be. He infers that she is in transition, from one country house party to another. Her uncertainty, "an air of irresolution" (Wharton 1), implies she appears to be considering her options for her next move, a status she often has in the novel. Selden watches her in curious amusement for a few minutes until she sees him, and makes an impulsive decision to approach him: "Mr. Selden—what good luck!" (Wharton 1). Although he suggests a proper place for tea, she counters with, "So many people come up to town on a Monday—one is sure to meet a lot of bores" (Wharton 2). She asks, "I'm dying for tea—but isn't there a quieter place?" (Wharton 2) suggesting that Lily knows a restaurant would be more populated, thus more suitable, but that she does not want boring social propriety right now. Wharton thus allows the readers to see that Lily likes excitement: while avoiding the restaurant appears to be avoiding the excitement of the social scene, by going to Selden's apartment

alone, Lily constructs the intimacy of quietness as risky and therefore sufficiently exciting that Lily is willing to gamble with her reputation as a single woman. Lily shows she wants to go into Selden's apartment and is obviously aware that she will be unescorted when she coyly admires the tree shade on his street, and then even more flirtatiously comments on the cool and inviting balcony that is his. Selden, after a brief pause indicating he is aware of the risk it would be to her reputation, invites her in, with, "Come up and see. I can you give you a cup of tea in no time—and you won't meet any bores" (Wharton 3). Selden is aware that Lily likes excitement, and she shows it as her face flushes while considering his invitation. She accepts: "Why not? It's too tempting—I'll take the risk"(Wharton 4). He senses her desire for excitement to see his rooms and to avoid "bores," (Wharton 3) and, intrigued, he states that "he had never liked her as well as at that moment" (Wharton 4). Lily later notes that she is aware of the "moral codes of bachelors' flat-houses" (Wharton 10). Whatever the risk to Lily, Selden is entertained by and delighted at the spontaneity of her consent. With this action it appears to Selden that she is demonstrating personal freedom, like his "republic of the spirit," a bravery of independence that he admires. Although her actions are contrary to the social code for unmarried women, Selden respects her for taking a risk and making up her own mind.

Gamblers are motivated by a quest for excitement. Lily likes the excitement of doing something risky, such as being in Selden's rooms unescorted. Selden is amused by her risk-taking as well. He treats his conversation with Lily playfully too when he questions her about her foiled engagement to Dillworth, which was interrupted by his overbearing mother intervening and sending him away to India to avoid Lily. Selden states, "Hard luck—but you can do better than Dillworth" (Wharton 7), acknowledging that she had options with which to

gamble and win a husband. This also demonstrates that Selden believes, as Lily does, that there will be a better opportunity for her to marry. When Lily asks Selden why he doesn't call on her, he is amused to realize that she is flirting with him, "wasting her powder on such small game; but perhaps she was only keeping her hand in..." (Wharton 5) illustrating that Selden is aware that Lily is treating her marriage search like an exciting gambling game, and not like the important search for financial security it really is, or should be, for her.

For Lily, "good" is following society's strict rules, and "happy" is doing what one desires, having one's own set of rules, one's own moral code, to live by—and Lily's moral code includes a quest for excitement. This sets up the conversation that Selden and Lily will have later at Bellomont about his "republic of the spirit"(Wharton 54) and her desire for her own republic, her own place to have personal freedom. By asking Selden if he minds work, "but the being tied down; the routine—don't you ever want to get away and see new places and people?" (Wharton 8), Lily further defines her character as a free spirited, risk taker who craves excitement and who will not be content to live a quiet life.

To avoid living dingy, quietly and dully, as Gerty Farish does, Lily requires a wealthy husband, and she tries to confide in Selden the struggles she faces attaining that goal. She acknowledges her work is to find a husband, but rebels against the unfairness that women always have to be pretty and well-dressed when the cultural rules are different for men. However, Selden returns the conversation back to one of money and exchange when he states, "Ah, well, there must be plenty of capital on the lookout for such an investment" (Wharton 9). While Lily may have wanted to have a more philosophical and personal conversation, Selden's comment reminds

her that her trip to Bellomont, even though it will be boring, is part of the work she is doing to secure a husband. At Bellomont she is seeking a husband who will invest in her and support her in style in exchange for her beauty and charm, a goal of which Selden is aware and of which he knows the importance and uncertainty as well.

Getting the money Lily needs, in the form of a rich husband, will cost her even more than her independence: she will lose the excitement that being free to make her own choices gives her as well. Acknowledging the importance she places on her financial needs, she states, "I am horribly poor—and very expensive. I must have a great deal of money" (Wharton 6). While she is "playing" in Selden's rooms, she constantly is aware of her need for money and uses some of this play time to inquire about Americana, which is Percy Gryce's hobby, and information she knows she can use when she meets him soon at Bellomont. She inquires, "And Americana are awfully dull, I suppose?" (Wharton 7), indicating that Lily connects Gryce and Americana with the dullness and drabness of the sort of life she would have as his wife.

Lily must eventually leave this play world in Selden's rooms and re-enter the real world, where her search for a rich husband must continue. She demonstrates concern for her reputation, after she had already gambled with it by being in his apartment unescorted in the first place, by carefully looking around first as she leaves Selden's building, an afterthought that shows she is aware of the risk she is taking and now must avoid being caught. She is irritated with a charwoman she must step around, and who observes that Lily has just left Selden's rooms unaccompanied, and she notes, "there were a thousand chances to one against her meeting anybody" (Wharton 9). Lily further scrambles to recover her footing when she states

"she always paid for her rare indiscretions with a violent reaction of prudence" (Wharton 9), indicating she knows the risk she has just taken and now is trying to be very careful to make up for any losses to her reputation.

