

	£	s.	d.
Bread	0	3	6½
Flour	0	0	5½
Greengrocery	0	3	5½
Grocer	0	6	6½
Milk	0	2	6
Bacon	0	1	8
Cheese	0	0	11½
Laundress	0	2	10½

Weekly total £2 5 3

On reference to my first paper on house-keeping it will be seen that I calculated my household accounts would average £2 8s. a week, whereas they have only averaged £2 5s. 3d.; so that instead of being £124 16s. for the year, the total is £117 9s. 9d., leaving a balance of £7 6s. 3d. on this part of my account—to which I ought to add the value of the present contents of my storeroom and jam cupboard: I began with both empty, but fruit and sugar being cheap, I have taken the opportunity to make a good stock of preserves and jams.

The following is a copy of my general account for the past year:—

	£	s.	d.
House rent	40	0	0
Inhabited house duty	1	10	0
Parish rates (rated at £35)	7	10	0
Water rate	1	16	0
Pew rent	3	0	0
Fire insurance on furniture	0	10	0
Gas	3	19	0
Coals	8	0	0
Cook, 6 months at £14 then £15	14	10	0
Girl, 6 months at £5 then at £5 10s.	5	5	0
Entertainments	11	0	0
Extra expenses during summer holiday	12	0	0
Wear and tear on house linen, crockery, etc.	3	0	0
Charities and subscriptions	5	0	0
Newspapers, periodicals, stationery, etc.	2	14	0
Chemist	1	15	0
Doctor	5	5	0
Garden	0	15	0
Board and washing	117	9	9

Total £244 18 9

So it now stands thus:—

Income	£250	0	0
Expenses	244	18	9
Balance	£5	1	3

By referring to No. 249 of THE GIRL'S OWN PAPER my readers will see that this account differs very little from my estimate there given of the annual expenses; but of course there are no sundries in my present list—at the end of the year sundries must have become items. This year the garden has taken some of the money allowed for sundries. We are our own gardeners, but it is sometimes requisite to have a little manure or some seeds for it; this we have done this year.

I shall begin my new year with a well-stocked cupboard, my stock of glass, china, brooms, brushes, and house linen rather improved than otherwise, and £5 1s. 3d. in hand. I consider myself, taking all things into consideration, £10 better off than I was twelve months ago. I should not care to have more in hand, for £250 is the income we think ourselves entitled to spend and to get as much happiness out of it as we can; and when that is the case, I think it absurd to try and save. We have had very few breakages (one of my reasons for raising the servants' wages); I have improved my stock of house linen—and while writing of this I would impress on young housekeepers always to buy good house and table linen; the best dinner would, in my opinion, be spoiled if served on an untidy cloth. I am most particular about mine being good and clean. I always have them brushed on the table and folded very carefully—never shaken, as that creases them and makes them look untidy. I buy double damask; it is, in the first instance, more expensive than single, but it wears better and does not need washing so often; being firmer, it does not soil or crease so quickly.

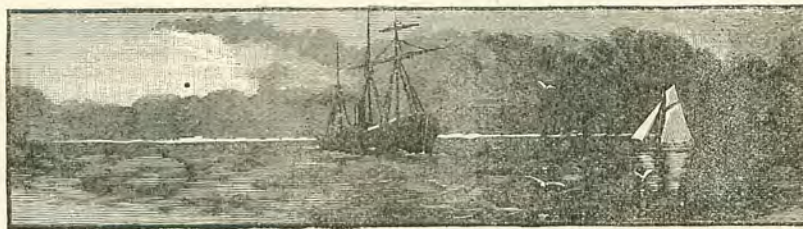
Before closing these articles I want to say a few words to my younger readers, more especially to those who are about to begin housekeeping. First, do not be discouraged by being told that this or that is impossible without going into the matter carefully yourself, for what has been done can be done again; nor must you think that it is more

