

travel anywhere, even across the great continent to the distant plains of Utah, or beyond the Rocky Mountains to the Pacific slope itself and the wonderful city of San Francisco.

He may spend all his time, and spend it well too, in lounging from city to city, visiting such towns as Boston, Philadelphia, Baltimore, Washington, Chicago, &c. In doing so he will lead a kind of *dolce far niente* life, a lazy lotus-eating sort of feeling may steal over him, and this is to be encouraged rather than the reverse, for if there be anything more deleterious to the health of the travelling invalid than another, it is hurry and excitement, and trying to do too much and see everything. Let him study his comfort then in every way, and live quietly and regularly; let him conform to the customs of the people in the matter of diet, whether in the North or in the South; and, above all, let him avoid late hours and study moderately early rising. At most of the hotels, bed-rooms with bath-rooms adjoined can be got; this is a very great comfort.

The cities of America cover a vast deal of ground, but the tram system is superb, the public buildings are beautiful, the streets and squares spacious and tree-

lined, and the parks, once seen, will not be easily forgotten.

Every invalid should take a trip up the Hudson; the scenery of that grand river is worth going all the way to America to see. He can take his time about it, there are so many charming places where he will do well to stay for a night or two. If he wants sport, fishing or shooting, he can go farther afield, but there is one thing in his favour—he can sleep every night in a comfortable house.

In travelling the invalid should not forget to wear warm underclothing, and, if he can bear it, fortify himself every morning by taking a cold bath.

On the whole, then, the reader will gather from this paper, that I do not wish to recommend any particular town, village, watering or bathing-place on the great continent. I do not advise the health-seeker to settle down anywhere, but to keep quietly moving; the absence of care and worry, the ever-varying scenery, the purity of the atmosphere, and the newness of life of every kind which he sees around him, these are the things to banish *ennui*, and restore blood and brain and nerve to health, however much they have lowered in vitality by sickness, hard work, or carking care.

THE COOLIN HILLS.

ICCADILLY is not exactly the place where one would expect to receive one's first impressions of the Isle of Skye. Yet it is there that observant passers-by, as they gaze into Mr. Vernon Heath's windows, may become aware of a certain weird and misty glen, with a wide boulder-strewn watercourse in the foreground, and strange isolated mountains looming darkly in the rear. Very mysterious and impressive is this picture of Glen Sligachan, but far more powerful is the reality of the scene itself to one who stands at evening on the bridge at Sligachan, when the glen and its surrounding mountains and moors are lit up by the glow of the setting sun. On the left he sees the strange pyramid of Glamaig, and the Red Hills, now still ruddier in the fiery light; and beyond them Mars-cow, their more graceful outlier, advancing an arm across the glen towards the black mass of the Coolins on the right, where Scur-na-Gillean itself rises into a graceful spire, with its sharp outline clearly defined against the evening sky. In other directions the moors stretch away dreary and silent, except where one sees the waters of Loch Sligachan, and hears the monotonous piping of its gulls and curlews. Above the rocky shore, on the lower slopes of moorland, one may see herds of Highland cattle reclining peacefully on the turf; while a few peat-gatherers—women with scarcely human forms, bent double under their heavy burden—are toiling slowly homewards to the village of huts which lies hidden beyond the distant headland.

Very different is the scene at Sligachan Inn, where all is bustle and activity—discussion of the adventures of to-day, and preparation for the expedition of to-morrow. In the case of most tourists there is not room for much variety of route, for, as the guide-books inform us, the usual time spent in Skye is only three days. The shortness of this stay may probably be accounted for by the fact that it is difficult to obtain much choice of easy and pleasant walks in Skye. Hotels are few and far between, and, splendid as the corries are, the paths are in general so rough and tedious as to preclude all but very indefatigable walkers from undertaking such expeditions. Then, again, the parts of Skye that are open to tourists are not the best of places for those who care only for a quiet stroll or a lounge by the seaside. The shore is mostly bleak and rocky, and offers few advantages to bathers; and if you attempt to sit and read on some heathery bank, the chances are ten to one that you are presently driven in hot haste to your hotel by the myriad swarms of midges that are the plague of the west coast of Scotland. At any rate, from some cause or other, visitors seldom spend more than a day or two in the neighbourhood of the Coolin Hills, and then rush on to see the Storr Rock and Quiraing before taking boat for Gairloch and Loch Maree, the next stage on the orthodox holiday tour. Even these few days are often days of difficulties and disappointment, either owing to the weather, or the nature of Glen Sligachan, or the inherent inability of the tourist to find the right way. But if disappointments are great and numerous, great also is the

