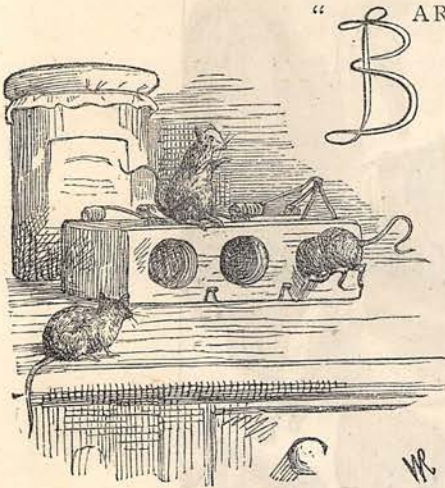


"None so dull that he may not know
More than he knew before,
None so wise that he may forego
To learn yet somewhat more:
To learn all his duty to God above,

To self, to kind below;
Better to do, think, help, and love,
Wiser and better to grow.
'Tis the son of our Queen that bids us earn,
He may be our King who bids us learn."

JOHN FRANCIS WALLER.

THE ART OF SHOPPING.



"BARGAINS!
B a r -
g a i n s !!
B a r -
g a i n s !!!
Selling
o f f ! ! ! !
For a few
days only
—T h e
whole of
a Bank-
r u p t ' s
Stock, at
fifty per
cent. be-
low cost
p r i c e .
—Silks,

Laces, Velvets, Furs, Hosiery, Ribbons," &c. &c. &c.

I looked at the flaming advertisement, and thought this was just the chance for me. Our housekeeping bills *were* large, there was no doubt about it; and Jack, dear, good Jack, who was so patient and kind, had said only that morning that he wished I would try to buy things less expensively, and not make all my purchases at the largest and best shops. Really, the times were so hard, and the children wanted so many things, and he looked so anxious, that if I could save two or three shillings, what a good thing it would be! So I boldly entered the shop.

It was very much crowded. There were evidently a good many people besides myself who wanted to save a few shillings. I had to wait some minutes before I could be attended to, and every one seemed so eager and so impatient that I got quite nervous. At last a shopman came up and inquired what I wanted. I all but replied, "Bargains! Bargains!! Bargains!!! Fifty per cent. below cost price." I had been so absorbed in the idea of saving a few shillings, and thinking of Jack and the children, that I had entered the shop more with an idea of reducing my household expenditure generally, than of purchasing any particular article. However, now that I was in I must buy something; but what? that was the question. It had been a great rule with mother, who had been a notable housekeeper, and who was taken from us all too soon, that everything was dearly bought that was not wanted; and just now I did not want anything pressingly.

The shopman—who, I suppose, thought from my

silence, and my evident bewilderment, that I was in search of something rather out of the way—here began enumerating the various articles which were on this occasion only to be obtained on such advantageous terms.

"Silks, ma'am?—lovely black silks, fifty per cent. below cost price—table-cloths, towelling, flannels—"

"Flannel!" that was the very thing. It was always useful where there were children; and our eldest girl would soon require some new flannel petticoats. "I want to look at some flannel, if you please."

"Certainly, ma'am.—Flannel for this lady."

"It must be white flannel, strong, and of a wide width," I said, in answer to the shopman to whose care I was now committed.

"What length did you require, ma'am?" We have some very cheap remnants, really almost being given away."

"This one, seven yards and three-quarters, we can supply, during the sale only, for eight and tenpence."

I rapidly calculated. I should want two yards for each petticoat; four yards would do.

"Have you a remnant of four yards?"

"Well, I am afraid not exactly four yards, madam; five yards and a quarter we could do for you, or two yards and three-quarters, or three yards and a third, or one and a half; but not four yards. Don't you think this would do, ma'am—five yards and a quarter? Remarkably cheap, five and threepence three-farthings. You will find that this flannel will wear like a piece of wire; we can warrant it not to shrink. Thank you, ma'am. What else can I have the pleasure? Children's socks, ma'am?—ridiculous price, twopence halfpenny each; very good socks—ordinary price, eightpence three-farthings. Eight pairs?—thank you, ma'am. Some very cheap children's gloves, ma'am. One penny farthing per pair. Four pairs?—thank you, ma'am. Should never think of offering them at that price, but we wish to clear out our summer's stock before the winter."

"Oh! I thought it was a bankrupt's stock?"

