

"Is that meant to be satirical? No matter—I can stand it," said Charlie, laughing. "Now be quick, my boy—I'm in a hurry to join the fair Idalia."

"Are you, indeed? Well, you needn't wait for me," retorted Victor, who, so far, had been kept from performing his own toilet by his cousin's obtrusion into his room.

"Nonsense! Of course, I shall wait for you," protested the other generously. "I say, Victor, isn't she enough to carry a fellow off his feet at a glance?"

"*She!* Who?" demanded Victor, affecting ignorance.

"Those delicious eyes! those exquisitely long lashes!" pursued Charlie. "Lor'!" (again mimicking Mr. Bretherton's drawl), "*there* is a beauty to dream of—to drive a man distracted!"

"Humph! I'm pretty sure of one thing, my dear fellow," sneered Victor; "and that is that you will never be driven distracted by love or admiration of any one, unless it be of Charlie Nunnerley. I wouldn't warrant you against going mad of self-conceit."

"What an unfounded libel! You are in a sweet temper. What is the meaning of it?"

Victor laughed. He could not well have explained the reason, but he certainly did feel unusually irritated just now, both by Charlie's assurance of manner and style of conversation.

"Your rhapsodies sound so uncommonly cheeky," he observed; "and I wonder," he added suddenly, "what Miss Hester Courteney would say to them."

Charlie looked startled and a little displeased.

"Miss Hester Courteney?" he repeated. "And, pray, why should you suppose that she would have anything to say to them?"

"Nay, you may answer that question for yourself," rejoined Victor, shrugging his shoulders.

"I never trouble myself to guess riddles," answered his cousin. "Are you ready now?"

At the luncheon-table the young men found themselves placed directly opposite to Mr. and Miss Bretherton. The latter welcomed them both with a frank smile, and the conversation throughout the meal was mostly confined to the three. Idalia, it is true, made several efforts to induce a more general sociality, and the young men politely followed her lead; but the company was not composed of very congenial elements, and did not appear inclined to consort.

The talkative lady certainly chattered incessantly;

but the "flow of her soul" (her conversation was assuredly not a "feast of reason") was chiefly directed towards her friend, "The Victim." The churlish professor only opened his lips to animadvert upon the cookery; and the widow, who was looking decidedly sulky, replied to the remarks addressed to her from time to time as nearly as possible in monosyllables.

On the conclusion of this repast Victor McNicoll retired again for a time to his own chamber. Although there was no prospect of despatching it to-day, he was anxious to write a letter which might be sent off on the first available opportunity.

This letter was to his father, and the tone of it was somewhat apologetic. When at home, Victor filled the post of head cashier at the mills, and the three weeks' leave of absence from his duties which had been granted him would expire to-morrow. That the prolongation of his holiday by a few days would occasion any serious difficulty in business matters, the young man did not for a moment suppose. But he was sufficiently conversant with his father's temper and disposition to feel the advisability of acquainting him without delay with the cause of his present detention. Also, he desired that this explanation should precede his own arrival at home.

His letter finished, Victor repaired to the drawing-room. There the first persons his eye lighted upon were his cousin and Miss Bretherton seated apart at a small table, whereon lay a chess-board. Approaching them he learned that Charlie had proffered to teach the young lady this game; and it appeared to him that Idalia was enjoying her lesson. Further, it struck him that his cousin, at all events, considered his presence and superintendence of the amusement *de trop*. Withdrawing, therefore, to a distance, he took up a book; but for some reason or other he found it impossible to read. His gaze kept wandering constantly towards the chess-table, and he found himself furtively watching the progress of the instruction. That instruction—with intervals devoted to what seemed to be very interesting conversation—lasted throughout the greater part of the afternoon; and by the time the table was at length pushed away, Victor had grown so strangely and unaccountably restless that he could with difficulty keep his seat.

END OF CHAPTER THE FIFTH.

HOW I FURNISHED FOR A HUNDRED POUNDS.

IN TWO CHAPTERS. CHAPTER THE FIRST.—DECORATION.

EIGHT weeks after my wedding-day I stood for the first time on the threshold of what was henceforth to be my home. My husband was to be manager for his uncle of a small mining property, with a salary of two hundred pounds a year; three hundred pounds was the

whole of our capital, and out of that we were to provide the furniture of the house, which was allowed us. We had our three hundred pounds, it is true, but if we spent it now, and the future brought dark days, how bitterly we should regret it; so we put two hundred away, and resolved that one hundred must do

for everything we wanted, and that what it would not do we must simply go without.