difficult to keep house on £200 a year than on £2,000. I have had experience in housekeeping on £250 and on six times that amount. The difficulties were not the same, but the petty troubles and vexations were as numerous in one case as in the other. Nor must any young girl fancy that she will be exempted. Do what she will, there are times when tradesmen will make mistakes or will send late, when servants will be careless or out of temper, when chimneys will smoke, when visitors will come into clean halls and on to new carpets without wiping the mud from their boots. Then, again, there are days when those for whom one has to provide lack appetite, and blame the dinner; but worst is the very hot weather, when nothing keeps, and people are apt to be cross about nothing. All these, and many more little worries, fall to the lot of the housekeeper, even when she is fortunate in her servants. Altogether, I think more philosophy and patience is required of her than is generally supposed. She is most successful who, when she has finished her household duties, can put aside all her little troubles, not to think of them again until needful. If advice is wanted it should be by all means be asked for; but nothing can be more trying and tedious to those around than to make petty household matters the subject of conversation. You must remember that, whatever may be said or written to the contrary, housekeeping is not and never will be all *couleur de rose*.

If you make up your mind that you will live on a certain sum, you must remember that it is not mean not to do what you cannot afford; nor must you spend money unprofitably. A thing is not to be bought simply because it is nice or pretty, but because it is wanted. This rule must be strictly adhered to if you are wishing to do your best with a small income.

However, notwithstanding the difficulties, and that management is not as easy in reality as on paper, there is much pleasure in feeling one's house well ordered; and I often wish that more young people had the courage to begin life together quietly on their small incomes, instead of wanting to commence with large houses and superior servants.

MARY POCOCK.



COTTAGE MEETINGS.

By ALICE KING.

THERE is no strain complete without some part of the melody falling, for at least a few bars, into a minor key; it makes up the fullness and entireness of the whole composition, and if it was wanting we should miss something that nothing can replace. Our model village will, in truth, be wanting in the highest and sweetest note that will make up the harmony of its daily life, and fill its homes with household music, if there are in it no meetings in which pure, tender thoughts and feelings, that deal with things beyond this earth, are taught and spoken of, and brought earnestly and simply before the minds of our village people.

In the above paragraph the words "earnestly and simply" have been used, and they are

two words which need to be used over and over again in a paper on the present subject, for simplicity and earnestness are the very two things we have most to strive after in organising, and carrying out, cottage meetings. Their very name, which stands at the head of this article, tells us that it should be so. Simplicity belongs, by right, to a cottage, and real, downright earnestness is, and always has been, a marked characteristic of the religion of our rural districts, whatever outward form of demonstration it may take. Those who set about establishing a course of cottage meetings may feel thankful that these are the two most essential things in their undertaking; for "simplicity and earnestness," if striven

after simply and earnestly in their turn, are not things to which it is very hard to attain.

When we first resolve to start our series of cottage meetings, there are many things to be thought of before they can begin; they are not at all a matter to be taken in hand lightly, easy though the enterprise may appear when we turn our earliest cursory glance towards it. We must not try to establish them in the summer months; far from that, they should cease when the longer spring days are laughing in the land, for then our village folk need to spend their extra hours of daylight in their gardens, after their work in the fields or on the road is done. If we would have well-filled cottage meetings, we

must confine them to the winter, when the labouring men have always some empty time of an evening. The position of the cottage where the meetings are to be held should be as central as possible; for when our agricultural labourer is induced to turn out of an evening, one of the first standards by which he will measure the attractions of the place to which we bid him come will be the fewness of the steps he has to take thither from his own fireside.

It is well for several people to be engaged in the business of getting up a series of cottage meetings in our village. If the cottage meeting is nothing but a lecture given by one speaker, it will soon begin to fail to draw, however eloquent and brilliant the lecturer may be. Indeed, a lecture is exactly what we want to avoid in a cottage meeting; there should be nothing in it in the remotest degree connected with one. Three or four voices at least should be lifted up in different ways to interest and instruct the village people gathered there, and nothing should be long or tedious. Each person who takes a leading part in it should be thinking of the hearts and minds around them, and not of his or her self, and the limited knowledge and learning of those present should be kept constantly and distinctly before his or her mental gaze. There must be no idea of display or effect, no dream of satisfying morbid vanity, but a warm, strong purpose to do faithfully and truly all the good that can be done to the listeners.