If Lily's reaction to the charwoman speaks to the concept of a gambler's attempt to recover, her immediate encounter with Rosedale reflects another aspect of her gambler's mentality called loss-chasing. In order to recoup a loss, many gamblers "chase," or try to make up for their losses by more risky gambling in an effort to get even. Lily impulsively lies about her reason for visiting the apartment building when she encounters Mr. Rosedale, a "new money" Jewish social climber who was held in contempt by Lily's fashionable social set, who declares, "Miss Bart? Well—of all people! This *is* luck!" (Wharton 10). Her lies to Rosedale indicate both her awareness of the risk she has taken in visiting Selden, and the damaging effect on her reputation that visit might have caused. But in seeking to repair that damage, Lily increases the risk to which she exposes herself. Lying, of course, indicates she has something to hide, and later Lily realizes her "clumsy fib had let him see that she had something to conceal" (Wharton 12). By extricating herself from him quickly and rudely, she looks guilty and allows Rosedale to believe he has the upper hand, or the better hand in gambling terms.

Lily views her gamble of spending time alone with Selden and not in a public and more appropriate restaurant in monetary terms. She acknowledges her blunder was going to be costly and hinder her work finding a husband, but she excuses her stigmatized behavior (Preston et al. 191) by complaining, "Why must a girl pay so dearly for her least escape from routine?" (Wharton 11). Lily had "yielded to the passing impulse in going to Lawrence Selden's

rooms, and it was so seldom that she could allow herself the luxury of an impulse! This one, at any rate, was going to cost her rather more than she could afford"(Wharton 11). Lily's currency is her beauty, charm, and reputation. She must be careful how she gambles with them. In the very first scene of the novel, these three chance meetings—with Selden, the charwoman, and Rosedale—help establish luck (which we have seen is a facet of a gambler's behavior) as an important part of Lily's life. Lily gambles with her reputation first by going to Selden's apartment alone and then gambles again by choosing to lie about it. This initial scene is important because in it Wharton sets up Lily as having questionable morals in Rosedale's mind, and in the mind of the charwoman who also misinterprets what she sees, all because Lily chooses to gamble with society's rules for unmarried women alone in the company of men.

Though Lily is anxious when she leaves Rosedale, her luck turns on the train ride to Bellomont because of a chance meeting with Percy Gryce, propelling her into work mode to accomplish her goal of ensnaring a marriage proposal from him. She relaxes, confident that her knowledge of men, especially wealthy gentlemen, and her newly-learned information about Americana will help her win his favor: "Lily's eye brightened, and a faint smile relaxed at the drawn lines of her mouth. She had known Percy Gryce was to be at Bellomont, but she had not counted on the luck of having him to herself on the train"(Wharton 13). Lily uses her strengths now: she has done research on Gryce; she knows how to charm men; and she is confident she can win the affections of this young man by studying him and planning a "method of attack"(Wharton 13). This is not entertainment or escapism: this is work. She carefully contrives to be walking by him just as the train, "racing through the ragged edges of the northern suburbs" (Wharton 13), lurches, and she must grip the back of his seat. She laughs, "Oh, Mr.

Gryce, is it you? I'm so sorry—I was trying to find the porter and get some tea" (Wharton 13). Lily invites him to sit with her and have tea, which allows her to show off her tea-pouring skills and to display her femininity—traits that would be important in the drawing room for the future wife of Gryce. Knowing he is young and probably taking his first journey alone with a woman, other than his mother, she contemplates how to use this to her advantage. Recalling information she has about his overbearing and overprotective mother, she thinks strategically, believing her best move is to "impart a gently domestic air to the scene" (Wharton 14) by being rather quiet and shy. When she senses he is getting bored, she quickly scrambles to change the subject to something he would like, using her knowledge of Americana, which she has researched just for this purpose, to liven the conversation. Her research pays off because Gryce is thrilled to find her interested and "sufficiently informed to make the task of further instruction as easy as it was agreeable" (Wharton 15). Lily contrives to make herself question him intelligently, hear him "submissively" (Wharton 15), and generally make Gryce feel good about himself and his collection, even though she knows he inherited the Americana of which he is so proud, underlining his position as a gentleman.

Lily's work to gain the approval of Gryce continues at Bellomont, where one of the activities is gambling at card playing, an activity that drives Lily further into debt. Unlike her wealthier, and safely married, counterparts, Lily cannot afford to gamble with her money, yet she knows she is expected to participate in this social ritual as part of the cost of her hostess's prolonged hospitality. The Trenors' social set also knows that they are special because they have received an invitation to a highly-coveted country house party, and they know that they are expected to play, a fact that Lily states clearly when she says she knows gambling is part of the price she

must pay for her entertainment, room, and board. This fact underscores the social expectation to gamble (Bloch 215). The first night after playing bridge, she is horrified to realize she has lost \$300, a sum equal to about \$4000 in today's money. "The passion had grown on her. Once or twice of late she had won a large sum, and instead of keeping it against future losses, she has spent it in dress or jewelry; and the desire to atone for this imprudence, combined with the increasing exhilaration of the game, drove her to risk higher stakes at each venture" (Wharton 20). Like a true gambler, she had not been aware of the depth of her losses because she had been caught up in the "pleasantly safe, fantasy mood state" (Kusyszyn 136) and sociability of the evening and potentially had entered a "play-like fantasy world"(Smith and Preston 328). In addition, Lily demonstrates she was caught up in the loss-chasing, the "double-up or catch-up"(Kusyszyn 134) gambling fallacy that lures in and traps a gambler by noting that she had been playing cards in an attempt to turn a profit, "to play high in the hope of doubling it"(Wharton 21). Lily is loss-chasing even when the stakes have become too high and the odds are slim that she will be successful. Although she may initially gamble out of a sense of obligation, her limited successes have lead to a dependence on gambling—possibly even an addiction. Instead of saving her winnings and using them against future losses, she buys expensive dresses and jewelry, even donating to Gerty's charity although she cannot afford it, mimicking the behavior of her wealthier friends who were able to play "with" money instead of "for" it, a luxury Lily cannot afford. The narrator states, "the desire to atone for this imprudence, combined with the increasing exhilaration of the game, drove her to risk higher stakes at each fresh venture" (Wharton 26-27). Lily thus loss-chases and gambles herself into further debt.