It was a perfectly new house, only just dry from the builder's hands, rather an ugly little villa on the outskirts of a large town. There were a dining-room and drawing-room on the ground floor, both of a fair size, rather large than small. On the next landing two good bed-rooms, one with a dressing-room attached, and above these three servants' rooms. The best point in the house was the staircase and banisters, which were of light oak and very pretty; everything else was very commonplace. There was a great deal to be done, for none of the rooms were papered or painted, and how we should find money to decorate and furnish this house, small as it was, was a great problem.

Our uncle sent us the address of a good decorator, who came to see the house, and said it could be done up for next to nothing; and, if we liked, his men should begin the next day. "I should like an estimate first," said my husband; and after some days the estimate came—papering and painting the whole of the house, landings, &c., seventy pounds. It was not a high estimate, but quite beyond our means; we should have nothing left for furniture. We went to other firms and got estimates, none under the sum I have mentioned, some above it.

The next morning I started in the direction of one of the less genteel parts of the town, and before one house I saw the ladders and brushes of a paperhanger. I spoke to one of the men, and asked for the address of his master. I found his shop in a little out-of-the-way street; there were some rather nice papers in the window, and a superior man of the workman class within. I opened my business by saying that I wanted my drawing-room done up, for we had resolved only to have one room done at a time, and to pay for each when finished. He came back with me and saw the room. "How did I want it papered?" He produced patterns of white-and-gold paper. I wanted no paper, I wanted it distempered; he gave me an estimate for that, but strongly recommended paint instead of distemper. "It will be more expensive, but you will be able to wash and clean it, and it will last much longer." The walls were painted in two shades of olive-green, the wall being a lighter shade than the woodwork; the paint was flatted, not varnished, but as the walls were rather damp, the paint was mixed with oil instead of turpentine: this should always be done with damp walls. The ceiling was washed a cream tinge, which is always an improvement upon the glare of white.

I was very fond of painting, and while the ceiling was being done I resolved to paint a frieze. I did not paint it upon the wall, because had I done so I could not have removed it, and the work of standing upon ladders and painting above you is much more difficult and slower than painting upon the flat. I had seen some very good material for the purpose, called Willesden, or waterproof paper, which was more than two yards wide. It can be got in all qualities, but the best for painting is that at 1s. 4d. per yard. I found

four yards quite enough for my frieze. I made it about a foot wide: it had a pale olive ground with a dark olive border, which looked well on the light shade of the wall; upon it I painted in oils a conventional pattern of yellow Welsh poppies, with pale blue butterflies. It looked beautiful when it was finished, and had cost me little, for I painted all the ground with the remains of one of the cans the painter had been using. The only paint I bought was four tubes of flake white, for I had to use a good deal of body colour in the poppies.

Any one who wished to make such a frieze would find it easy, for if they did not know enough of drawing to design a pattern, they would find very good ones among those sold for crewel-work, which they could easily trace on to the frieze with red or blue tracing-paper. I painted some of the same pattern in the panels of the door. I like a conventional pattern for this purpose better than natural groups, which soon weary one. We hunted in several ironmongers' shops for finger-plates for the door, and bought a pair of brass fluted at two shillings the pair, also a brass handle and bolt for three and sixpence the set. We did not expect to be able to carpet the floor, so I stained it. I bought a five-shilling tin of staining, which does three rooms, and is very nice, for after two coats the floor does not require any varnish, as there is some mixed with it. We nailed up our frieze when it was dry, painting over the heads of the nails, and after it was up we varnished it. Our painter sent us in a bill of five pounds, having kept within his estimate; our expenses of frieze, doors, &c., had been within a pound. So for six pounds we had quite a pretty drawing-room.

"My dear," said my husband to me, "we must not spend so much on the dining-room, or we shall have little to buy furniture and house-linen with." I groaned as I thought of the house-linen, for I knew that could not be got for nothing. "We had better paper the dining-room: it will be cheaper," he said; so we began to look at pattern-books. The paint of a dining-room gets more knocked about than that of any other room, and it would soon require renewing, and lead to extra expense. So we were to have three good coats of paint and a sixpenny paper. Oh, what a trouble that paper was! Why will not artists design some pretty cheap papers? What a boon they would confer if they did so! But the cheap colours are so ugly, and all the respectable ones had some pink in them, and pink is just the colour that will not last.