"Certainly, ma'am, bankrupt's stock. Here are some remarkably cheap children's dress-pieces—remnants—six yards, one and elevenpence three-farthings—elegant goods; eight yards, two and elevenpence three-farthings; thank you, ma'am—the eight yards. Some cheap kid gloves for your own wear, one and sixpence farthing, as good as those usually sold for two and sixpence halfpenny per pair. One pair?—thank you, ma'am. One pair quite sufficient, do you think, ma'am?—selling out very quickly. Two

pairs?—thank you. Is there nothing more to-day? We have some very cheap articles here; we don't wish you to buy, only to look" (this was in answer to a deprecatory movement from me, for I was rather alarmed in thinking of the number of things I had already purchased). "We merely wish you to see what we are doing. Very cheap collars, three-halfpence each, ma'am—one and threepence per dozen; capital collars—last all the winter. These are really bargains. As soon as the sale is over we shall mark them at their proper price—sixpence halfpenny each. One dozen only? Nothing more to-day, you think, ma'am?"

"Nothing more, that is quite all," I replied decidedly, for though I had certainly purchased the articles at ridiculously low prices, I had bought rather more than I intended, and was anxious to see what I had to pay.

The bill was soon made out: flannel, five and threepence three-farthings; hosiery, one and eightpence; gloves, fivepence; dress remnant, two and eleven three-farthings; ladies' gloves, three and a penny; collars, one and threepence; total, fourteen and eightpence halfpenny. Surely I had not spent fourteen and eightpence halfpenny! Socks, twopence halfpenny; gloves, three-halfpence—fourteen and eightpence halfpenny! It was incredible! That was a large sum out of my allowance of three pounds a week. However, it had to be paid, and arranging for the parcel to be forwarded immediately, I left the shop.

"I have been buying some bargains at a shop where they were selling off, Jack," I said to my husband.

"That's right, little wife, if you have only bought wisely. Let us look over your parcel. Why, what is this for? it seems a nondescript sort of an article. Is it for drawing-room curtains?"

"Oh, Jack! that is for a dress for Nellie."

"A dress for Nellie! rather light for winter, is it not?"

Of course it was. The children wanted warm clothing now, and the material I had bought was thin, and soiled as well. I looked tremblingly over the parcel, and it was astonishing how different everything seemed when quietly examined at home. The socks were none of them the right size, and if they had been they were so commonly made up, and had such thick heavy seams, that they would have pained the delicate little feet; the gloves were soiled and thin, of no use in the cold weather, and when next summer came the children would have outgrown them; the kid gloves for myself split right across directly they were put on, and were besides evidently intended for some deformed individual, one of whose fingers was considerably thinner than the rest; the collars were badly shaped, and never would fit; and although the flannel, the only article that answered the purpose for which it was intended, was both good and cheap, I had a yard and a quarter more than I wanted.

"Never mind, little wife," said Jack, who looked very much inclined to laugh, but was restrained out of compassion for the mute misery depicted on my countenance; "you'll learn wisdom by experience.

Better luck next time—only, we can't afford many experiences like this."

Evidently this sort of thing would not answer. Usually I went to good shops, and got good articles; but on comparing notes with my friends, found I paid the highest price for everything. Happy thought! I would talk to Fanny Herbert about it, and take her advice. She was such a clever housekeeper, at least so people said, though for my own part I must say—

Fanny was delighted to be of use. It struck me that a glow of delight spread over her countenance, when she heard that I had been such a goose, but of course that I must bear. She said—

"I think, my dear, on the whole, you will find that people living in London can buy drapery goods as reasonably as can be expected. No dweller in any town in England possesses equal advantages with a Londoner for dressing elegantly, and at the same time economically. At these very sales of which you have now such a wholesome dread, very cheap purchases may be made, if you only make up your mind before you enter the shop what, and what quantity, you intend to buy, and do not allow yourself to purchase anything which you do not require. No, the difficulty in housekeeping is, to my mind, decidedly not dress, but provisions. Did you ever buy your meat at one of the large markets?"

"No, I never did."

"I always buy mine at the Farringdon market. The train brings me to within five minutes' walk of the place. I take with me a large straw bag in which to carry my meat; when I have made my purchases, I hire a boy, at the small charge of a penny, to carry my load to the station, and, on leaving the train, a railway porter or a small boy is generally to be found who will assist me in conveying my provisions to my residence. Go with me, and doubtless you will effect a material saving."

When Jack was told of our plan, he said he could do better than that. He could go to the market for me, and bring up what I required. This was charming. I quite longed for the time to come when I could save a little money in the purchase of a joint of meat.

"Let us be careful about one thing, dear Annie," said Jack, "and that is, not to buy more than we positively need; I feel sure that is *the* great mistake with young housekeepers. They buy too much of a thing, and so any saving that they may make in buying cheaply is swallowed in the unnecessary outlay."

I was obliged to assent to this, though my spirit was beginning to rebel against the constant allusions to my one unlucky escapade.

The next evening a cab drove up to our door, rather before the usual hour for Jack's return. Cabs were so unusual with us, frugal people that we were, that a melancholy vision immediately crossed my mind, of my husband run over by a brewer's van, and brought home, maimed and injured for life. This fear was soon dissipated by the appearance of Jack, triumphantly bearing a straw bag, from which he speedily produced a large leg of mutton.