Lily's awareness of her mounting gambling debts and her increasing desperation for a marriage proposal leads her to hint to her host Judy that, while she is making progress with Gryce, she needs her help in making Lily appear to be more conservative than she actually is. Timid and shy, Gryce comes from a traditional background which disapproves of behaviors such as gambling and women smoking. Judy acknowledges that "things are rather lively here"(Wharton 36) and advises her: "Don't wear your scarlet crepe-de-chine for dinner, and don't smoke if you can help it, Lily dear!" (Wharton 36). Lily then asks Judy to allow her to skip card playing because Gryce was against gambling and money borrowing. "Bridge? Does he mind bridge too? Oh, Lily what an awful life you'll lead!" (Wharton 36). Judy understands that Lily must get married in order to stay in their social set, and here she acknowledges that this search requires Lily to make changes to her normal behavior. She also must understand that a marriage to Gryce will come with sacrifices including the requirement that Lily subdue her personality to more closely match the demure female that is the ideal of the Puritan, old New York society of which Gryce is a part.

Lily spends her days and evenings at Bellomont working to land Gryce, feeling successful because she has played her hand well: she has been demure, conservative, attentive, and sufficiently ornamental to be worthy of the Gryce millions. She muses on her practiced technique of finding "it well to flutter ahead, losing herself elusively and luring him on from depth to depth of unconscious intimacy" (Wharton 36). She finds herself "the centre of that feminine solitude which envelops a young woman in the mating season" (Wharton 36) when her friends give her space in which to work. However, Lily still demonstrates she is in no hurry to give up her freedom. For example, one afternoon Lily watches various groups outside on the

lawn and terrace, noting "she didn't want to join the circle about the tea-table. They represented the future she had chosen, and she was content with it, but in no haste to anticipate its joys" (Wharton 38). She is in no hurry to get married because she is confident she can and, in fact, is already counting the ways she will spend her new wealth. She is certain she can marry Percy Gryce, and this lifts a "heavy load from her mind,...her vulgar cares were at an end. She would be able to arrange her life as she pleased...she would have smarter gowns than Judy Trenor and more jewels than Bertha Dorset..."(Wharton 39). The lure of the money, security, and relief from creditors is attractive, and Lily understands that it is in her best interest to encourage Gryce to view her as another part of his collection because she is aware that the vanity of a possession is the one thing he will take pride in and thus spend money on, echoing Veblen's assertion that a woman of the leisure class serves to represent the financial strength of her "master" by being the "chief ornament in his collection and by vicariously performing conspicuous leisure and consumption for him" (Veblen 87). To be understood as a commodity is something Lily knows well: her mother instilled in her the belief that her beauty was to be used in trade for wealth. Even Selden sees her as something that must cost a great deal of money, a sentiment she encourages when she tells him she "is very expensive" (Wharton 6). She also is aware Gryce is not impulsive or emotional, and thus she must work carefully to show herself to be the sort of wife he would like to have. Lily believes that while initially she may have to work at being the quiet, conservative type of wife he desires, "she felt sure that in a short time she would be able to play the game her own way" (Wharton 39). However, Selden arrives and the game changes for Lily.

Lily's gambling with her perceived options really catches up with her when she chooses to spend time with Selden being happy rather than being "good" and attending church with Gryce, an activity she is aware is important to him and therefore is an important part of the work she must do to obtain a proposal from Gryce. Furthermore, she skips a country outing with a group which includes Gryce in favor of the afternoon with Selden. With these impulsive outings with Selden, she incurs the wrath of a jealous Bertha Dorset with the ultimate result of losing the approval of Gryce because of her gambling, money borrowing, and general reckless behavior. Lily gambles incorrectly that spending this significant time alone with Selden will not affect a possible marriage proposal from Gryce. However, it is in her over-confidence in Gryce's affection for her and her desire to spend time in that "free play area" where she is at least temporarily freed from social regulation and restraint. As a gambler would, she forgoes the "good" of a day with the group and grasps the "happy" of spending it instead with Selden. She gambles that she will "win her hand" by playing with Selden and also remaining in contention for Gryce's marriage proposal and its promise of a secure financial future. Even though she needs the marriage proposal from Gryce, and expects it is coming, she risks it all to satisfy her own desire for excitement, always believing the odds are in her favor. In Lily's eyes, it is more moral to be happy than it is to be good. For her, being happy is doing what she wants: playing with Selden; being good is doing what she should do: going to church and getting that proposal.

Lily misrepresents her personality and habits to Gryce and then, in frustration, rebels and exercises her free will to spend time with Selden. With these acts she demonstrates another gambling behavior called "excusing" (Preston et al. 191), a term used to describe impulsive behavior in order to justify it. Excusing a stigmatized behavior acknowledges that the behavior

in question should not be stigmatized because of some extenuating circumstance. In Lily's case, then, lying about her habits to Gryce is excusable because she must marry a wealthy man. In addition, allowing herself "time off" to play with Selden is an excusable behavior because she deserves some fun. In her work to secure his marriage proposal, Lily has allowed Gryce to believe she attends church on Sunday mornings with the Trenors' daughters. Of course, her research has revealed he attends regularly, being the very conservative and traditional man he is, and the reader knows she actually does not. However, church is important to him; therefore, it must be important to Lily if she is to be his wife, and he is impressed with her "strength of character which kept her true to her early training in surroundings so subversive to religious principles" (Wharton 41). Lily actually means to go: she rises early, carefully selects a properly demure dress, locates her prayer book, and plans to get the engagement she expects on a walk with Gryce after church. But she takes time to muse about the differences between Selden and Gryce, and it causes a shift in her actions. She is astute enough to realize that Selden's presence sheds new light on her surroundings: Her friends now seem duller to her. They represent the wealth she wants, but also symbolize what she would be giving up, her personal freedom. She is aware that Selden has choices and that he is able to come and go as he pleases. He has "preserved a certain social detachment" (Wharton 43), and she correctly identifies that his way of viewing "the gilded cage" of their social set was to remain able to move in and out at his will. This understanding of his position "was the secret of readjusting her vision" (Wharton 43). Unfortunately for her marriage prospects, this readjustment means that Lily rebels against convention and asserts her free will. "No sooner were her preparations made than they roused a smothered sense of resistance. A small spark was enough to kindle Lily's imagination, and the

sight of the grey dress and the borrowed prayer-book flashed a long light down the years" (Wharton 46). Life with Gryce will be boring and predictable, and Lily is not ready to give up her freedom to make choices quite yet. Therefore, she impulsively throws aside her carefully considered plan and instead decides the day "is for impulse and truancy"(46), justifying, or "excusing", it by telling herself that Gryce's disappointment at her missing church will only entice him further for their afternoon walk when she expects her proposal. As C. Wright Mills noted, people tend to explain their behavior in the most positive of contexts (905) especially when they are taking a risk.

