

the duty of each to see that the property is duly secured and rightly applied. If by the act, direction, agreement, or consent of one of them the trust fund is paid over to the other who wastes or misapplies it, each is responsible for the whole. This proposition might be qualified, but it is safer to state it bluntly.

It is a common practice for trustees to agree that one shall have the exclusive management of one part of the trust property, and the other trustee of the other part; but although this is often a proper and almost a necessary arrangement, it should be remembered that each will be liable for any loss which may happen in either part. The reason for this rule of equity is that the party not acting was in default in giving the other the power and exposing him to the temptation to commit a breach of trust, instead of exercising that control over the property which it was his duty to exercise.

A detail which affords a useful illustration of the wise policy of Courts of Equity in guarding against a breach of trust by prohibiting all acts which may unnecessarily place the trustee in a situation of temptation, is the regulation requiring a trustee who places money in the hands of a banker to take care to keep it separate from his own money. Indeed, if he were to mix it in a common account, he would be deemed to have treated the whole as his own, and would be charged with interest, and held liable for

any loss sustained by the banker's insolvency. This is obviously a wholesome proviso. Any looseness in transactions of this kind might lead to loss of trust property even without any design to commit a breach of trust. But within certain limits it may be taken as a general rule that all trustees who act as a careful and prudent owner would act, and according to the common usage of mankind, will not be made answerable for losses.

Trusteeship often brings with it, as a necessary consequence, guardianship, with its manifold anxieties, and it is obviously desirable that all these contingencies should be taken into account before the office is accepted. It may, however, be added that the direction of the Court can now be very cheaply and expeditiously obtained upon any doubtful point, and in this way the position of a trustee has, by recent changes in procedure, been made much less anxious. Still, as we have shown, trusteeship is, and must always be, a very onerous duty, and there is much in the project of establishing a Public Trustee which deserves the support of the public.

In the meantime, however, it is to be feared that many people will find themselves reluctantly obliged to return an affirmative answer to the question, "Shall I be a Trustee?" and to such these few observations may be useful.

OUR NEW HOUSE AND ITS PLENISHINGS.

BY THE AUTHOR OF "HOW I FURNISHED FOR ONE HUNDRED POUNDS," ETC.

PART I.



SUGGESTION FOR AN EMBROIDERED
PANEL—GOLD ON BLUE.

IT is wonderful to think how quickly the time has flown since the days when we began life in our little villa home and spent our precious hundred pounds in decorating and furnishing it. My readers will perhaps remember the account of our adventures at that time. I don't think I can ever take such pride in any house as I did in that one! You see, it was the first; I had never had a place of my own before. There was a novelty about it, and

a rosy light shone upon those home-made tables and chairs which will never be seen upon any others, however beautiful they may be. No other house can have the same associations; but it grew crowded

after a time, and noisy too, and so, as our income had increased, we felt that the time had come to move; and now we are actually settled in a new house, and once again have been absorbed in the complicated questions of papering and painting. It is a fascinating occupation—a fascination which is perhaps exaggerated by comparison with the dreary round of house-hunting which has so lately been our lot. Oh, that house-hunting! how hopeless it was, how full of regrets and of unpleasant surprises! I have come to the conclusion that ignorance on sanitary matters is bliss while knowledge seems fraught with woe. Of course it was right to refuse it, but my heart still yearns over that old-fashioned red-brick mansion with its walled gardens, and long low rooms with broad window-seats, and high-panelled hall, and black oak staircase. I would have taken it without a question had we not engaged an architect to survey all the houses for us. He was considered very clever, and was certainly most matter-of-fact.

I believe he had a private spite against all the artistic houses. His report of that one was brief but very dreadful. I give it in his own words, as it may tell others what to avoid in taking a house.

"Waste-pipe of bath untrapped and passing into soil-pipe. House-drain under floor of two rooms, and joints being uncemented are leaking. Drain laid

without proper fall. The rain-water tank is under floor with overflow into drain."

I am afraid to say how many times that man saved our lives. In one house he found that the joists of the floor were built straight into the flues, and would in time certainly catch fire. In another the lead soil-pipes were all joined with putty instead of solder, the joints had cracked, and bad air had escaped all over the house; while the cistern which filled the kitchen boiler had what they call an overflow-pipe which was carried straight into a drain without even the scant protection of a trap. The impure air came by that means into the kitchen, and poisoned the water of the boiler, and as servants very often save themselves trouble by filling the kettle from the boiler, poison would have been the immediate result.