At length we came upon a yellow ground, covered with a jasmine pattern well drawn in brown; it does not sound pretty as I describe it, but in reality it was not at all bad, and with dark brown paint, and a dark brown line round the cornice, it had a good effect, and certainly did not look a sixpenny paper, which perhaps was a comfort to my weak mind. I thought the door looked poor, so I bought some lincrusta of the kind which is made in panels specially for doors, and I had it fastened in the panels and painted brown, the same shade; every one admired it, and it had only cost four shillings, for I had two yards

at two shillings the yard, which was quite sufficient. The dining-room cost us three pounds four shillings.

We now had the two bed-rooms and dressing-room to think of. I had a great desire for a plain lining-paper for my own room, but feared it would be too expensive. However, there was not so much woodwork to be painted as in the dining-room, and the room was smaller, so the painter said he would undertake the job for two pounds ten, and would give me an eight-penny paper. I was able to get a plain blue of a lovely artistic shade, and with blue paint a shade darker our room was a great success. I had the spare room done like it for thirty shillings, as that had no dressing-room. The hall was still undone, as well as the kitchen and servants' rooms. We had made a few acquaintances, and one afternoon I started off to return some calls. I met in a friend's drawing-room a lady who was greatly interested in the poor. She was giving us a sad picture of the many men out of work in her district, when I startled the room by suddenly inquiring, "Have you a white-washer?" "Many, alas!" she answered; and she undertook to send me a good one, and also, if possible, one who would not require money advanced to take his brushes out of pawn. A very respectable man came up, and undertook to wash my kitchens. I had the walls washed a brick-red, like the kitchens in the North; he named his own price, ten shillings, and he then washed the servants' bed-rooms blue and white, charging fifteen shillings for the three. We wanted the hall and staircase done like the passages of our hotel in Paris; the lower portion of the wall was washed white, and the upper part a Venetian red. This red I could not quite get again, but the man managed to make something very like it. He charged thirty shillings for the whole, remarking at the time that red was an expensive colour—this of course is well known. After he had finished, I thought some stencilling would improve it, so I went to my old friend the painter, and got him to lend me one of his stencilling patterns, with which I made a white pattern on the red

wall just above the white dado, and it was a great improvement.

And now our house was really finished, so far as the decoration was concerned; of course there were many little extras wanted, which the future might bring money to do. We had spent fifteen pounds nineteen shillings; the work was good, and the house looked more like a home. I have all the receipted bills of that time now; I was looking at them yesterday. They were in the bottom of my dressing-case, tied up with a bit of white ribbon that once tied my wedding-veil. Oh, they were bonny days, those days when we were poor! They had their trials; it was not "always spring weather;" but we were "young and together!" One of the bills yesterday had a cross upon it, and it reminded me of what was a real trouble then; for when your shillings are numbered, it is a bitter thing to buy your experience; and as I fancy I am not the only inexperienced wife in the world, I will conclude this paper with the story of my floor-cloth. The hall was a rough stone one, too ugly and cold to be left bare, and floor-cloth it must have to cover it. We measured the hall, and said that, if expensive, we must wait for it. I was passing a large shop, when I saw some rolls of floor-cloth in the doorway. "How very wide it is!" I thought; so I went in and asked the price: only two and elevenpence, and four yards wide. I ran home, and, in company with my delighted housemaid, again measured the hall. We found that six yards, a pound's worth of the floor-cloth, would quite do all we wanted, so I sent the order to have it cut and put down at once. I was rejoicing at the beautiful appearance of my hall when the bill was sent in, and then, to my horror, I found my mistake; I had not known it was sold by the square yard, and I had to pay three pounds ten shillings instead of one pound. It was a blow! I tried to blame the man who sold it, but he only grinned, and said, "In course he thought the lady knew how floor-cloths were sold." Poor thing! she was very stupid, but I think she has never taken anything for granted since that day.

FOR BABY'S SAKE.

BY FREDERIC E. WEATHERLY.

DO you remember that morn in May, dear?
 Birds were singing and flow'rs ablow;
 Out in the woods we kept the day, dear,
 Baby's birthday, a year ago.
 Chasing the butterflies o'er the clover,
 Plucking the flowers a crown to make,
 For she was queen the whole world over,
 All was happy—for Baby's sake.

But the sunshine passed, and the dark clouds drifted,
 Fell a shadow our lives between,
 And Baby's sweet little face was lifted,
 Wondering what could that shadow mean.

"Father, kiss mother," Baby faltered;
 Oh! we wept till our hearts must break,
 As the old, old love came back unaltered,
 All forgiven—for Baby's sake.