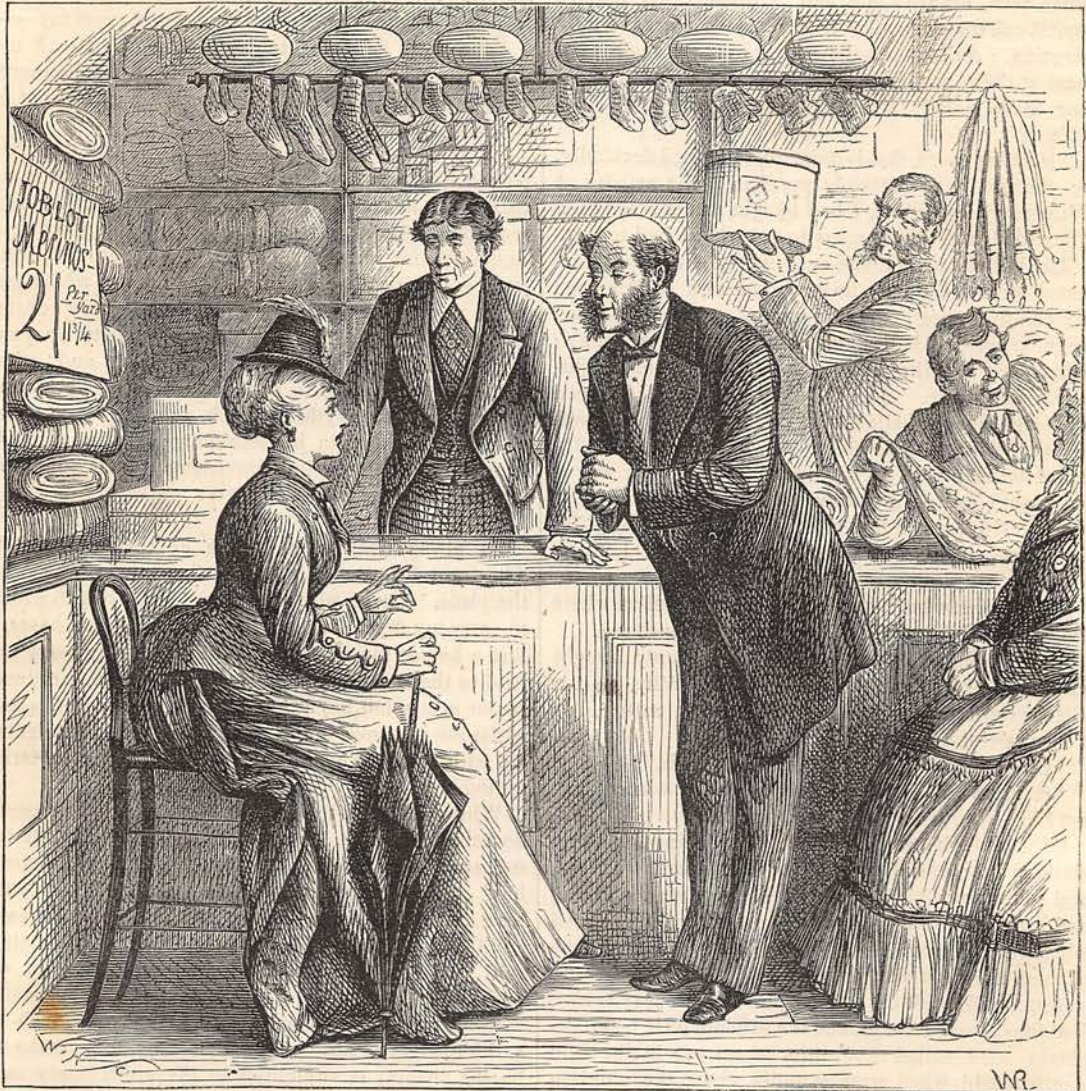
"This is the way to save, evidently, Annie," said he, scarcely waiting to lay aside his coat and hat before he entered on the subject. "How much do you say you pay Jackson per pound for a leg of mutton?"

"Tenpence halfpenny," I replied.

It is necessary to bargain, and that you would not like, and I should not like it for you."

"But, Jack, the cab! I suppose you took the cab to carry the leg of mutton. How much did you pay for the cab?"

"Ah!" said Jack, "that was two shillings, but——"



"AT LAST A SHOPMAN CAME UP AND INQUIRED WHAT I WANTED" (p. 150).

"Tenpence halfpenny! Fancy that! Here is a fine leg of mutton, weighing seven pounds and a half—ninepence per pound—five and sevenpence halfpenny only for that splendid joint, my dear. Why, let me see. At tenpence halfpenny per pound you would have paid six and sixpence three-farthings for that leg of mutton. Here is a clear saving effected on one joint of meat only of eleven pence and one farthing. But there is no question, this sort of shopping ought to be done by a man. It is not at all the sort of thing for a lady.