Gamblers often describe a gambling experience in positive terms as being a peak experience "the moment when a subject feels most of his identity, where his real self is closest at hand" (Kusyszyn 137). Lily's walk with Selden demonstrates this buoyancy, for it makes her feel light and exhilarated, in happy harmony with nature and her own feelings of freedom and in direct opposition to the dull and staid life she envisions with Gryce. As Lily experiences it, "Gradually the captive's gasps grew fainter.....the horizon expanded, the air grew stronger, and the free spirit quivered for flight" (Wharton 51). Lily has fled her work of securing a wealthy husband and contriving to make herself desirable at Bellomont and is so happy she even wonders if she is in love with Selden. Lily justifies her gamble of walking with Selden instead of Gryce by reminding herself that Judy had warned her to not be too eager, to go slowly. Thus Lily allows herself the luxury of this time away from Bellomont, outside in nature, and alone with Selden.

Adding to this peak experience for Lily is Selden's introduction of his definition of success: the "republic of the spirit"(Wharton 54). His republic is personal freedom from worries "from

money, from poverty, from ease and anxiety, from all the material accidents. To keep that kind of republic of the spirit—that's what I call success" (Wharton 54). This discussion prompts Lily to realize she has never had any choices: "...perhaps it's rather that I never had any choice. There was no one, I mean to tell me about the republic of the spirit" (Wharton 54). Her statements cause Selden to see her differently, to take her more seriously. Lily continues to bask in the comfort and happiness that being free without the constriction of working to get a proposal gives her: she smokes with him, asks him about his relationship with money, and questions him openly about his desire to spend a good deal of time with the people of whom he seems to disapprove. Lily states, "but the queer thing about society is that the people who regard it as an end are those who are in it...it's that way with most shows—the audience is under illusion, but the actors know that real life is on the other side of the footlights"(Wharton 56). Selden admits he likes the "decorative side of life"(Wharton 56). Lily gets to the heart of her inability to live in his republic when she explains to him that her freedom can only come when she has money, societal security, and the protection of marriage. In this way, Lily shows that she understands Selden's republic—his personal freedom—is not available to her."Why do you call your republic a republic? It is a closed corporation, and you create arbitrary rules to keep people out" (Wharton 56). Even though he tries to lighten the discussion by calling her the queen of the republic, she is incensed. Although just the day before she was planning how frivolously she will spend Gryce's money, she now wonders aloud, "You despise my ambitions...but isn't it possible that, if I had the opportunities of these people, I might make better use of them?" (Wharton 57). Here she sees a possibility of being both happy and good, but also understands that although Selden foresees a miserable future for her as Gryce's society

wife, he offers her nothing else in its place. Lily correctly figures out that the personal wealth and freedom promised by the social philosophy of the American Dream is undermined by the arbitrary, exclusionary laws that society has devised to protect its interests. What Selden describes as "the republic of the spirit," she recognizes as a "closed corporation" (Wharton 55-57). Lily understands that success is a function of one's monetary worth, and while Selden has a job to satisfy this need, Lily requires a husband. This realization brings Lily back to reality, out of the play space where her gamble with Selden had taken her briefly, and reminds her that her work to get a proposal from Gryce is not complete.

Unfortunately, Lily's work to get a marriage proposal for security has been in vain, her gamble of taking a day off from her work securing the proposal was too great. In walking with Selden she has incurred the wrath of Bertha Dorset, who had a previous love affair with Selden, and though that affair is over, it appears that Bertha still feels she has a claim on Selden. In retaliation Bertha spitefully spoils Lily's chances for an engagement with Gryce. Lily's footing with Gryce has slipped because Bertha used this time with him to poison Lily in his eyes. Bertha knows he is young and has conservative values and that Lily's numerous near engagements, borrowing money from men, and gambling has frightened him into leaving the party early, scandalized without proposing to Lily or giving her an opportunity to defend herself. Bertha smirks to Lily the next morning, "Do you know, Lily, he told me he never saw a girl play cards for money till he saw you do it the other night? And he lives on the interest of his income, and always has a lot left over to invest!" (Wharton 63). Lily would be aware that being unescorted with Selden is not proper behavior for an unmarried woman in her era, and is aware of the depth of her loss. At this point what had appeared as a long, gray but safe future with Gryce

now appears otherwise: "her mind was filled with what that shelter (his fortune) might have been to her" (Wharton 63); Bertha's spiteful comments add to Lily's punishment for her gamble spending time alone with Selden.

Lily undermines all her efforts and work of the previous week with the risky gamble she takes spending time in play with Selden. Although the day involved a serious conversation, it was a day "off" from her work securing Gryce, causing her to lose him instead, so the day of what she considered innocent play had dire consequences. Lily accepts Judy's numerous admonishments—"Oh Lily, you'll never do anything if you're not serious!" (Wharton 60)—because they echo her own. She realizes that getting caught in the fib of being too ill to walk with Gryce, as well as being caught out with Selden, was detrimental to her chances with Gryce. The final blow to a possible relationship with Gryce is Lily's gambling, which she did stop doing at Bellomont, and her money borrowing, both of which frightened him, and thus he left the party early, without giving her a chance to defend or explain herself.