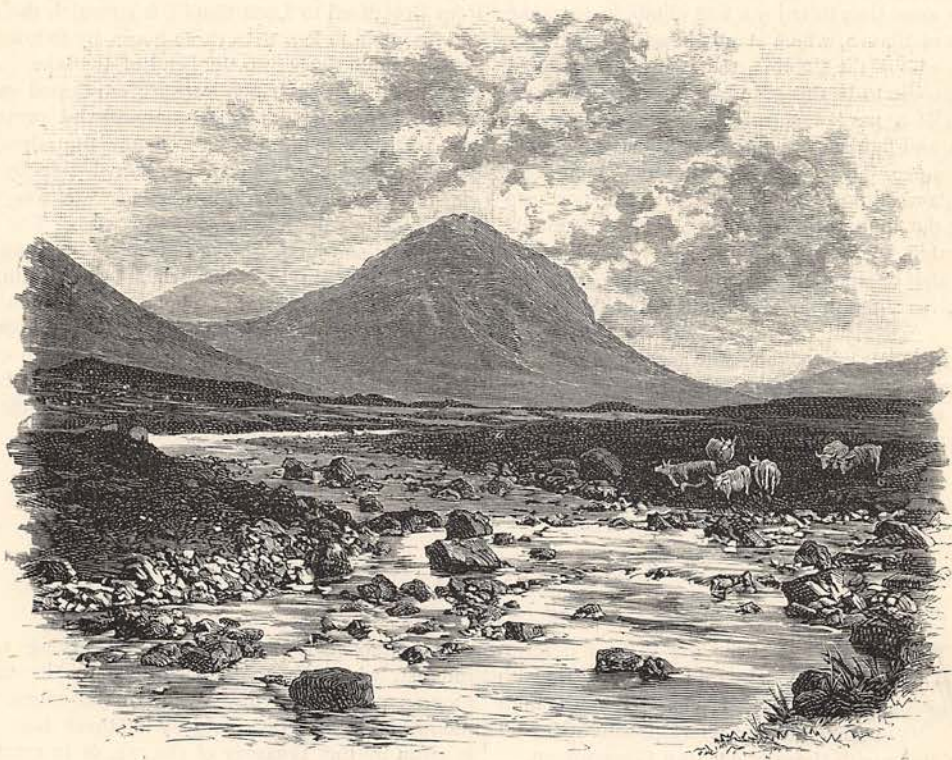


MARSCOW, FROM SCUIR-NA-GILLEAN.

(From a Photograph by Mr. Vernon Heath, of Piccadilly.)

patience with which they are usually borne. The elderly clergymen who try a day's fishing in the Sligachan river, and are themselves deeply submerged in the pools of that treacherous stream; the benighted tourists who arrive at midnight after floundering for hours in the bogs; the ladies who failed to find the way to Loch Coruisk, and the gentlemen who failed to reach the summit of Scur-na-Gillean—one and all leave the hotel cheerful and satisfied, con-

in length, rising here and there into peaks of over 3,000 feet in height, and never sinking lower than about 2,500. There are some places where this ridge is a mere knife-edge, and so broken and precipitous as to be wholly inaccessible; in others a safe but rough footing may be found among the "screes" and *débris* of the mountain-side. In winter and early spring, when there is snow upon the hills, climbing becomes a very dangerous affair; in fact,



MARSCOW, FROM THE SLIGACHAN BRIDGE.