What we should have done without Mr. Joseph Evans I cannot think! As it was, we began to fear we should never find a healthy house, and should have to take to a hut on the roadside. Just then this house became vacant. And as Mr. Evans thought we should "have our health" in it, I need not say that its arrangements are perfect. Like other worthy objects it is not particularly pretty. It is a long straight house, with large, very lofty rooms, and a light hall and wide staircase. After our little villa we find it very large, and our furniture was quite lost in it. We had no idea how old it had got till we saw it all standing in the front garden, looking so shabby in the full glare of the sun. My poor furniture, of which I had been so proud! I wondered if I looked as old and worn as it did.

There are so many sitting-rooms in this house that we required a great deal of new furniture. We have a drawing-room, dining-room, library, school-room and nursery, and a little painting-room or boudoir. As all the rooms have been re-painted and papered it would perhaps be best to describe each separately. I must not take the credit for all the ideas in this house; many are my husband's, and some are borrowed from other people. Long, long ago, when I was full of ideas of my own, and used to build castles in the air so high that I could not touch the top of them, and so beautiful that I was almost afraid to look at them, I always planned that the "He," whenever he came and whoever he was, should never be a man of taste, or a man who considered himself one, which is much worse. I laugh when I think of the poor meek creature that my fancy painted. He was to have nothing to do with the house except being clever at carpentering, which my "He" certainly is not. Except the hammer, "He" never takes up a tool, and could not use it to any purpose if he did, but he has a great deal of taste and knows exactly how things should be done, and which pictures should hang near each other and which should hang quite alone, a subject I can never understand. I believe he took the idea of our dining-room walls from the studio of an artist friend, but introducing the gold with it was his own plan; and it is a great improvement.

The dining-room is a light sunny room, too light if anything, and we wanted to tone it down. We were tired of paint and paper, so we tried tapestry, but our

tapestry was home-made. As most of our furniture had come from London, we had by us a great quantity of a fine sacking in which it had been packed. It is the same material which is used for making box coverings, and is sold at from twopence three-farthings to fourpence a yard, but is cheaper by the piece. We used what we had, and bought some more, and when we had sufficient we sent it to be dyed—we chose a dull peacock-blue shade, and it took the colour very well. Then I got a well-drawn pattern of groups of figures, and worked four panels on the blue in thick gold thread. We bought some gold Japanese leather paper, and had it fastened as a frieze below the cornice. It was about two and a half feet in depth; below this the blue tapestry was fastened by nails, and was carried down to the bottom of the wall, arranged so that the four worked panels should come at equal distances from each other. Care should be taken to prevent the heads of the nails showing; if it cannot be avoided, they should be painted the same shade as the hangings. The narrow wainscot, door, and shutters were all covered with the gold paper, which had a raised pattern of willow-leaves upon it, and the ceiling was papered with the same. Between the ceiling and the frieze a strip of narrow chocolate-brown Lincrusta Walton had been fastened; it made a good division. I have seen it used in cross-bars over gold paper on a ceiling, but this we did not do. The curtains and carpets were our next consideration. We must have nothing that would kill the gold or look bad with the blue.



SIDEBOARD AND HANGING LAMP.

But here I must digress, and talk about furniture, because we were through that bound to certain carpets and curtains.

Our first dining-room had given us a great deal of trouble, and, including paint and paper, had cost about twenty-eight pounds. It was a much smaller room than this one, and we were much poorer in those days, though we were still obliged to be careful, with so many rooms to furnish. So, after a good deal of thought, we sold our old sideboard, put the chairs into the hall, and the rest of the furniture into the school-room, and bought everything new for the dining-room. I have always had a strong prejudice against buying furniture by the suite, but in this house I have found it so much the most inexpensive way that I have gone in for it, and so far have had no cause to repent. We bought all our things at a large London shop which we knew very well. Going in one day to look for a sideboard we were shown our present furniture, which we bought at once, as we saw it would do more than furnish one room; we paid twenty-seven guineas, and got a pretty sideboard with a looking-glass and shelves at the back, and drawers and cupboards; two easy chairs and six others covered in dark brown leather, a nice couch in the same; an extending table; a brown wood overmantel fitted with a looking-glass and shelves; a Brussels carpet for the centre of the room, ten feet six by nine feet; an Indian rug; a pair of tapestry curtains with a brass rod to hang them on; a black and brass fender; brass fire-irons; and an oak coal-box.