This loss of the proposal changes Lily's outlook considerably. Instead of escaping her world of debt, she now is right back in it. Initially, Lily takes the reproachful comments of Judy lightly by making jokes, "Oh, if he's running I'll overtake him"(Wharton 61). Lily demonstrates she is still convinced she can repair the relationship, still loss-chasing with, "There are ways—" (Wharton 61). But Judy corrects her, " There were ways—plenty of them....but don't deceive yourself—he's thoroughly frightened. He has run straight home to his mother, and she'll protect him"(Wharton 61). Lily flippantly jokes, "Oh, to the death!"(Wharton 61), but after she listens to Judy go on and on about her lost chances, Lily gradually begins to accept that it might

be true, wondering, "What wind of folly had driven her out again on those dark seas?" (Wharton 62). Lily attributes her loss of Gryce to her whim, her folly, of believing she could take a break in her work ensnaring Gryce by skipping church and the country outing and instead, spend the day with Selden. Just like the gambler who refuses to accept probability theory and overestimates his odds in winning, she made that impulsive gamble with her options for the day and chose being happy over being good. Had she chosen otherwise, she would probably have been able to get the proposal she needs for financial and societal security. This prompts Lily to realize resolutely that she cannot remain at Bellomont without money to gamble at bridge and pay her expenses. So she vows to join her aunt at Richfield and live a dull, cheap life. She notes circumspectly that she has reached a "point where abrupt retrenchment was necessary"(Wharton 64). At twenty-nine Lily has been living off the small income from her parents, her aunt's small and unpredictable gifts of payments to dress-makers and jewelers, and the kindness, and left-over dresses, of her friends. Now that Gryce is apparently gone for good, Lily must return to Richfield to avoid spending any money. Her gamble in walking with Selden began as a peak experience but ended with her chances for security destroyed. The fear of dull destitution makes her desperate.

Financial desperation causes Lily to seek help from Gus Trenor. The tropes of gambling and speculation are combined in Lily's entry, via Gus Trenor, into the uncertain space of Wall Street investment. These tropes are complicated, however, by her status as an unmarried woman: When she accepts Trenor's help, she is essentially accepting money from a married man and thus risks scandal. Allowing Trenor to invest her money in the stock market, using tips and deals from Rosedale, shows her willingness to use Rosedale for financial gain and also shows she is

open to riskier gambles because now she is allowing a married man to speculate for her. Although the stock market is mysterious to her, she is willing to accept the risk, and the association with Rosedale, to make money because she is desperate. Mystery is what makes the gamble acceptable, and she notes, "Its vagueness seemed to lessen its indelicacy" (Wharton 66). She also is somewhat aware that this tip will not be free, and that she will be using her beauty and charm, her only assets, to gain the advantage: "In her innermost heart Lily knew it was not by appealing to the fraternal instinct that she was likely to move Gus Trenor; but this way of explaining the situation helped to drape its crudity" (Wharton 66). While Lily's literal assets are next to nothing, she still has her beauty and charm to use on Trenor.

While both speculation and investment involve risk, "speculation" carries the implication of being riskier and short-term, thus more like gambling, while the term "investment" has a more respectable, conservative connotation. This action of allowing Trenor to speculate, not invest, for her on Wall Street represents a dangerous gamble for Lily because it cements her downward social spiral. With this gamble, her moral character eventually becomes further questioned. Lily, in desperation that makes her heedless, begins to intertwine herself financially with Trenor after she discovers Carry Fisher, a divorcee, is borrowing money extensively from him. By virtue of her previous husbands, Carry is securely a part of the social group, is considered harmless by the other women because she is not young and marriageable like Lily, and ostensibly borrows money for her "causes" although readers know she is probably borrowing to support herself and her child. Thus the seed of borrowing money from a male friend (Lily has borrowed from relatives before) was planted, and Lily asks Trenor to speculate

for her. This action reveals her willingness to take a risk and shows her loss-chasing to make up for the loss of the engagement to Gryce.

When she greets Trenor at the train station during her stay at Bellomont, she uses her beauty to entice him, aware of her physical appeal to him, her "freshness and slenderness" (Wharton 64) on the hot summer day. She works patiently and calculatingly, listening sympathetically to him while he complains about his difficult work week collecting "tips and deals" (Wharton 66) for speculation on Wall Street. While Lily refuses to stoop to extracting a stock tip from Rosedale, a "new money" Jewish social climber who was held in contempt by Lily's fashionable social set, she decides she is willing to get "help" from Trenor. So she confides to Trenor that she has financial problems, is almost entirely dependent on her aunt, and will certainly have to marry dull Percy Gryce for money. She entreats Trenor to help her make peace with his wife if she must leave Bellomont, and fully aware that her presence is desirable to him, follows with, "I can't, at present, go on living as one must live among you all. I am going away tomorrow to join my aunt at Richfield, and I shall stay there for the rest of the autumn, and dismiss my maid and learn how to mend my own clothes" (Wharton 68). Taking his offer of financial help, or what she prefers to think of as investment assistance, "cost her only a momentary shiver of reluctance" (Wharton 69). Telling herself the money will be dividends from her own inheritance helps Lily to make her situation more palatable. However, she knows taking money from a married man—no matter what the circumstances—is not socially acceptable, and she is aware of the negative comments that surround Carry Fisher's financial relationship with Trenor. But she again chooses to ignore the dictates of society and gamble that she will be able to take Trenor's investment assistance and money while still maintaining

her position in her social set. While her initial fears over losing Gryce damages her confidence, working Trenor makes her think she has not lost her gaming skills. "It was part of the game to make him feel that her appeal had been an uncalculated impulse, provoked by the liking he inspired; and the renewed sense of power in handling men, while it consoled her wounded vanity, helped also to obscure the thought of that claim at which his manner hinted" (Wharton 69). Much like a gambler caught up in the fantasy of the game, ignoring the risk-taking odds of winning, Lily is actively choosing to ignore the signs that getting financial help from Trenor is going to cost her more than she is willing to pay. She is allowing him to have a claim on her. Her willingness to allow herself to be deceived tells us that she is a desperate gambler who is willingly ignoring signals from the other players.