(From a Photograph by Mr. Vernon Heath, Piccadilly.)

vinced that they have done, or tried to do, the right thing, even though their visit may have left a somewhat feeble impression on their minds.

The chief and most remarkable characteristics of the Coolin Hills are the dark and sombre appearance of their hypersthene rocks, and the extraordinary wildness of outline in their upper ridges. Climb into one of the corries, and you will find yourself in a huge amphitheatre, surrounded with walls of black rock, in some places descending in almost perpendicular precipices, in others receding into vast sloping slabs, resembling to some extent the smooth slabs of granite which are so marked a feature in the mountain scenery of Arran. Above these lower rocks towers the main ridge of the Coolins, a rocky semicircle, with a continuous skyline of eight or ten miles

as a native of Skye once remarked to me, the whole of the Alpine Club might at that season find plenty of pastime among the Coolin Hills, and ample opportunity of breaking their necks.

The semicircle of Coolins faces the east, enclosing within its concave side the basins of Loch Coruisk and Harta Corrie, which are separated by a ridge called Druim-na-Ramh ("The Ridge of Oars"), which juts out at right angles from the main line of hills. It is obvious that the best starting-point for the ascent of the Coolins would be some place on the inner side of this semicircle of peaks. Unfortunately there is none such but a farm-house at Camasunary, where there is no regular accommodation for visitors; and the same state of affairs prevails at Glen Brittle on the western and outer side of the hills, so that the

ascent of the central peaks above Loch Coruisk must generally involve an additional walk from Sligachan and back, a distance of some sixteen miles.

The most impressive view of the Coolin range is, probably, that obtained from the entrance to Loch Scauig by sea. But for those who wish to understand the relative position of each mountain, the most comprehensive views are to be had on higher ground, such as the summit of Blaven, or Marscow, or the ridge Druim-na-Ramh, from which points one sees the full sweep of the whole semicircle of hills. Perhaps the most satisfactory way to get a good view, and at the same time to enjoy a fine climb, is to make the ascent of Blaven, which stands in an isolated position to the east of the Coolins, and is itself considered by many people to be the grandest mountain in Skye. It consists of a narrow, serrated ridge, running north and south, and flanked by some tremendous precipices on either side. There are two summits, each over 3,000 feet, and almost equal in height—the northern one being the higher by eleven feet. These summits are separated by a small depression called "The Saddle," the descent to which from the southern cairn involves a scramble over some rather dangerous rocks.

Blaven presents a magnificent aspect when seen from the east or west. Towards its northern end the skyline is especially strange and fantastic, rising into jagged turrets and spires, which have hitherto proved

inaccessible to the most daring climbers. The southern ridge, which falls more gradually towards Camasunary, is perhaps the least formidable part, but easy ascents can also be made from the head of Loch Slapin on the south-eastern side. On the west there is a steep precipitous slope of about 3,000 feet, rent by deep chasms and watercourses, of which the most conspicuous is an immense fissure descending direct from the "Saddle" down the very middle of the mountain.

Blaven can be reached from Sligachan; but we found it a much more convenient method to drive from Broadford to Loch Slapin, from which the ascent can be made in less than three hours by following the stream which flows into the head of the lake. As we neared the highest ridge we were enveloped in thick mist, but we trusted to the compass and pressed on, and on reaching the summit we found that, though the clouds hung heavily on the sheltered side by which we had ascended, all the other side was swept clear of vapour by a brisk wind from the west. The effects of this cloud-land scenery were very wonderful. Looking back on the mist which was shifting and swirling below, we saw a phenomenon which I had once before noticed on Ben Nevis, the reflection of our own heads on the mist, surrounded with circular rainbows. On the other hand, a single step brought us into sudden and startling view of the whole semicircle of the Coolin Hills.

HOW SHALL I INVEST MY SAVINGS?

SECOND PAPER.

