

A RIVERSIDE NOOK.

BORNE softly on the smoothly-rippled stream,
 We—slow impelled by languid oars that flash
 Bright in the summer sunlight as they splash
 The eddying wavelets, rich in golden gleam—
 Drift gently on in love's fond hazy dream,
 Past sedgy banks and rushing weirs, that lash
 The seething waters into foam, and dash

Down frothy torrents, white with silvery beam ;
 Then on past reedy pool and dancing brook,
 Until, slow-gliding 'neath low-drooping boughs,
 That woo the stream with softly-whispered vows,
 We moor the boat in some sweet sheltered nook,
 And, while fond eyes unspoken love express,
 Weave glowing fancies bright with happiness.

G. W.



SMALL ECONOMIES.

REMEMBER reading a story many years ago about two young ladies, whose excellent parents decided that they were sufficiently advanced in years to be entrusted with a quarterly allowance of money, wherewith to purchase their wardrobes, and provide for their various necessities.

One of these girls was named Emily, and the other Jane. Emily, in the delight of her heart at the unaccustomed possession of wealth, immediately paid a visit to the nearest shops and purchased right and left whatever struck her fancy, until she suddenly discovered that all her money was gone, and that she had nothing sensible to show for it. Jane, on the contrary, when she entered a shop and was tempted to buy anything, always stepped a little on one side and asked herself, "Can I do without it?" If the question could be answered in the affirmative, she shut her purse and triumphantly withdrew, mistress of the situation. I forget the conclusion of the story, but I have a general impression that the virtuous Jane lived to be a shining light to all her friends and acquaintance, whilst over Emily's experience Charity itself could only drop a tear.

Though we laugh at this story, we are compelled to feel that those who wish to achieve small economies cannot do better than follow the example of the heroine, and carefully abstain from small extravagances, for this is the secret of making money go a long way.

If any who read these lines are conscious that their pockets are made of such materials that whatever money is put into them will burn a hole until it gets out, I would advise them, whenever they take the air, to leave their money at home, or better still, to keep an exact account of every halfpenny they spend. It is astonishing how foolish small extravagances appear, when they have to be put down in black and white, after the temptation to indulge in them is over. And they must be put down in detail, and not conveniently classed together under the general heading of "sundries." The item "sundries" is never admitted into well-kept household accounts. No one who has not tried it would believe what a check it is upon personal

expenditure to keep a thorough account of money spent, and not only a check, but a help; for prices may be compared, and thus lessons learned from experience.

Generally speaking, whenever large savings have been made, they have been effected in little sums. Very few persons of ordinary honesty deliberately set to work to make large purchases which they cannot afford, and yet numbers spend just as much in the long run in little things that they scarcely think worthy of notice. It is very difficult to realise fully the value of small sums. If the halfpennies and pennies that lie loose in the pocket were properly appreciated, there would not be so much pecuniary embarrassment in the world as there is. "Many a mickle makes a muckle," this is true of nothing more than of halfpennies and pennies.

These little savings, as a rule, must be made in personal expenditure more than in anything else. What is spent over the household is generally needed, but the small personal luxuries which cost so little are not. And when any saving is made in this way, the money should be put aside as saved, instead of being mixed with the spending fund, and additions made to it as frequently as possible; that will make you understand as soon as anything what small economies amount to.

I knew a good old gentleman who astonished his children by keeping a "Tis-but box." Whenever he heard any of them say, "I am going to buy so-and-so, 'tis but a penny, or a shilling, or a pound," he very quietly put the sum mentioned into the box, and at the end of a year told them what it amounted to. The total was so considerable that they never again spoke disrespectfully of "Tis-but's."

When money is put aside to be saved, it should be put in some place where it cannot be directly got at. I cannot speak too highly of the Post Office Savings Bank for this purpose. The very fact that a little trouble and formula has to be gone through before it can be obtained, prevents its being spent many a time when it most certainly would be if it were close at hand.

I said just now that what was spent for the household was generally a necessary outlay, and yet there are two or three ways in which money can be saved here that I should like to mention.