The risk she takes to her reputation initially pays off with checks from Trenor allowing her to pay her bills and feel virtuous, and ignore any niggling doubts she may have about the origins of the money. The first check she gets from him helps Lily erase her debts, and also to place another order with each creditor, allowing her to reason her speculation with Trenor has been justified by the results. She drives herself further into debt, reasoning to herself most women would not pay before placing the next order. She notes it would have been absurd to let "any primitive scruple" deprive her of this easy means of appeasing her creditors (Wharton 69). She vaguely supposes that to raise the first sum invested he had borrowed on her securities, but Lily does not spend any serious time contemplating it, preferring to believe the rules for borrowing money and likewise the rules of probability, do not apply to her. In return, for she is aware some sort of exchange is required from her for the speculation he has done for her, she laughs at Trenor's jokes, listens to his stories, and generally contrives to keep him in good humor,

which Judy notes and takes for simple kindness. It is only when he begins to treat her with too much familiarity in public, using her first name and touching her arm, and loudly complimenting her, that she begins to realize the seriousness of the gamble she has taken by allowing him to speculate on her behalf.

Is Lily aware that money she gets from Trenor is not truly stock profits gained with her monthly allowance? Perhaps subconsciously. Lily shows a keen awareness of the money she has even though she often overspends and occasionally finds herself lost in the euphoria Kusyszyn (138) describes she feels when gambling. She keeps a tally of money coming in and going out, and even though she frequently owes money and has more going out than coming in, she knows her financial situation. However, she also has demonstrated a tendency to lose her head in gambling at bridge and become so immersed in the play that she forgets her losses. The "play space" between her two ultimate life alternatives—marriage for money or remaining single and relatively poor—again becomes her free space to drift on the "tide" (Wharton 55) Selden mentions earlier without strict societal rules. In addition, the excitement of getting to remain single but still able to participate in the social set she admires draws her in further. She justifies her choice to remain ignorant of where Trenor is getting her returns by paying her bills and even donating a large sum to Gerty Farish's charity, allowing her to feel virtuous, flush with money, and perhaps a little less guilty about the gamble she takes in receiving money from him.

The money Lily receives from Trenor temporarily strengthens her social position, which allows her to continue to participate in the fashionable set's activities, one of which includes an evening of *tableaux vivants* at the home of the social climbing Wellington Brys. The Brys have

built an enormous, ostentatious, and very expensive mansion and, in an effort to gain more social footing, have asked Carry Fisher to put together an extravagant evening of music and tableaux vivants featuring twelve fashionable women, entertainment designed to lure in society. Lily's crucial risk when she poses as Sir Joshua Reynolds's *Mrs. Lloyd* in the *tableaux vivants* at the Brys' represents another significant shift in the type of gamble she is willing to take. Lily causes a sensation when she dresses herself as Mrs. Lloyd, a tall, beautiful woman painted in an alluring profile, bending slightly forward and carving her husband's name into a tree. Her hair is high on her head and her dress is sheer, clingy and highlights her body, showing her legs and ankles. The lighting in the painting focuses on her neck, breast, stomach and her thighs, further showing the high stakes gamble Lily is taking by revealing herself like this suggestive painting. Wharton describes Lily sensuously: "Her pale draperies, and the background of the foliage against which she stood, served only to relieve the long dryad-like curves that swept upward from her poised foot to her lifted arm. The noble buoyancy of her attitude, its suggestion of soaring grace, revealed the touch of poetry in beauty that Selden always felt in her presence" (Wharton 109). Lily's appearance has a enormous effect on the men in the group including her cousin Ned Van Alstyne, who makes crude remarks about her figure: "Deuced bold thing to show herself in that get-up; but, gad there isn't a break in the lines anywhere, and I suppose she wanted us to know it!" (Wharton 109). Her magnificent appearance also provokes Trenor's later assault on her because he becomes jealous that other men are ogling "his" Lily.

Lily's motivations for taking this profound risk by posing as Mrs. Lloyd are complex. On one hand, she uses this as an opportunity to shows herself off as the beautiful woman she is and

allows others to appreciate it, and, on the other hand, she shows her beauty to be worth a marriage proposal. By choosing to pose herself in this provocative way, she also demonstrates that she does understand the marriage market is just that: a place of exchange. She shows her "goods" to a potential high bidder. She is powerfully aware she is viewed as a commodity, and she is encouraging it, "as if she were up at auction" (Wharton 128).

Selden only sees her beauty in the action, however, "thus detached from all that cheapened and vulgarized it..."(Wharton 110). Selden confesses his love for her after seeing her. If she were simply trying to attract a potential husband, she would have encouraged Selden. Interestingly, it is in this guise that Selden feels he sees the "real Lily"(Wharton 110). He frequently observes Lily like one would a piece of art, once noting, "she must have cost a great deal to make" and "that a great many dull and ugly people... must have been sacrificed to produce her" (Wharton 3), further highlighting the fact that he also sees Lily's beauty as a commodity, something produced that he now realizes costs a great deal.

Although Lily wins this gamble to pose provocatively on some level because she attracts the attention she wants, it also allows her to show Gryce what he gave up by not proposing to her. But her revealing action also has the effect of cheapening her and highlighting her changing attitude toward risk. Whereas previously her risks were primarily to play and have personal freedom, this risk is for power over the people, particularly the men, in the room, and borders on being tasteless. The narrator states, " ...she lost something of her natural fastidiousness, and cared less for the quality of the admiration received than for its quantity" (Wharton 111). With this risky action, Lily shows she cares more for the admiration of a roomful of men, even

encouraging their open lust, than she does what the appearance could do to her reputation, which is already in jeopardy as people have noticed her relationship with Trenor and are gossiping. Her cousin Jack Stepney states, "But she's a cousin, hang it, and when a man's married (implying Trenor)—*Town Talk* was full of her this morning" (Wharton 128). Now Lily is attracting attention at the Brys' home and in the tabloids.

