

On day-dreams of ideal grace
The sculptor broods, till dull white stone,
Endowed with beauteous form and face,
Springs forth to rival flesh and bone.

The painter, building up a name,
Compares, reflects, will ne'er forsake
His lofty aims, till pitying Fame
With happy flash bids Art awake.

What though men marvel that rapt eye,
And fevered brow, should travail long?
How glorious when toil's baffled sigh
Gives place to victory's glad song!

Brave hearts who, conscious of your might,
Despond and fain would fold your wings,
Hold steadfast on your daring flight;
The night soon fades, morn solace brings.

HOW WE FAILED TO MAKE BOTH ENDS MEET.



HORTLY after our marriage I am ashamed to say we found ourselves in difficulties. We had begun life on our own account very comfortably. Jack had saved enough to furnish a home, and I had put aside from my salary as a governess, as much money as bought us ever so many little elegancies and comforts which we must

otherwise have been without. When our friends came to see us, as they looked at our cosy dining-room, and charming little drawing-room; at the garden, bright with flowers, which was to be kept in its present state of perfection by our own unassisted efforts; at the neat little maid-servant who waited on us, and who, under my supervision, was to be our only help, I could see with pride that they admired our surroundings very much. Perhaps I fancied that one or two of my own particular bosom friends were inclined to envy my happiness, and would themselves have been quite ready to take possession of such a nest with such a mate. Jack was handsome, there was no doubt about it, and he was so bright, and so loving, and so good; how could I help being delighted with my new husband, and my new home?

And yet we had only £250 a year.

"How are we to arrange about the money, little woman?" said my husband, as we were having a quiet talk together, soon after we had settled down.

"How do you mean about the money?" said I.

"Well, as you know, the house has been furnished out of our mutual savings. The expenses of the wedding and honeymoon trip have been paid out of the £50 note your uncle John gave you as a wedding present. That £50 is now nearly spent, and I think we ought to arrange together about how we are to lay

out our income for the future. I should like to make both ends meet."

"Oh, of course, so should I," I answered; "but at the same time I should like to have things nice. We can do just as we like now, and everything depends upon the way in which we begin. If we make a good start we shall keep it up; if we begin having things commonly done, we shall grow worse and worse. I should like your friends to see that you have improved your position by marrying, not lowered it."

"That is all very well," said Jack, "but we must be economical too."

"This is not a question of economy, it is a question of resolution. With management things may be done properly with as little expense as it will cost to do them badly. I wish Mary Anne could cook a little better, though," I added in an undertone, as the remembrance of the dinners we had partaken of since our marriage, which had been cooked and served anything but properly, flashed across my mind—"that leg of mutton on Sunday was horrible."

"Yes," said Jack with a sigh, "I have tasted dinners better cooked than that one was. I was sorry that we had asked Jenkins to dine with us, because he is such a particular fellow about his food. However, my dear, you must teach Mary Anne."

"That is just it," I said; "I am afraid I do not know myself, and so cannot teach her. You see, Jack," I continued in a deprecating tone, seeing that my husband looked rather blank, "I went out as a governess almost as soon as I left school, and I only left to be married."

"I thought all young ladies knew how to cook, as a matter of course," said Jack. "But to return to the money question. How is that to be arranged? I want us to settle it, because the day after to-morrow is the day the quarterly salaries are paid at our place. Let us begin as we mean to go on."

"Well, dear, as far as I am concerned, I can only tell you that I will be very economical. I can but do my best."

"But would you not like to have a certain sum put aside for household expenditure every quarter?" said Jack, "and then you will know how far you can go."

"No," I answered decidedly, "that I could not bear. I have seen the working of that system again and again. The husband doles out a pittance to his

wife, very likely quite inadequate to the necessities of the case, and begins to consider himself quite an aggrieved party if the wife goes at all beyond it. Then in a little time the wife gets to look upon her husband as a tyrant and a master, as one who is continually disappointed in her. This feeling leads her to hide her difficulties from him, and love and confidence between the two become unknown quantities. You would not like me to tremble before you every time I spent half-a-sovereign more than usual, would you, Jack?"

"Of course I should not," said Jack, "and I should not think there is much fear of that sort of feeling growing up between us."