The inhabitants of country regions, far removed from cities, always need a singular degree of plainness and straightforward simplicity in all their religious teaching. They love their Bible, in most instances, with a great, reverent love, but many of them have remarkably misty notions with regard to all the more difficult passages in it, and even the simpler sentiments of Scripture are sometimes twisted by them into the most incredible shapes. We know an old clergyman who was holding a cottage meeting, part of which consisted in himself and those present reading alternate verses of the Psalms. All went on swimmingly and smoothly enough for a while, until the old dame who, by reason of the possession of a pair of spectacles and an extra large Bible, led the responses of the rest, finished the verse with the following very original reading of the text, given in a loud and majestic voice, with a most authoritative air—

“Let us break their bones asunder.”

This old lady is but a fair sample of her class in many retired country villages, strange though the fact may seem in these days when the schoolmaster is supposed to be abroad in the land. The fact is, in rural regions the scheme of national education has not yet permeated much beneath the surface of the masses. The people are taught, but three-quarters of them at least do not in the faintest degree understand what they are taught. It should be one of the objects of cottage meetings to make Holy Scripture clear and intelligible to our village folk.

Before they enter the room where the cottage meeting is to be held, those who have the management of them should arrange some regular course of proceeding. The thing should be done in a quiet, orderly fashion, and nothing should take place to encourage smiles on the faces of those assembled there; this is one point in which the cottage meeting should essentially differ from the village entertainment. It should be a bright, happy meeting, it is true, but the brightness and the happiness must be of a serious kind. The people must be given tacitly to understand that this is no place for jests and laughter, and that they are come

thither not to be amused, but to be helped to gain higher and clearer thoughts about sacred things. We must recollect that village people, and especially village boys and girls, are moved to mirth by small things that would scarcely excite a playful, passing thought in persons of higher cultivation, and those who manage the cottage meeting must therefore be peculiarly careful not to let any trick of voice or manner disturb the serious impression which it should be their object to produce. This is why, at a cottage meeting, simplicity should be the rule with those who speak or read at it; there should be no laboured change of voice, no striving after dramatic play of features; for it is quite possible that some of our village lads, sitting on a back bench, might interpret the thing in an entirely wrong way, and go off into a fit of giggling, which would quickly infect the whole room.

This strong tendency of country people to laugh when they are not in the least meant to do so must also be recollected in choosing subjects to be spoken about, and books to be read, at a cottage meeting; it must be all thoroughly serious and in earnest, and the words, both of the speaker and the printed page, must plainly show that this is the case; there must not be the smallest possibility of a funny thought finding its road into the mind of the merriest schoolboy present. Anyone who has been used to hold village cottage meetings will know how difficult it is to rivet the grave attention of at least the younger portion of the assembly, and will, in consequence, fully understand how needful it is to use extreme care and caution on the point of which we have just been speaking. Let but one little spark of mirth filter into the room where the meeting is being held, and its whole result will be neutralised, if not spoiled altogether.

Week-day evenings are, on the whole, preferable to the evening of the Sabbath for holding cottage meetings. The public worship of the Sabbath-day has generally given a labouring man and his family enough subject for serious thought if it has been attended in a right spirit; and anything that can be said or read at a cottage meeting will only put more ideas on religion into their heads than they can carry at once, and thus their minds will be more confused than enlightened, and no real, distinct recollection of what they have heard will be borne by them, to help them, into the week's work. On the other hand, if the cottage meeting is held on a week-day evening, towards the middle of the week, the Sabbath teaching will have been fully digested even by the slow mental process of rural intellects, and our village folk will be ready for another set of serious ideas. The cottage meeting will then bring religion simply and naturally into the midst of the daily lives of the people, and will cause them to turn to it for strength and comfort in their commonplace cares and worries, and in the hard realities of their ordinary toil. It will be, as it were, a little green island, where the work-worn man and woman will be able to put on shore in the midst of life's deepest current, and find rest, and cool shade, and a supply of pure, sparkling water, and wholesome food to take with them for their further weary journey. They will learn to love the cottage evening as a precious thing among them, and to look forward to it as a bright spot of peace and refreshment.