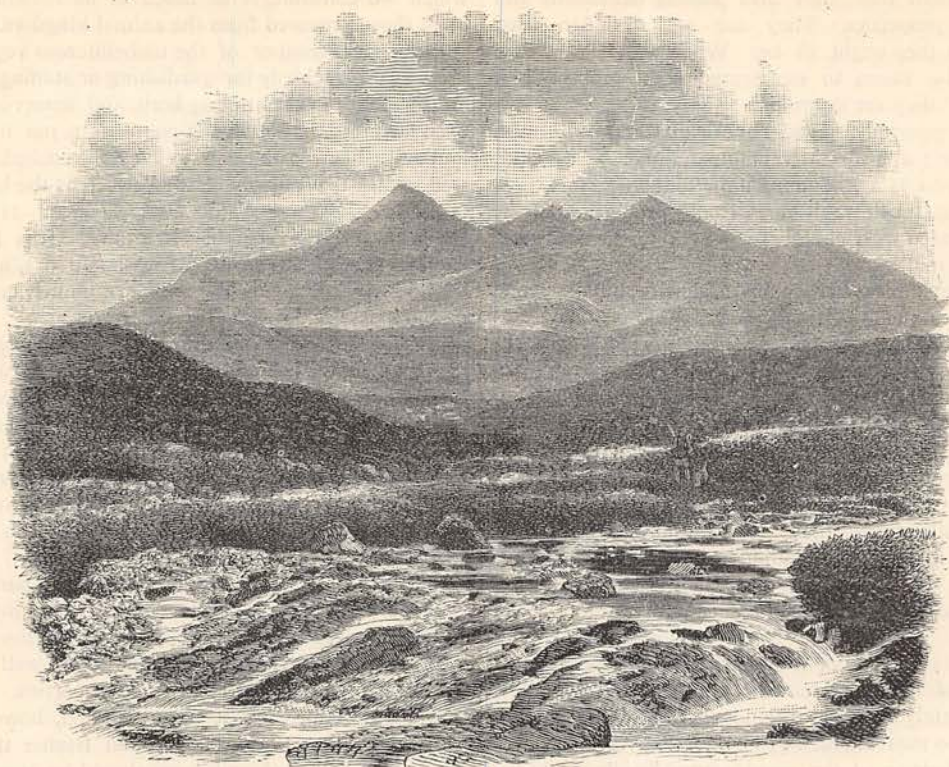
WE will now describe the various descriptions of stocks and shares dealt with in the Stock Exchanges, with their various degrees of responsibilities and risks, beginning with those of our own Government.

Consols.—These are divided into three classes—Consols (Consolidated Annuities), Reduced Annuities, and New Annuities—the Government security being the same in each case. No person can hold stock of less nominal value than £10 in any one of these, but that amount once taken or exceeded, investments of any odd amount, even of only a few shillings, can be added to the original holding. (Subject to certain restrictions as to the total amount held, and as to amount purchased within a given time, Consols can be purchased without the intervention of a stockbroker, through most Postal Money Order Offices and at a small rate of commission.) The owner of any of these British Government Annuities has the choice of receiving his dividends personally at the Bank of England (which administers the loan for the Government), or, by filling up an authority for that purpose, of receiving warrants for his dividends by post—or in the case of purchases through the Post Office he can receive his dividends through that agency.

Exchequer Bills are bonds of the British Govern-

ment issued every six months, at varying rates of interest, which fluctuate according to the value of money at the time of issue. In the course of the month preceding the maturity of these bills, notice is given by the Treasury of the rate of interest which will be paid during the following six months, and the holder has the option of receiving them at the new rate, or of being paid off. *Treasury Bills* are of fixed amount payable at fixed dates, and do not bear interest, but are sold from time to time to the highest bidders by public tender, the operation being of the nature of bill-discounting. These two descriptions of stock are from their nature open only to temporary and large investors, such as Banks and similar institutions.