"I would not say so," I answered. "I should soon get terrified of you if you were to 'allowance' me. No! what I should propose would be this: we will both determine that we will be as economical as we possibly can be, knowing that it is right and necessary and wise that we should be so. That being the understanding, we will keep the money in a locked drawer, of which we will each have a key, and we will take out what we find is necessary."

"Very well," said Jack, after thinking a minute, "so it shall be. "I have a very great dread of getting wrong in money matters, but I think I have even a greater dread of any cloud rising between you and me, and I would never willingly do anything to cause that."

At the appointed time, Jack brought home his pile of sovereigns, £62 10s.; together we placed them in the drawer, and took possession of the respective keys. It seemed as if we could do so much with all that money.

"There are no bills to pay, are there?" said I, feeling very wise and prudent as I spoke; "if there are, let us pay them first—'Out of debt, out of danger.'"

"No, there are not," said Jack.

"I should rather like to have a few friends to dinner," said Jack, a day or two after; "what do you say, my dear? I feel so proud of my little wife and my comfortable home, that I want my friends to know what a lucky fellow I am."

"Very well, dear, I will make your friends welcome, you may be quite sure. Whom do you wish to ask?"

"Oh, Jones, and Thompson, and Smith, and Robinson, and Jenkins. I should like Jenkins to come again, because we were so unfortunate with that leg of mutton when he was here. I hope Mary Anne will distinguish herself in a different way."

"I shall not leave it to Mary Anne. I shall engage a professed cook, and then we shall have no fear but that the thing will be a success."

"Won't that be a great expense?" said Jack.

"No. Mrs. Dentor told me she knew of a woman, a very good cook, who would come for five shillings a day. It would be well worth while to pay five shillings in order to know that everything was right."

"If only five shillings is to be the extent of it," said Jack.

The woman came, and with her assistance the dinner passed off very successfully. Everything was good and excellently cooked, and even the fastidious

Mr. Jenkins seemed to enjoy his dinner very much, after he had once got over the uneasiness that he evidently felt at the beginning of the evening, lest every dish should be dressed in a similar style to the never-to-be-forgotten leg of mutton.

Both Jack and I felt that the dinner was a great triumph, and Jack told me in confidence how glad he was to find that his wife was domesticated. He confessed that he had had misgivings, but that this delightful dinner had removed them entirely, and had proved to him beyond a doubt that I was equal to anything, and that from this time he should leave the domestic management entirely in my hands.

I could not but feel that I did not quite merit this trust, but determined that I would try to improve, so that I might do so in the future. As a step in the right direction, I devoted myself to learning to cook, and, after placing before my patient Jack a few most extraordinary dishes, really began to make a little progress in the art. Still, whenever we had "a few friends," which happened rather frequently, the services of the professed cook were called into requisition, and as my knowledge of cookery increased I began to see that she went about her work in the most expensive way. Also Mary Anne drew my attention to the fact that she took away with her, each time she came, "broken victuals" that would, economically prepared, have made many a good meal for us.

These considerations, added to the fact that the pile of sovereigns was becoming sensibly diminished, made me resolve to dispense with her services. I told her so, and at first she seemed inclined to remonstrate, but seeing I was determined, she looked insolently at me and saying, "I didn't think it would be over *quite* so soon," withdrew in high dudgeon. Things were going on in this way, and we were drawing near the end of the quarter, when one day my husband, who had not many expenses and consequently did not very frequently pay a visit to the money-drawer, went to it to get a few shillings, and in a minute or two came down looking very white and agitated.

"We have been robbed!" he said.

"Oh, Jack! what do you mean?"

"There are only £15 in the money-drawer. Are you quite sure Mary Anne is honest?"

"I believe she is thoroughly honest. I have no doubt the money has been taken by ourselves only. I was thinking of speaking to you, dear Jack. We cannot have friends to dinner so frequently as we have had lately without paying for it, and really for the last two months we have denied ourselves nothing."

"I thought you would speak if we went too fast," said Jack, looking very much annoyed.

"And I thought you knew best," I answered. "Then you must remember I have paid for everything. There are no bills owing."

"There will be bills owing now," said Jack. "However," he added bitterly, "I have no doubt that can be easily arranged. After the lavish way in which you have bought things, the tradespeople will give you any amount of credit."