Those who set on foot a series of cottage meetings must never be discouraged by the most varied fluctuations in the numbers of those who attend them. There are a hundred reasons why, in a village, the cottage meeting should be crowded one evening, and the following week thinly attended. There is the appearance, or non-appearance, of the moon, a circumstance which has always so

much to do with the arrangement of all village gatherings that take place after sunset in winter. There is the falling of a sharp storm of sleet or hail just when the labouring man, having with some difficulty separated himself from his warm fireside, goes to the door to look out at the night, and linger a little, and stretch his work-stiffened limbs before he starts for the cottage meeting. There is the coming of some small unexpected misfortune or indisposition to the baby; just as the mother had established it in the cradle under an elder sister's guardianship, and had gone upstairs to put on her bonnet. There is an inability in the working man to overcome the weary languor which, in some less robustly-knit frames, follows frequently on the day of ceaseless toil. There is the utter impossibility for the mother of a large family, struggle onward as she may, to get the day's work finished in time to get to the evening meeting, however much she herself may desire to be there. All these things should be taken broadly and tenderly into consideration by the cultivated people who begin a course of cottage meetings, and should make them willing to continue them even if the room is, on some evenings, scantily filled; they will have the joy of knowing that at least a few have had the opportunity of profiting by their efforts.

We have spoken much of the necessity of banishing everything that can possibly be construed into jest from the cottage meeting; but, on the other hand, we must be careful not to make it a dull, insipid affair. The books chosen must be light and readable, no ponderous, theological work will go down for a moment. No heavy, lengthy address must be given; such things as these will simply end in sending the poor, tired working-folk around into a deep, comfortable slumber. To illustrate more fully our meaning in this respect, let us glance at a cottage meeting in our model village one fine, bright, frosty winter's evening, when it is likely to be at its best.

The cottage where it takes place every Wednesday evening at 7.30, is one of the largest in the middle of the village street; it has a large, roomy kitchen, and its mistress is a brisk, tidy, middle-aged woman, with the sunshine of a cheerful spirit in her eyes, and with a rare aptness in her hands for putting everything in its place and finding it again. To this latter capacity is owed the fact that her day's work is always finished an hour before that of any other woman in the village. She has a bright word for the holders of the meeting as they arrive, the kitchen looks decidedly like a place to be comfortable in, with the mingled glow of fire-light and lamp-light, making the pewter and china on the dresser twinkle like the ornaments in a well-kept doll's-house, and playing round the texts and prints that adorn the walls; with the little table at the further end, on which lie a Bible and hymn-book; with chairs and benches ranged in rows which are not too close together for legs, that are tired with much walking and standing, to be stretched out a little.

Those who are going to take an active part in the meeting take their seats round the little table before mentioned; there is a bright lamp upon it, and other lights are so disposed on the chimney-piece, on the dresser, and in other parts of the kitchen that anyone who pleases can see to read as they sit on the chairs and benches. This point of lighting should be always well attended to at a cottage meeting, for it gives an impression of cheery warmth to those who come in out of the dark and cold; and, moreover, the younger part of the assembly generally like to join in the hymns, and follow in their Bibles any Scripture-reading that may form a feature of the

evening's proceedings. They soon begin to drop in; men and women with weary faces that look as if they wanted God's sunshine to brighten them, so they have come hither for it: lads with eyes that tell of the first gusts of wild storms of sin and passion, such as only God's power and love can still and change into the music of Christian life; girls who will find here, if they listen aright, armour to put on before they go forth into the world's warfare.