"Oh, Jack!" I cried, "we're quits, we're quits! Never mind, darling, you'll learn wisdom by experience. Better luck next time—only, we can't af——"

But Jack had rushed out of the room.

This was in my early housekeeping days. Since that time I have made several attempts to buy things at the cheapest, and have often found I paid considerably more in the long run than I should have done if I had bought them in the regular way. I have been taken by obliging friends to wholesale

warehouses, where they had an introduction, to find that there I could only buy articles by the dozen. I have braved the pressing attentions of furniture dealers, and bidden at auctions, to find that, when they reached home, the goods I thought so excellent were damaged. I have exchanged something I did not want for something I did, to find that—on my part at least—exchange was no robbery; and I think I may now congratulate myself on having learnt from experience a few lessons, which I would gladly give to wives and mothers desirous of cultivating the art of shopping.

One of these lessons is, that there is no economy in buying a third-rate article because it is cheap. The best is usually worth the highest price. Of course, in many instances, this kind of economy cannot be practised, because the money is not at hand; but it is well worth a thought whether it would not be wiser to put off buying anything at all until one can afford to buy it good. With children's dresses, for example, how a good material can be passed from one child to another, then turned, re-turned, made up again, altered, re-fitted, trimmed differently, and brought out at last once more as good as new. Of course, I am supposing now that the mother can use her fingers. If the dress has to be "put out" each time, there will not be much saving. Oh, that in these days of enlightenment it were a little more usual for girls to be clever with their needles!

Another lesson is that a thing is not necessarily good because it is expensive. Here experience and common-sense must come in. It is astonishing how soon a little attention will enable a person to tell at once whether a material is likely to wear, or to wash, or to shrink, or to fade, or to fray, or to cut, or any other horror. Like every science, the art of shopping requires learning, study, and forethought; and when it is thoroughly acquired by a wife or mother, she may by its aid procure comforts, and even elegancies, for a sum which without it merely suffices for necessities.

There is an old proverb which, like many another, is full of wisdom, and that is, "A store is no sore." It is, generally speaking, a saving both of time and money to buy a large quantity at a time of anything that will be likely to increase in price; and those who, without forethought, buy each day only what is required for the day's needs, to use another old proverb,

"let money run out at the heels of their boots." Coal may be laid in at the end of the summer to last through the winter; potatoes may be bought by the sack or the load, instead of by the pound; apples by the bushel, and soap by the hundred-weight; for soap will not waste half so much if it be kept till it is dry. In this way many pennies and shillings may be saved.

Care should be taken, too, to remark at once upon any goods sent in which are not quite as they ought to be. Undoubtedly, and naturally, tradesmen give their choicest goods to their largest customers. Next to these come the customers who know when they are well served, and who decline to have inferior articles palmed off upon them. Unless this is done systematically, like David Copperfield, "our appearance in a shop will be the signal for all the damaged goods to be brought out immediately." Above all—and this is advice which, though often given, cannot be too often repeated—do your shopping yourself. Do not give your orders to the servants to give to the tradespeople; but go round to the shops, choose what you want, and pay for it at once. That most objectionable practice of a tradesman sending round, and a mistress giving orders for articles, to be paid for—some time, is the cause of ruin and misery in many a home. Of course, a tradesman puts on an extra charge for credit—it is only fair that he should; of course, it prevents the bills being constantly and closely checked, which is the right thing both for customers and dealers; and it leads to the purchase of many an unnecessary article, which would never have been thought of if the money had had to be paid down at once. Personal illness, or more urgent duty, may prevent the mistress of a household from doing her own shopping; but love of ease and indolence ought never to be allowed to do so. And these are the great hindrances to the acquisition of the art of shopping. Given a certain amount of health, energy, and common-sense, and what may not a woman accomplish? In providing for the wants of her household, experience daily grows upon her, and in an incredibly short space of time she comes to understand one of the great secrets of modern domestic life, and that is, not only to make each sixpence do its lawful and proper work, but in many instances to let it stand in the place of a shilling.

TWENTY-ONE.



W HAT, if I live to see
Three-score begun,
Shall I not give to be
Just twenty-one!

If I might wish to-day
Wishes I've none,
Save that my life might stay
At twenty-one.

Youth's brightest hours fly,
Golden sands run;
Now spring is old, and I
Scarce twenty-one.

Love is so new a thing,
Full of bright sun;
Kisses can leave no stin
At twenty-one.

Silence! the roses fade—
My dream is done,
For in its grave is laid
Sweet twenty-one.

Live while you may—be sure
Time waits for none—
Days come when we're no more
Just twenty-one!