"Oh, they have all said they would be glad to open an account," I said; "but I did not want to do it."

Once more quarter-day came, and Jack brought home his sovereigns. But there was no question how to dispose of them this time. The rent was due, so were the taxes; Jack's insurance had to be paid; the gas-man had called twice for his money; the coal was out, and now was the time to lay in our winter stock, unless we wished to pay a very high price for it; Mary Anne wanted her wages; and cold winds were beginning to blow, and Jack sorely needed a new overcoat.

The overcoat did not receive a second thought. Jack said it was impossible he could have it. The bills were all to be paid, and when that was done we had only £25 wherewith to begin the quarter.

"We must remember that these bills will fall due every time," said Jack. "We have had a bitter lesson; let us profit by it."

But unfortunately it was very difficult to profit by it. Our lavish hospitality had brought round us a number of butterfly friends, who were continually dropping in upon us just about meal-times, and they added very considerably to our expenses. The third quarter opened upon us more darkly than ever. We had no ready-money in hand, and after paying our bills we had only £18 left. The fourth quarter was still worse, and our anxieties were considerably increased by the prospect that was now before us.

I am afraid I was not much of a help to Jack at this time, for I was continually crying. Jack was very patient with me, but his face grew every day more and more anxious. He used to come in, in his shabby overcoat, he who was always so neat and tidy in his bachelor days, and try to talk brightly to me, till my heart ached. At last, Baby came. The doctor re-

ceived his fee, and terrible extravagance went on down-stairs under nurse's management. I knew the drawer must be almost empty; I knew that the tradespeople were getting quite anxious about their money; and I was so anxious about their bills, that it prevented me from getting well. One day the doctor came, and seeing I was very weak, ordered me to have beef-tea and mutton chops, and everything wholesome and nourishing. When Jack came home, he was told what the doctor had said. He looked very grave and went to the drawer, but came back without taking anything out of it. I knew the reason. At last he said—

"I suppose the tradespeople won't supply us any more?"

"Not till they are paid," I answered. "I am terrified now every time I hear a knock at the door, for fear it should be one of them coming for his money."

"I have only fourpence-halfpenny in the world," he said, after a pause.

"Poor Jack!" I answered. "Never mind, dear. Don't trouble about me. It is quite a mistake; I really don't want the things."

"Whether you want them or not, you shall have them," he replied, as he rose, then went down-stairs. In a short time I heard him open the front door and shut it gently after him.

In about an hour he returned, bringing me everything I needed. He had procured the money, but at such a cost to his pride and self-respect, that he told me afterwards he made a vow on the spot that, at whatever cost, we would free ourselves from the entanglements which were about us. This I am glad to say we did, and the steps which we took to accomplish our difficult task will be detailed at another time.

PHILLIS BROWNE.

MY GUARDIAN.

BY ADA CAMBRIDGE.

CHAPTER THE FOURTH.

AN EVENING IN THE FENS.

It was between three and four o'clock when we left the college, and the short winter day was already drawing in. The cathedral tower, and the tall elm-trees about it, were beginning to grow shadowy in the colourless twilight; and the lamp-lighter, though a little earlier than usual, was setting out on his rounds in Ely streets. He passed our carriage as it rolled under the great vaulted gateway of the porter's lodge (from out of which, through a narrow door in the wall, was pouring a shouting crowd of grammar-school boys, just released from their lessons), to begin his operations in the favoured prebendal precincts.

"It will be night before we are half-way home, sir," remarked Mrs. Sims, in a timid tone of remonstrance, as if she really thought such a view of the case would induce her master to turn back.

"What of that?" he rejoined shortly.

And the good woman sighed, and said no more. I knew she had left her comfortable quarters at the Pelhams', and her little circle of Ely gossips, with great reluctance, and that she had spoken strongly to Audrey's nurse on the subject of her master's obstinate and arbitrary ways; but she looked out of the window now upon the unromantic panorama of the Back Hill, a picture of much resignation.

How well I remember that drive—my first going home with Jack—though it is so long ago! I remember seeing the comical little Free-school boys coming out of their red-brick schoolhouse, in their antiquated and preposterous uniforms, slinking along, poor little souls! with their book-bags under their arms, doubtless burdened with an ever-present consciousness of how ridiculous they looked. I remember seeing a lady in black, with a scarlet petticoat, who met us at the corner of Broad Street, and bowed to Captain Stafford—it was the wife of one of the minor canons,

HOW WE MADE BOTH ENDS MEET.