The little group round the table wait till a few minutes after the appointed time for commencement; for our village people, what with the distances which some have to come, and what with their other hindrances, must always be given a little margin in this respect. Then one of them rises and gives out a hymn, and begins it in a clear voice that is soon responded to by many in the room, for it is a sweet melody of praise that finds a ready heart-echo. The hymn is followed by an earnest but not too long prayer, and the prayer by the reading of a bit of simple poetry or a pathetic little tale, but whichever it may be it has a distinctly religious teaching. The reader's manner and voice are very earnest, but there is not the smallest attempt at effect. The reading ended, a passage of Scripture of more or less length, and one that has difficulties about it for untaught minds, is read and explained in forcible yet very simple language, in which the speaker seems rather to be talking to the people present than giving them a regular address. Eastern ways are explained and Eastern scenery described, and Bible pictures are brought in words vividly before the listeners' eyes. Finally, there is a recitation very quietly yet distinctly given of a short sacred poem, and the meeting terminates, as it began, with praise and prayer.

When a cottage meeting is such as has been here described, it will not fail in the long run, if repeated bravely and patiently week after week with hearts and minds in the work, to go far towards turning every village, with God's blessing, into a model village.

VARIETIES.

A KIND INVITATION.—A lady was asked by another with whom she was not on the best of terms, where she and her husband had taken up their abode. "Oh," she replied, "we are living by the canal at present. We should be delighted if you would drop in some evening."

GOOD-HUMOURED PEOPLE.—Persons who are always innocently cheerful and good-humoured are very useful in the world; they maintain peace and happiness, and spread a thankful temper among all who live around them.

A GOOD REASON.
"I'm from Mr. Brown, mum—gentleman what lives across the way. He says won't you please shut them windows when the young lady's a-playing."

"But I thought Mr. Brown was musical himself?"
"That's the reason, mum."

DOMESTIC ACCOMPLISHMENTS.—No girl, whether in the lowest or the highest position, is fit to become a wife, a mistress of the home, who has not been carefully educated in all the accomplishments and details of the kitchen.

WHAT MARRIAGES ARE LIKE.—Marriage resembles a pair of shears so joined that they cannot be separated; often moving in opposite directions, yet always punishing anyone who comes between them.

A LESSON IN MANNERS.

A gentleman sent a present of a turbot to Dean Swift. The servant who carried it entered the doctor's study, and laying down the fish, said, "Master has sent you this turbot."

"Heyday, young man!" exclaimed the dean, "Is this the way you behave yourself? Let me teach you better. Sit down on this chair, and I will show you how to deliver such a message."

The boy sat down, and the dean, going to the door with the fish in his hand, came up to the table, and making a low bow said, "Sir, my master presents his kind compliments and begs your acceptance of this turbot."

"Does he?" answered the boy, assuming all the consequences of his situation. "Here, John (ringing), take this honest lad down to the kitchen and let him have as much as he can eat and drink; then send him up to me and I'll give him half-a-crown."

AN ECCENTRIC CLOCK.

A man in one of the Midland counties had a clock which must have involved its owner in habits of serious calculation.

"Why, Mr. Jones, your clock is not quite right, is it?"

"Well, you see, sir," said Mr. Jones, "nobody don't understand much about that clock but me. When the hands of that clock stand at twelve, then it strikes two, and then I know it's twenty minutes to seven."

What the real time was when Mr. Jones's clock struck half-past five, would be a not unreasonable question for a Civil Service examination paper.—*Rev. J. C. Egerton.*

MANAGING THE MIND.—To have the management of the mind is a great art, and it may be attained in a considerable degree by experience and habitual exercise.—*Dr. Johnson.*

OUR OWN INFLUENCE.—No human being can come into this world without increasing or diminishing the sum total of human happiness, not only of the present but of every subsequent age of humanity.—*Burritt.*

AN EXERCISE IN R'S.

Rough rolled the roaring river's stream,
And rapid ran the rain,
When Robin Rutter dreamt a dream
Which raked his heart with pain.
He dreamt there was a raging bear
Rushed from the rugged rocks,
And strutting round with horrid stare
Breathed terror to the brocks [badgers].