Colonial and Indian Stock and Bonds are loans made to the Governments of our dependencies and Colonies, and though often administered by the Crown Agents for the Colonies, do not (except in special cases) bear any British Government guarantee. As our Colonies are yearly increasing in population and wealth, and as most of these loans have been raised for remunerative purposes, they are considered a safe and convenient means of investment. A few Colonial and Foreign Government Loans have been guaranteed by the British Government, and where such guarantee



SCUIR-NA-GILLEAN, FROM THE RED BURN.

(From a Photograph by Mr. Vernon Heath, of Piccadilly.)

MORE ABOUT THE COOLIN HILLS.



THE order of Coolin peaks taken from left to right, as seen from Blaven, is as follows:—First, rising above Loch Scavaig, is the oddly-shaped peak of Garsven, next to which is the long flattened height of Scur-nan-Eag. Then Scur Dubh (“The Black Peak”), with its projecting shoulder, breaks the continuity of the view of the main ridge, and sends a dark spur downwards, towards the waters of Coruisk, a portion of which is seen gleaming at the foot of the mountain. To the right of Scur Dubh rise two beautiful peaks, of which neither the name nor the height is given in the Ordnance map. The left-hand and higher peak is the one first ascended some six or seven years ago, by Sheriff Alexander Nicholson, and already locally known as Scur “Alistar.” The next on the line is Scur Dearg (“The Red Peak”), a square massive mountain with a sharp grotesque horn for its summit, long known as “The Inaccessible Peak” of Skye, though it has lately been ascended by two Alpine climbers. Then follow

the three summits of Scur-na-Banachdich (“The Small-pox Rock”), the most central of all the Coolins; and next the rounded double-crested height of Scur Ghrita. To the right of Scur Ghrita one gets a glimpse of Scur Thuilm, peeping over the main ridge; and again to the right of Scur Thuilm is a beautiful triple peak, from which the ridge of Druim-na-Ramh branches off. Then still further onward is the square summit of Bruch-na-Fray; and lastly, on the extreme right, the sharp-pointed peak of Scur-na-Gillean.

The only Coolin that is to any considerable extent frequented by tourists is Scur-na-Gillean. The preference shown for this mountain is doubtless owing to the fact that it is the nearest to Sligachan, and long enjoyed the reputation of being the highest peak in Skye. This honour has, however, been taken from it by the recent Ordnance Survey, and transferred to Scur Dearg. But although Scur-na-Gillean can no longer claim the sovereignty in this respect, yet its graceful shape and the extraordinary sharpness of its summit make it perhaps the most remarkable of all the Coolins. Only the last part of the ascent presents any difficulty, and here some rough but not very dangerous rock-scrambling has to be done. The view from the top is very extensive, but the Coolins them-

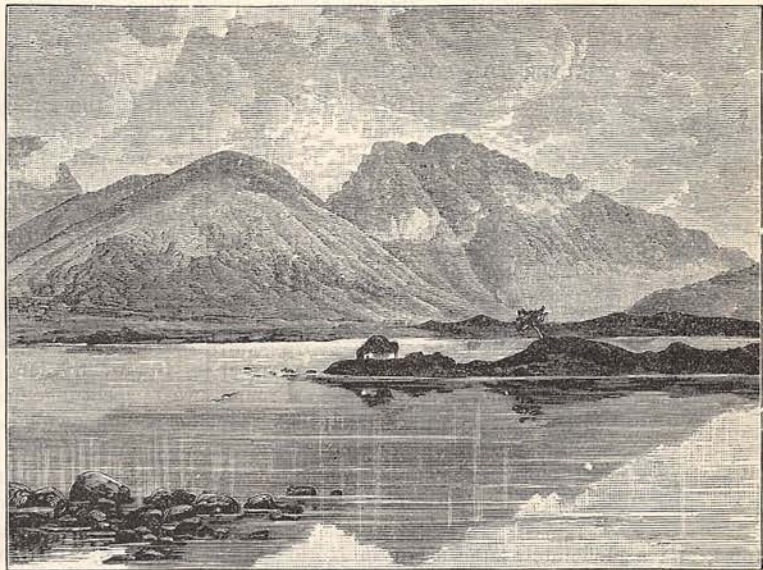
selves are not seen to such advantage as from Blaven and many other points. It is strange that while so many tourists attempt the ascent of Scur-na-Gillean, the neighbouring height of Bruch-na-Fray should be almost wholly neglected. It can be easily reached from Sligachan, more easily indeed than Scur-na-Gillean, as a footpath leading over a spur of the mountain to Glen Brittle carries one up at least a third of the ascent, and saves the toilsome walk through heather, which is so unpleasant a feature in expeditions of this kind. The ascent of the upper part of Bruch-na-Fray is also far easier; and it has the advantage of being equally accessible on all sides. Lastly, the view is decidedly one of the best to be obtained in the whole district.