Baby is gone to the golden weather,
 Over the shining mountain's brow;
 Through the dark mists we walk together,
 We have only each other now.
 Put your hands into mine and pray, dear,
 Pray that soon the morn will break,
 That God will hear us and show the way, dear,
 Safe into heaven—for Baby's sake.

HOW I FURNISHED FOR A HUNDRED POUNDS.

IN TWO CHAPTERS. CHAPTER THE SECOND.—FURNISHING.



YOU had now eighty-four pounds with which to furnish (for I had paid the excess on the bill for the oil-cloth out of my dress allowance). It was a small sum indeed to buy all the many things required. Since our decoration had been finished, we had had a present, which had taken a great load off my mind. I had greatly dreaded buying

house-linen, and I was making out a list of it all one afternoon, when I saw a van drive up to the door. A large press was taken out and its key

handed to me, and upon unlocking it I found it contained a large store of household linen. I need not tell you how delighted I was! It was quite an unexpected present, for the giver was a girl whom I had been at school with. When very young she had married a rich husband, and had furnished her house. She had all her experience to obtain, and she never forgot how surprised she was at the price of tablecloths and towels; so when she heard that we were beginning the world in a poor way, she sent me this welcome present.

We could now afford to spend more upon our furniture. We began with the kitchen and scullery. It would no doubt bore you to hear the price of each individual thing, but I will tell you what we put in them, and what the whole cost was.

We had a strong deal table with a flap, a small round tea-table, a sheet-horse, five chairs, a chest of drawers in which to keep dusters and cloths, a plate-rack, a towel-roller, and two fenders. Afterwards, when I had some more money, I added to this, and gave the servants some wooden arm-chairs and a square of oil-cloth, but I could not do this at present; and after spending six pounds, I had to turn to the bed-rooms.

You will perhaps think this is a great deal to have spent. In the furnishing estimates I see that one pound sixteen is the sum they allow for the kitchen of a six-roomed house, but they consider the kitchen furnished when it contains one table, a clothes-horse, and two chairs! I could not enjoy my comforts in the drawing-room if I thought my servants were so uncomfortable.

I brought this principle into practice in buying the beds. The estimate for a servant's bed was one pound thirteen, but I hoped to do better than that for any one who slept in my house. I thought it wise to try and get my bedsteads at a sale. We were near a large town with a changing population, and there was generally a sale every week. One was coming off in a large house, and I went the day before to view the

goods. This is always necessary, especially with bedding, which must be quite sweet and clean. I was delighted with what I saw, and was fortunate on the day of the sale, for I got a double bedstead and bedding for the servants' room at five pounds, one for ourselves at eight pounds fifteen, and for the spare room at seven pounds. You may wonder at us for having a spare room in our limited circumstances, but the owner of the estate was liable to arrive at any time, and always expected to be put up in his agent's house.

Including the bedstead, I was able to furnish the servants' room for seven pounds. For this they had a washing-stand, a chest of drawers, two chairs, a looking-glass, and a strip of Dutch carpet two yards long for the bedside. I bought all this at a large shop where the furniture was cheap and good. It was such a relief to have bought the beds, and I did not feel so afraid now of spending money.

One of my lady friends, the same who had found me my whitewasher, told me of a carpenter who could make plain deal furniture. I let him make me three dressing-tables, which cost eight shillings each. I stained them over with oak staining. I could not find a wardrobe under five pounds, so for thirty shillings he made me a large hanging cupboard, which he stained for me to match the dressing-tables, and it looked very nice, and has been a most useful cupboard. I bought three washing-stands, a very comfortable easy-chair, some chests of drawers, small cane-chairs, and looking-glasses.

We had stained the floors, and could not afford to carpet the bed-rooms, but we made them look very bright by getting some Indian matting. It is one-and-sixpence the yard, and is two yards wide; so two pounds bought quite sufficient to make a large square for my bed-room and spare room, and to completely cover the dressing-room floor. It is made in yellow and red, and scarlet and buff; ours was the scarlet and buff. For curtains to match I bought some yards of work-house sheeting, which is very wide and beautifully warm. I lined them with Turkey red, and sewed bands of the same on the outside. They were very inexpensive, and each washing that they got seemed to improve them. When the bed-rooms were finished, we liked them very much, though we could boast of no large mirrors nor marble-topped washing-stands. At the end of the winter, when I had a quilt and mantel-border and cushions for my chairs, all of my own work, I was very proud of them; but, as it was, we were very glad to have comfortably furnished our three rooms on that floor for twenty-eight pounds.