With the revelation of the rumors surrounding her dangerous relationship with Trenor, combined with her risky gamble to pose provocatively, Lily soon finds herself on the margins of the society to which she aspires in part because she loses the friendship and social backing of Judy. Lily gambles morally when she enters into a financial partnership with Trenor, fully aware that he has given Carry Fisher money and stock advice and that gossip surrounded this relationship. On a recent visit to Bellomont, Judy had confided to Lily: "She is a perfect vulture you know; and she hasn't the least moral sense. She is always getting Gus to speculate for her, and I'm sure she never pays when she loses" (Wharton 69). This partnership with Trenor is a risky move for Lily, but one she is willing to take for money because she is desperate and because she believes her motives are purer than Carry's. However, his demand for repayment of the speculation gains in sexual favors shows Lily what a dangerous turn this gamble has taken. The combination of his knowledge of her chance meeting with Rosedale leaving Selden's apartment unescorted and her willingness to take money causes Trenor to believe she has low morals. "Gad, you go into men's houses fast enough in broad daylight— strikes me you're not always so deuced careful of appearances" (Wharton 118). This revelation shows Lily that Rosedale has told Trenor about their chance meeting outside Selden's apartment months ago, confirming her fear that lying to Rosedale would cause her problems later. In addition, Lily's

confrontation with the truth that Trenor has merely given her the money—\$10,000 in total of which she used some to pay off debts and the rest to buy more jewelry and clothes—a price he has paid for which he expects social and sexual favors, prompts her to vow to repay him in full. Although Trenor can afford the money he gave her, having her indebted to him is what he really wants. His motives are sexual; he would like to have an actual affair with her, even knowing that this action—even the appearance of it—would ruin her chances to make a suitable marriage. This act reveals his character as much as it does Lily's. Despite Lily's good intentions to pay back Trenor, the rumors of her borrowing from him and the hints of their affair, coupled with Rosedale's hints about her relationship with Selden, cause Lily's name to be questioned. Besides her beauty, this is her only other asset to invest in the marriage market. After she loses Judy's friendship due to the rumors of the affair, she loses access to their exclusive parties, effectively now shut out of the marketplace and the social set to which she aspires.

Although Lily eventually comes to dislike the wealthy and fashionable lifestyle she strives for, she also realizes that she cannot be happy being poor as Selden's wife or as a single woman like Gerty Farish. This realization puts her in a precarious position. Gerty puts it succinctly, "Lily might be incapable of marrying for money, but she was equally incapable of living without it" (Wharton 261). Money is the key into that social set and to Lily's independence from them as well. She demonstrates her awareness of this: "...if I'd got the money...they wouldn't have quite dared to ignore me; and if they had, it wouldn't have mattered, because I would have been independent of them" (Wharton 182). Overall, Lily realizes that she is in a difficult position both financially and socially, but does not know how to resolve it. Then Lily learns she possesses the

key to reentry into the fashionable society with her knowledge and proof of Bertha Dorset's affairs.

Lily holds a winning hand with her knowledge of two things about Bertha, both of which would ruin Bertha's reputation. If Lily plays her hand right, these could buy her way back into society if she chooses to use them. Bertha has had numerous affairs, and Lily holds the proof. First, Lily has love letters which she purchased from the charwoman written from Bertha to Selden, and second, she has information about Bertha's more recent affair with Ned Silverton, both of which would allow Bertha's husband George to divorce her with society's blessing. The letters and information represent currency that Lily truly needs, since her own currency, specifically her good reputation, has been diminished by her various risky acts. Rosedale knows Lily possesses the letters which she could use to blackmail herself back into Bertha's good graces and recommends she use them to get back into the society, which has excluded her, adding the hint that he still would be willing to marry her if she did. Lily refuses his advice just as she refuses Dorset's, who also proposes a possible marriage to her in exchange for this information he needs to divorce Bertha. Either of these actions would solve Lily's financial and reputation problems, if what she wants is only a wealthy husband. Sharing the letters with Bertha would, as Rosedale says, get her "to back you up, instead of you trying to fight her"(Wharton 209). Blackmailing Bertha privately would "induce the open assumption of friendship" (Wharton 209), inflicting no injury, and would restore Lily's power. Yet, Lily hesitates, possibly to avoid embarrassing Selden. Rosedale would even give her the money to pay back her debts as well, but this time Lily is more savvy with her risk taking and business relationships. She wisely surmises that Rosedale would use this knowledge and her

indebtedness to him to control Lily, just as Trenor tried to do. Although Lily has the ability to buy her way back into the society to which she aspires with these letters and information, she does not act.

Lily feels no respect for Rosedale, nor does she for Dorset, and she does not believe a marriage with either of them would make her happy. Dorset begs Lily to give him the information she has about his wife's affair with Ned Silverton. She is influenced by her view of him, seeing him "with a tinge of disdain" indicating she has no respect for him and "feels contempt for his weakness" (Wharton 197). He promises her the use of her information against Bertha could be handled privately, and then he could get his divorce, implying he might then be available to her as a husband. "The power to make him so lay in her hand—lay there in a completeness he could not even remotely conjecture. Revenge and rehabilitation might be hers at a stroke—there was something dazzling in the completeness of the opportunity" (Wharton 198). But Lily refuses him. She doesn't want to return to her old ways of living only for acceptance from that social set. She is determined to not repeat the past but fears her own weakness. As a gambler assessing her stakes, "Suddenly fear possessed her—fear of herself, and the terrible force of the temptation. All her past weaknesses were like so many eager accomplices dragging her toward the path their feet had already smoothed"(Wharton 198). Instead of being new moral courage or growth, Lily refuses to blackmail Bertha because it is unchallenging to her. In fact, she states that "the essential baseness of the act lay in its freedom from risk" (Wharton 211). Lily's moral code equates risk with happiness: for an act to be "base," it has to be immoral. Therefore, Lily has connected morality with risky behavior, like gambling. So for Lily, if an action isn't chancy, then it isn't worthy in her moral code. Lily refuses to

blackmail Bertha, then, because it is not going to make her happy, and Lily prefers to be happy rather than good.