The corries which abound among the Coolin Hills are in many ways as remarkable as the mountains themselves. Of these the most famous one is, of course, Coruisk, which has been described by a host of writers, while the others have mostly been left without mention. The change is very impressive as one passes from the fairy-like Bay of Scavaig, with its clear green water and yellow sands, to the severe scenery of Coruisk; though here also, on a calm summer day, the scene is peaceful enough. The water of Loch Coruisk is often blue and smiling, and there is not such a lack of verdure on its banks as some gloomily imaginative writers would have us believe. The first time I saw Coruisk was in early spring, when there were no other visitors in Skye, and the quietness of the valleys was unbroken. I was then lucky enough to witness a strange sight—a pair of golden eagles mobbed by ravens. In the excitement of the fray one of the eagles alighted on a rock quite close to where we were sitting.

The only other corrie that is at all well known to tourists is Harta Corrie. A splendid walk may be had by following the stream which flows through Harta Corrie to its extreme source, and then crossing over the mountains to Sligachan. After winding round the peak of Scur-na-Huaimh, the buttress of Scur-na-Gillean, you come in view of a fine waterfall formed by the stream descending from Lota Corrie, a still higher ravine. By keeping close to the right of the stream the upper corrie may be reached after a rough climb, and from this point one may ascend either Scur-na-Gillean or Bruch-na-Fray, which are immediately above. By far the easier route is to climb up the screes to Bruch-na-Fray, and then descend down Fionna Coire, "The Fair Corrie," to Sligachan.

This is, perhaps, as easy a walk as can be found among the Coolins, and altogether a very satisfactory expedition, as the views of the central Coolins are magnificent, and one makes the complete circuit of Scur-na-Gillean.

Glen Brittle is seldom visited by tourists, owing to its distance from Sligachan. One has to choose between a drive of fourteen miles, or a walk of about half that distance over Mam Vrechy, the spur of Bruch-na-Fray before mentioned. Glen Brittle is altogether unlike the other Coolin valleys, and its fresh green pastures contrast strangely with the dark mountain-wall which rises on the east side. It forms the western limit of the Coolin Hills, from which it receives four smaller corries, descending into the main valley. The first and largest of these is Corrie-na-Criech, sometimes visited from Sligachan. It is shut in by tremendous precipices and rocky walls, and is one of the wildest spots in Skye. Right at the head of the corrie is that graceful triple peak, which I noticed as a remarkable object from the other side, marking the point where the ridge Druim-na-Ramh branches off from the main range. On the left is Bruch-na-Fray, and on the right Scur Thuilm, an offshoot of Scur Ghrita, the summit of which may be seen peeping over the ridge. I have twice seen Corrie-na-Criech under unusually favourable conditions: once on a calm summer evening, when its dark rocks were lit up by the setting sun; and once



BLAVEN, FROM LOCH-NA-NAIN.

(From a Photograph by Mr. Vernon Heath, of Piccadilly.)

on a day of alternate shower and sunshine, when the corrie was spanned by a glorious rainbow.