Our dining-room carpet was now a consideration. We looked at all sorts of patterns, and at last decided upon a Brussels. We obtained a very good one from a large shop in the neighbourhood. It has a small, quiet pattern of red, olive-green, and brown, relieved

by little patches of bright orange. It was only one-and-elevenpence the yard, and was readily made into a square for the middle of the room. With its travelling expenses it came to about three pounds, and wore wonderfully well. A side-board was the next consideration; they were all so expensive, and those within our means were so inartistic. At last we found one of light oak for five pounds. It was not very large, but we were a small party, and I much improved its appearance by buying some brass handles, which I screwed into the drawers. We got a nice second-hand brass fender, and an oak table, but had to give up all idea of buying proper dining-room chairs; fifteen shillings was the price of the cheapest!

I dare say you have often noticed the chairs in use in some churches, with high backs and rush seats. They can be bought without the flat top for books, and these we got. They were five shillings each. We blacked all the woodwork with ebonised black, giving them two or three coats, and had cushions made of American cloth to match our curtains, which were brown serge. They were delightful chairs, so very comfortable. I have often since introduced them to my friends, and have seen them stained oak or pine, or painted red like the American rocking-chairs. We sent to Beaconsfield for one of the black wood arm-chairs made in that village. You can get them there from five shillings, which is much cheaper than the shop price. My husband, having no study, had his writing-table in one of the windows, and made himself a set of bookshelves, staining the wood black to match the other furniture. We spent twenty pounds on everything in this room, including my husband's writing-table.

Our drawing-room and hall now remained. I had made an umbrella-stand for the hall out of a piece of pipe, such as is used for sanitary purposes. I got it from a builder for next to nothing, and painted it dark brown, with a little pattern running round the top. This stands upright in a tin saucer, and makes a pretty stand for umbrellas. We bought a set of brass hooks for coats and hats, and a light oak table and two chairs. All these came to four pounds, and we stopped, as our money was very much on the decrease; in fact we had only nineteen pounds remaining for the drawing-room.

You will remember that room was painted olive-green with pale yellow. I delighted in the walls, but found a carpet to go with them rather difficult to get. I gave up the idea of a Brussels or tapestry, and bought an olive-green felt. I had it lined and made up in a square, which was edged with a thick fringe to match. It cost two guineas. I had a pretty shelf made to go between the fireplace and window. It was covered with velvet and edged with a border at sixpence the yard. The material, when painted green, looked like stamped leather.

I made green serge curtains, relieved by horizontal bands of pale yellow at the top and bottom. I fastened these with brass rings to a brass pole, as I considered cornices a most unhealthy and hideous invention. I was very anxious to have plenty of comfortable chairs in my room, so after buying two good easy-chairs, which I covered with a yellow chintz of artistic design, I bought some white straw chairs at five and eight shillings each. I carried them out to the back yard, and painted them olive-green. They were troublesome to do, for it was very difficult to get the colour between the straws, and I had for this purpose to use a very fine brush. When they were dry, which they took a long time about, I made yellow cushions for them. I could not afford a drawing-room sofa, but I saw in a shop-window a nice bed-room couch for thirty shillings, and when covered like the other furniture it looked quite fit for our room, though it was not very grand.

We had so many books that we required a large book-case. We got a low one, only three shelves high, which ran round a portion of the room; the top shelf making a place for nic-nacs. Then I made myself a tea-table and corner cupboard, which were greatly admired, although they were made of plain deal. I traced upon them a conventional pattern of plums and blossom; then I stained all the background with oak staining, and painted the outline and shaded in the pattern with sepia. The effect when this was French-polished was of inlaid wood. I have seen beautiful tables done in this way; they sell for a good price, and are easy to make. I also painted in lustra painting a mantel-border, but this was not done just at first. We had a narrow looking-glass fixed in the space between our two windows, which improved the look of the room. This, with the addition of a few chairs, completed the room.

A pretty occasional-chair may be made out of the carpet-backed chairs which you buy for two-and-sixpence. You paint the woodwork black or gold, and cover the carpet with serge, upon which you have worked a pattern in crewels. They look pretty, but are not useful, as they are never safe, being apt to give way when least expected; for the heaviest person in your room is certain to take the one unsafe chair!

We had now spent all our money, and I think we had made our hundred pounds do a great deal. I dare say now, after long years' experience, I should be able to make it go much further. I forgot to buy many things which would have been useful; but as far as we knew how, we had fully furnished our little house, and though there were many cheap things in it, there was very little to offend the eye; for, if we only take a little trouble to look for them, pretty things are just as cheap as ugly ones; and to all who love beauty and art, such a hunt can only be a pleasant pastime.