But Robin Rutter drew his sword,
And rushing forward right,
The horrid creature's throat he gored,
And bared his rueful spite.
Then, stretching forth his brawny arm
To drag him to the stream,
He grappled grizzle, rough and warm,
Which roused him from his dream.

Anon.—1791

ANSWER TO DOUBLE ACROSTIC (p. 805):—

1. C h e a P (a)
2. H o p E (b)
3. InnsbrüCk (c)
4. N e r v i I (d)
5. A n n a N

China.

Pekin.

(a). The Saxon word for market; the houses built beside it were called Cheap-side.

(b). When the inquisitive Pandora opened the casket given to her by the Olympian deities, all their gifts flew out, and she had only time to close the lid and retain Hope.

(c). On the river Inn and capital of the Tyrol, a province belonging to Austria since the thirteenth century. By the Treaty of Presburg in 1805, Napoleon assigned the Tyrol to his allies, the Bavarians, but the Tyrolese, led by Andreas Hofer, a wealthy innkeeper, rose in

defence of their rights, and defeated the French and Bavarians in several engagements. Hofer was betrayed to the French, conveyed to Mantua, and there shot. The Emperor of Austria placed a marble statue to his memory in the cathedral at Innsbrück.

(d). A warlike people of Belgic Gaul, in the country now known as Hainault and the Department Nord.

USEFUL HINTS.

TO REMOVE THE SMELL OF NEW PAINT.—Place in the room painted a large basin of cold water with a good handful of hay in it. This is a plan frequently adopted in large hotels, where they are almost always painting somewhere.

TO MOUNT AND UNMOUNT PHOTOGRAPHS.—Place the photographs in a dish of cold water, and leave them twelve hours at least; they will then generally float off the cards when slightly agitated. But sometimes the cards and photographs are waterproof from the wax on them; in that case, when they have been twelve hours in the water, the backs of the cards must be peeled off to let the water under the glaze. Never try to unmount photographs in a hurry, and never use hot water, as it rots the prints. To remount them, dip each photograph in water, lay it face down on a sheet of white blotting-paper, then with the finger rub thick boiled (but cold) white starch over the back place on the leaf or mount, dab with a piece of soft linen, cover with a sheet of white writing-paper, and place under a weight. In mounting views in an album it is best not to do too many at once, or the leaves will warp before you put them under pressure.

KEEPING FURS.—A furrier told me a short time ago, in answer to the question, "How to keep moths away from my furs?" that there was "nothing like work for it," by which he meant that the best way was to take them out very often, and cane and shake them. He added that in the trade nothing else was done; for, if they used turpentine, creosote, or other supposed preventives, customers would not purchase the furs afterwards; and if they employed arsenic or colocyth (bitter apple), the poisons might do them as much harm as they would do the moths.

A GOOD WAY OF DRESSING COLD FISH.—This recipe is suitable for dressing cod, haddock, plaice, turbot, or brill. Remove the skin and bones from the fish, and break it into flakes. Have ready two or three hard-boiled eggs, some white sauce made rather thick with milk, butter, and flour, a little salt and cayenne, also some well-mashed potatoes. Take a hot flat dish, and place a bank of mashed potatoes two inches high round near the edge of it, lay the cold fish evenly over the middle of the dish, cut the eggs in quarters, and place them on the top of the fish, then pour in the sauce, which must be quite hot, fill to nearly the top of the potato bank, and put into a brisk oven to brown.

GIRL'S OWN HOME

SUBSCRIPTION LIST.

A.C.S., 5s.; An American Friend, Cincinnati, 4s.; A Domestic Servant, 1s.; Editor's Collecting Card, No. 2 (including Miss Macirone £3 3s., Mr. R. Taylor £2 2s., and other smaller amounts) £8 11s. 6d.; A Providence Rose, 10s.; Miss E. Knolleke, 5s.; Miss E. Clark, 10s.; collected by Miss M. Becket, 16s. 9d.; Grace, 2s. 6d.; collected by Miss S. Pigott, 10s. Total amount received to June 30th, 1885, £1006 12s. 5d.