At various points, Lily demonstrates that she is aware she is in trouble and even calls herself a coward. Moreover, she never loses sight of the truth of her situation, that she must marry, even at her most willful or deluded. However, she is doomed to live a life divided between knowing she must marry and not wanting to lose her personal freedom. The gambling she does with her options to stay in play only buys her a little time. She sees the futility of her conduct, and she eventually judges herself harshly for it. After the check for her aunt's legacy arrives, Lily contemplates the ways she could use it with "glitters of visions of wealth...dancing before her eyes" (Wharton 258). After realizing that paying her bills would leave her only enough to live on for three or four months and that she would be right back in the same position then as now, she makes up her mind to use the money to pay back Trenor. The opposing forces that Lily long has fought—to do what she wants to be happy or to do what is necessary to be good—causes her to reconsider her future possibilities: "She was appalled by the intense clearness of the vision; she seemed to have broken through the merciful veil which intervenes between intention and action, and to see exactly what she would do in the long days to come" (Wharton 260). Although her intention is to use the money to pay back Trenor, "she foresaw that when the morning came she would put off doing so, would slip into the gradual tolerance of debt" (Wharton 261). Lily knows the temptation of gambling, both literally and metaphorically, would prove too strong to resist: "She knew the strength of the opposing impulses—she could feel the countless hands of habit dragging her back into some fresh compromise with fate" (Wharton 261). Lily's commitment to her personal freedom and being happy is too strong to overcome,

and in the morning the temptation of the money in her checking account might cause her to reconsider paying back Trenor.

At the end of Wharton's story, Lily intentionally takes too much of the sleeping drug chloral and dies. Her bleak vision of her future with the tempting possibilities for her inheritance combined with her mind-numbing fatigue causes her to take a risk with her life. Lily thinks, "If only life could end now—end on this tragic yet sweet vision of lost possibilities" (Wharton 261), lending support to the idea that she intentionally took her own life, knowing she cannot trust herself with the money she inherited from her aunt. "She had learned by experience that she had neither the aptitude nor the moral constancy to remake her life on new lines; to be a worker among workers, and to let the world of luxury and pleasure sweep by her unregarded" (Wharton 244). But even more than the temptation of the money is the bleakness of her future, her options few. Lily understands her limits: "Inherited tendencies had combined with early training to make her the highly specialized product she was: an organism as helpless out of its narrow range as the sea-anemone torn from the rocks" (Wharton 245). Her "purely decorative mission" (Wharton 245) was out of place in the social world which is "hampered by material necessities or complicated by moral scruples" (Wharton 245), two antagonistic forces. Lily has been raised to be an ornament, coached to use her beauty and charm to gain material success and security, and "has been brought up to view money as life's one true necessity"(Gerard 416). But a marriage merely for wealth will not make Lily happy. On the other hand, she could blackmail Bertha and regain her footing in society, but it comes with a moral compromise she is not willing to make. Lily's last gamble is to believe that although she was taking too much chloral to be safe, she still could beat the odds: "She had long since raised the dose to its

highest limit, but tonight she felt she must increase it. She knew she took a slight risk in doing so—she remembered the chemist’s warning” (Wharton 262). The chloral satisfies her need for sleep and for risk-taking because overdosing herself is definitely a high-stakes bet, but this time she is willing to lose. She has little to live for, and her future is desolate. Because Lily is morally unwilling to marry for money or to blackmail Bertha, is ill-suited for work, and believes Selden no longer loves her, her options are few and dull. Her final gamble, overdosing on chloral, allows Lily to take the risk she likes and ultimately to avoid the dingy future she abhors.

CONCLUSION

For Lily, taking chances leads to chaos. At the end of the story, her life is in shambles because of the risks she has taken. Taking the chance to spend time with Selden alone in his apartment causes Rosedale to believe and share that she has loose morals. Taking the risk to spend time again with Selden at Bellomont instead of sealing the engagement deal with Gryce causes Bertha to show her jealousy by ruining Lily's chances with Gryce and reminds her friends of the number of opportunities for marriage that Lily has thwarted. Desperate for money and in loss-chasing mode, Lily turns to Trenor who as a scion of Wall Street recognizes the "stock" he can "buy" for a relatively low price. Taking money from a married man is a risky gamble for Lily that has enormous consequences and promotes her downward social spiral and financial security with her aunt. Left with a questionable reputation, and little financial backing from her family, Lily tries to make her way independently, a status she has seemingly always wanted. But she discovers she is not suited for work because she is not trained to do much of anything for which she can be paid, except to be beautiful and to attract attention. Even with the possibility of "getting it all back" (Wharton 22) by blackmailing Bertha and marrying wealthy Rosedale, Lily refuses to make this sure bet. Instead, she goes to Selden to see if that long-shot still exists. Discouraged, she impulsively, she burns the love letters from Bertha to Selden, effectively cutting off that avenue of escape from her dire circumstances. With her life in chaos, Lily sees chloral as an alternative.

Is Lily an obsessive gambler? Not in terms of cards or dice, but she is attracted to the risk and excitement that uncertainty provides. She is addicted to the play space in which gambling

thrives. If she were as truly desperate for financial security and social acceptance as she tells herself she is, she would marry quickly and get on with her life. But Lily craves excitement and independence and possesses the unique set of beliefs that a gambler has: Lily believes her instincts and skills are special and that this combination makes her odds of being successful better than 50/50. Lily always bets on herself to win. Even when it is obvious to the reader that she is losing, somehow Lily expects she will be successful. Readers, and non-gamblers, know this defies the rules of probability theory. Her small inheritance is spent in repayment to Trenor; she has no work skills; her reputation has been too sullied to be of any interest to Rosedale now; and even Selden appears to have forsaken her. Lily's best chance of regaining her status is to use the scandalous information she has to blackmail Bertha Dorset into accepting Lily back into society. Yet she refuses to do it. Lily's moral code equates risk with happiness. For Lily being good means following society's strict rules but being happy requires risk. Ultimately, Lily chooses to be happy with herself.

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