The two next corries that descend into Glen Brittle are named Coire Ghrita and Coire Banachdich, after

the mountains that rise at their head. In all these carries the streams are remarkable for the clearness of the water, which falls from pool to pool through a succession of beautiful cascades. In Corrie-na-Crieh we noticed in one place a natural bridge of rock, which divided a large deep pool into two parts, and was itself half in and half out of the water. There is a fine series of waterfalls in the lower part of Coire Ghrita, and one especially lofty fall in Coire Banachdich. The last of the four tributary carries is Coire Laghain, a particularly wild and beautiful ravine, enclosing a lovely tarn, round which there are some wonderful slabs of hypersthene rock, much marked by glacier action. Scur Alister and Scur Sgumain rise immediately above the tarn on the right, presenting tremendous precipices. On the left is Scur Dearg, and in front, at the head of the corrie, is the main Coolin range, which at this point appears to be quite inaccessible. Corrie Laghain, in spite of its attractions, is hardly ever visited, and at present the eagles are more numerous there than the tourists.

Some ardent and exclusive mountaineers will probably feel a desire that this privacy may long remain unbroken. Though one is often inclined to grumble in Skye at the lack of hotels, and the distances that

have to be traversed, yet, after all, such labour is not without its compensating advantage to those who can really appreciate mountain scenery. There are some mountains which Nature surely intended to be known entirely by a few people, rather than to be known slightly by everybody. The Coolins certainly belong to this class, and it is to be hoped that Scur-na-Gillean and its fellow-peaks will never suffer the desecration which has been the lot of too many of our finest mountains in Wales and Cumberland. At present it is some comfort to think that in these enterprising days, when the top of Snowdon has become the populous resort of ponies and guides and tourists of every description, when there is barely standing-room on Skiddaw, and when innumerable gentlemen in tall black hats may be seen on an August afternoon toiling up the slopes of Helvellyn, the Coolins, at any rate, remain as yet secluded and inviolable. There, at any rate, the wild goat may still bound among the rocks, and the eagle soar above the glen; and there one may still enjoy to the full that unspeakable repose and deep communion with Nature, which are nowhere more solemn and impressive than in the presence of lofty and unfrequented mountains.

H. S. S.

WAS IT WISE TO CHANGE?

By the Author of "A Hard Case," &c.

CHAPTER THE FOURTH.



WHEN a little more than seventeen, Claudia Fanshawe had left school to become mistress of her father's house. Handsome, clever, and an heiress, her society was eagerly sought, and she entered at once into a round of gaiety which for a time absorbed her whole attention. Her father had a house in

town, and a moderately large estate in Norfolk, and between her duties as hostess in both of them and visits to her many friends, her time was so fully occupied that her interrupted education, which when she left school she had intended to continue at every available moment, was completely neglected.

Every hour she could spare was devoted to her father, to whom she was fondly attached, or to one chosen friend, whose society was her greatest pleasure.

This friend, George Leighton, was a distant cousin—

so distant that no one thought of tracing the connection, though by reason of it he enjoyed many privileges. He was three years older than Claudia, and was just going to Oxford when she left school; and as his father and mother lived on the Continent, he looked upon Mr. Fanshawe's house as his home, and was welcomed there as one of the family. Indeed, Mr. Fanshawe had his own plans, though he kept them to himself, and decided that if George turned out as well as he promised, he was just the man to whom he would wish to give his daughter.

But when Claudia was nineteen, after two happy years spent together, her father died, and she who had scarcely known a sorrow in her life was overwhelmed by the blow. She retired into the strictest solitude, denied herself even to her nearest friends, and for more than a year was scarcely even to be heard of; but a reaction came, and at length she allowed herself to be persuaded to appear in the world again under the care of her aunt, Mrs. Leighton, with whom she was to live, and through whom she was connected with George.

This quiet year of sorrow had not been an idle one. Thrown back upon herself, she gladly turned her attention to her neglected education. She read, and thought, and wondered, and decided that she and her friends had been leading pitifully idle, hollow lives, and that it might possibly be her place to set an example