HOW soon will you come home at the right time, Jack?" I said to my husband one evening when he came home, as he had done for some time, at about half-past eleven o'clock, looking almost too weary to crawl to bed.

"About the end of next week I hope to have finished," he answered; "and I am very glad, for I could not keep this up much longer. When will you be ready to take your old place again, little woman?" he continued gently.

"I am ready to take it at any time, though I hope I shall never fill it in the same way again. Jack, I am afraid I was the cause of our trouble."

"I think the blame may be divided between us very equally," said Jack. "You went on spending money without much thought, but I was to blame for leaving it to you. I had no business to throw the entire responsibility on you, as I did. However, we must try to do better for the future."

"But you forget we are so behindhand. How are we to get straight? I don't know how you have managed to keep us going at all."

"I will tell you all about it," said Jack, "and then we will arrange our plans for the future. You remember that night when we were talking together, I told you I had only 4½d.?"

"Yes, I remember."

"I felt then that something must be done, and that the difficulty must be faced. I managed to raise £4, and this gave me breathing-time. Then I collected together the tradesmen's bills, and looked them carefully over."

"They did not come to much," said I. "There was very little owing when I was laid aside."

"They amounted altogether to £20 14s."

"How could that be?" said I. "I am sure it was wrong. We had had very few things indeed; certainly not enough to make up such a sum as that."

"Ah, little woman!" said my husband, "you forget how quickly small sums mount up. Let one of the lessons we have learnt be, not to run up bills; and another be, to buy nothing that we cannot spare the money immediately to pay for."

"Whatever did you do?" I asked.

"I found we were in this position," said Jack: "we owed £20 14s. It was six weeks to quarter-day. It was an unusually expensive time with us, and we had £3 12s. in hand. This being the case, I determined to borrow a few pounds from the friends with whom we have been so intimate lately, and——"

"Well," I said, "I suppose it was the best thing to do. After all, it is better to owe money to friends than to tradespeople whom one knows nothing about."

"So I thought," said Jack bitterly. "However, I can tell you this—amongst them all, there was not

one who would lend us even £5 to help us out of our difficulties."

"Jack, you don't say so! Would not Mr. ——?"

"Don't let us go over the names," said Jack; "and let us try to forget the fact. Amongst those who were most intimate with us, and who we thought were our friends, there was not one who would help us to the extent of £5. One or two of them did kindly volunteer the information that they thought 'we had been going too fast,' and that 'the kind of thing we had been indulging in generally ended in one way;' but that was all."

I was so much astonished at hearing this, that I could scarcely speak.

"There is no good in making a long story of it," said Jack. "The end of it was, that I was obliged to go to the tradespeople, and tell them I was in difficulties, but if they would wait a short time they should certainly be paid. It was a very disagreeable piece of business, but I got through it. On the whole, they were very forbearing. I believe they saw I meant honestly; and, at any rate, it put a stop to their applying constantly at the house for their money, which was so annoying to you. One day I was walking down to business, feeling very anxious, when I met Uncle Dick——"

"Cross old Uncle Dick?" said I. "He was sure to be disagreeable."

"Don't speak of him like that," said Jack. "He doesn't deserve it. He began talking about ordinary things; and I don't know how it was, but before I knew what I was about I had told him our trouble. He said he had been afraid there was something of the sort; and then he told me that, though he could not afford to help me, he could recommend me to three or four people who wanted their books keeping, so that, if I would work out of office hours, I might earn a little extra money to get us out of the scrape."

"And that is why you have been working so late?" said I.

"Yes, it is," said Jack; "and I was very fortunate to get the chance. I have worked harder than ever I did before, but I think we are nearly straight again, or shall be at the end of next week, when my work will be finished. And now, dear, I want us to arrange together again, and in a different way, how we will lay out our income."

"What do you think will be the best plan, then?" said I. "We won't have anything more to do with the drawer with two keys."