The first is by buying in large quantities. Of course the danger is that when there is a stock of things to "run at," as servants say, they will be more extravagantly used. All I can say on this point is that they must not be "run at." A proper quantity must be portioned out, and the rest put away. Then it will be found that articles may be bought both cheaper and better in large quantities than in small ones.

Another way to save expense is to pay for everything as you get it. If you do this you will avoid overcharge, and will buy far less. If the money had to be put down at the moment, many an unnecessary purchase would be avoided. People who have limited incomes are those who can least afford to live on credit, and unfortunately they do it more than any others.

I heard of a working man the other day who was very desirous to save, and yet in looking over his expenditure he could not detect any extravagance in any part of it. He came to the conclusion that the only way in which he could possibly economise was to walk to his work instead of riding, and to take his dinner with him from home instead of buying it in the City. He did this, and put away the money thus saved, and in a few years he found he had in his possession enough to buy the cottage in which he lived. He was besides much better in health for the regular exercise he had taken.

Speaking of dinners reminds me to say that it is no economy to live poorly. Nature requires a certain amount of nourishment, and will have it, or be revenged, and the revenge will in all probability take the

form of a long doctor's bill, or diminished working power. This sort of saving is "penny wise and pound foolish." The things to save out of are shams, false appearances, and self-indulgences, not necessities. Where is the saving in working in a dim light, to save candles or gas, and injuring the sight? in wearing boots that take in water, and bringing on rheumatic fever? in living on poor food, and lowering the system? Far better wear a shabby hat a week or two longer than usual, or dispense altogether with that piece of finery you were contemplating. The worst of it is, however, that people are generally much more willing to dispense with necessities that make no show, rather than with useless extravagances that afford an opportunity for a display which every one sees through.

Before I conclude, I must say one word of warning in reference to small economies. We continually read in the newspapers of people who die in misery and poverty, who have perhaps received help from the parish; and after their death money is found, which they have hidden in all sorts of odd nooks and corners. With these unfortunates saving has become a mania, and of all manias I think it is one of the most deplorable, for after all money in itself is worth absolutely nothing—it is only valuable for what it will procure. If it will only bring comforts and necessities for those we love whilst we are able to work, and insure independence for ourselves when we cannot do so, it is worth small economies, forethought, hard work, energy, care, and self-denial. But even gold is bought too dear when the desire for it is allowed to overpower every other feeling.

THE GATHERER.

Suet-Butter.

Canada is supplying all parts of the world with artificial butter, which is made from suet, and America has followed in the same profitable track. From one Canadian factory in Hamilton 2,000 lbs. of this "butter" are shipped every week, and from Boston, Mass., a still larger quantity finds its way. In New York and New Jersey it has a large sale as "genuine spring butter," and in Europe it figures largely at restaurants and hotels. It is savoury and not unwholesome, being manufactured with great care from the cleanest and best material, and is very superior to the common cheap butters used for cooking; but it is not, and ought not to be sold as, butter.

Combustible Iron.

It will be an odd thing if we some day fill our lamps with iron filings instead of oil, and dispense with wicks. Yet an experimentalist in Berlin has shown that a brilliant lasting light may be obtained by burning iron. He took a straight bar magnet of some power, and sprinkled iron filings on one of its poles. Applying to this the flame of burning gas or spirit, it took fire, and

continued to burn for some time as freely as any ordinary combustible materials do. The filings arrange themselves in accordance with the lines of magnetic force, and, however closely they may appear to be placed, of course no two of the metallic filaments are parallel, and consequently a certain amount of air is confined as in a metallic sponge.

A New Use for Paper.

In the Western States of America the manufacture of barrels, chests, and similar vessels usually made of wood is now in operation with paper substituted for the ordinary material. The paper used in the fabrication is prepared chiefly from straw by a patented process, whereby it is rendered tougher than any but the hardest woods. It is prepared in large sheets rendered thoroughly waterproof, and in the formation of barrels these are bent into cylindrical forms, with the ends dove-tailed into each other, and further secured by double-pointed nails drawn through the dove-tailed ends from the outside, and clenched upon the inner surface of a piece of wood placed vertically along the inside of the joint. The heads are of wood, and hoops of iron are added.