"I propose that we first put down everything that *must* be paid. We will see what is left, and give a certain portion to housekeeping expenses, and a certain portion to dress. I have drawn out a rough list, and here it is. You see if I have got everything. Rent, £35; taxes and rates, £10. I think"—Jack here interrupted himself by saying—"that we are paying more rent than we ought to do with an income of £250 a year;

but here we are, and it would cost a good deal to move."

"Besides," I said, "our house is very cheap, considering where we live."

"Nothing is cheap that we have not got money to pay for," said Jack, sternly resolute. "However, rents are high here, and I dare say we should have difficulty in getting one for much less.—Coal, £8.

"What have you founded your estimates on?" said I.

"I have collected our bills of last year, and I have knocked a little off each one, because I consider we were then exceedingly extravagant."

"What did we spend upon coal last year?" said I.

"Why, £10," said Jack.

"So we are to burn £2-worth less. Go on."

"Gas, £5; wages, £12; insurance (life and fire), £25. Are there any more regular expenses that you think of?"

"Dress," I suggested.

"Wait," said Jack; "we must not give anything out for dress till we see what we can afford. The sums in this list amount to £95; that leaves us £155 for dress and housekeeping expenses."

"£20 a year each is not much for dress. Could we afford that?" said I.

"I don't think we could," said Jack. "We had better say £15 a year each, and £5 for baby; you have a good many things to get for him, I know; that will be £35. Now, before we can say anything about what we are to spend over housekeeping, we must remember something else. Supposing we go on a railway journey, or have sickness, and need to call in the doctor, or Mary Anne breaks the crockery, and it has to be replaced—where is the money to come from for these things?"

"It must not come out of the housekeeping," said I, "or I shall never know where I am."

"No, that will never do," said Jack; "it will be as bad as the drawer with two keys. I am sure the secret of making both ends meet is to find out how much you can afford to spend *in detail*."

"And to spend that and no more, of course," said I, laughing.

"No," said Jack; "to spend a little less than that, so as to be on the safe side. We think we have calculated everything; there is sure to be something we have forgotten, and that, coming upon us unexpectedly, may upset all our schemes. There is another consideration, too: are we to save nothing? We are both young, both strong; I don't suppose we shall ever be in a better position for saving than we are now. We shall not be wise if we spend every halfpenny we have, and put nothing away for a rainy day."

"You are gradually reducing my prospects for housekeeping," said I; "but let me know what you propose."

Jack thought a few moments, and made some calculations with his pencil, then said—

"We have £155 left to work upon. Out of that we must give £35 a year to dress. I propose that we give £10 for incidental and unforeseen expenses, and that we save £12, which will be £1 per month. If we *can* save more, all the better; but we will try for that first. That will leave you little more than £1 17s. 8d. a week for housekeeping expenses."

"And out of that I have to pay for provisions and laundry."

"Yes."

"Well, I will try my best."

"That won't do," said Jack. "It *must* be done. I have no doubt you will find it hard, but we will work together. What we cannot afford we will go without. I am quite willing to accept whatever you provide, and to dispense with what you do not provide; and I would very much rather eat dry bread only from Monday morning till Saturday night than get into the trouble we were in before."

"Then we will both begin in that spirit," said I, half laughing and half crying, as I held out my hand to my husband. "I will try hard to get clever, and to make the money go a long way; but I promise you I will never spend what I have not got."

We shook hands over the agreement. We set to work *together* (and that was one great secret of our success). Again and again we had to go without things which we should have liked, and things, too, which sometimes seemed necessities. Three more children were given to us, and as our family increased, the difficulty of making both ends meet increased too. We kept to our plans, however. I should have given in, and got wrong again and again, but Jack was firm. Our former difficulties had taught him a lesson he never forgot. After two or three years I gained a little wisdom from experience, and was able to lay out the money far more advantageously than I had done at first. The result of our endeavours was, that we never repeated our one great failure. We *did* manage to make both ends meet; more than that, we managed to save out of our income. The very fact that there was a nest-egg was an inducement to us to add to it; for, as every one with a little experience knows, the people who spend money extravagantly are those who live from hand to mouth, not those who have something laid by for a rainy day. Jack's position gradually improved; and in a few years we came to be glad that we so early had that short, sharp, and bitter experience from which we had learnt so much.

PHILLIS BROWNE.