We were allowed to choose our carpet ourselves, and we got one of blue and chocolate which went very well with the walls; it had a nice border, and the making was included in the price. The carpet only covered the middle of the room, and as we did not want to have the boards stained and polished, we had linoleum laid down. It was a linoleum made in a plain art colour: a beautiful material. This was called "Pompeian" red, more terra-cotta than red really, and yet with a depth of colour which is wanting in terra-cotta. It is just the colour that does well with blue. It is two-and-sevenpence the square yard; it gives no trouble, and wears well; when we clean it we wash it with soap and tepid water, scrubbing it with a hard brush, we then wipe it carefully, and nothing more is required. The curtains sold with the furniture were of rich tapestry, very thick and warm; they would do well for one of the other rooms. We were going to buy some serge for the dining-room, when we came upon a material quite new to me, called Imperial plush. It is much thicker than plush, and does not require lining, for it has a kind of serge back. It is wonderfully cheap, for it cost only two-and-sixpence the yard, and is fifteen inches wide. I am rejoicing in it, for it is just the thing for curtains, while it also makes beautiful coverings for furniture, and wears very well. I matched the blue of the walls in the plush, and had the curtains made in the new way, joined in the centre, or about three-quarters being of the blue, and the bottom part or dado of brown to match the colour of carpet and chair-coverings and cornice-line.

They were not tied back by any band, but hung straight, which is the most artistic way of arranging heavy curtains. We only kept one of the arm-chairs in the dining-room, and sent the other to the smoking-room—one was a lady's arm-chair, while the other was large. We bought six more of the ordinary chairs, so that we had twelve. The mantelpiece was of white marble, and as the effect is much better if the overmantel matches the under part, we saved that belonging to our set for the drawing-room, and had a white enamel one made for the dining-room. It was not expensive, and as the effect was very good I will describe it. The carpenter cut a large square of deal of the same length as the mantelpiece, only with a painted top. He cut out a square in the centre, and inserted a looking-glass. He fastened a straight shelf below the glass, and sent it home. I then bought a few yards of Lincrusta Walton bordering, about two inches wide, and nailed it with little tacks round the glass and round all the outer part of the wood-work, the painted top, and the edge of the shelf, taking great care to fit the corners perfectly.

When this was done, everything, except the glass, had three coats of white enamel. This ought to be put on with a soft and rather small brush, to prevent any appearance of lines on the surface when dry.

As the white enamel is rather expensive, it is a good plan to let the first two coats be of ordinary white paint, and the last of enamel. It looks just as well, and is much cheaper.

A less expensive overmantel can be made by—instead of inserting the looking-glass—having a nail driven into the centre and simply hanging it on. The effect is hardly so good.

Ours looked beautiful on the blue background. And having once begun to paint, I painted a little shelf to correspond: it had a painted back, and was hung over the door to give it height. Had I been going to have pictures in the room I should have painted their frames, but pictures would not look well with our worked panels, which are pictures in themselves. The room was lighted by a hanging lamp and two gas brackets, all made of the lovely "Whitefriars" work of hammered iron and white milky glass, just the thing for our room. The lamp hangs just over the dinner-table, and is most beautiful. A great vase of the same lovely glass stands in one corner filled with grasses and dried leaves, and two iron and glass candlesticks decorate the sideboard. These only cost us seven-and-sixpence each, and their shape is perfect.

We bought one extra piece of furniture, a dinner-waggon, which matched well with the furniture, and cost about four pounds. With that purchase we completed the dining-room.

When we have done our best, how often we feel disappointed and discontented; things look so different from what we expected; but I have none of those feelings about this room. I find it perfectly charming. The dull gold, the blue and Pompeian red, set off with brown and relieved with white, make a fascinating combination of colour, and one which I can truthfully recommend.

OUR NEW HOUSE AND ITS PLENISHINGS.



RATTAN CHAIR, WORK-BAG, POUFFÉ.

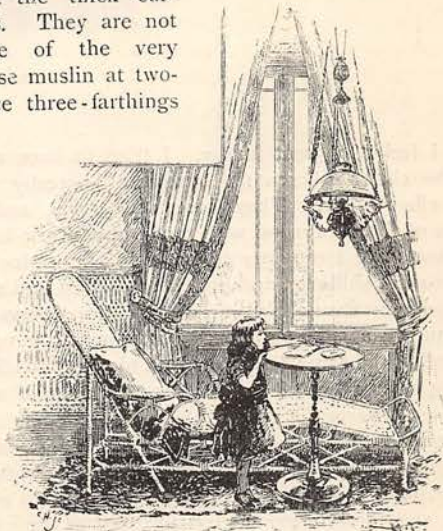
room. I can afford to praise it, because in so doing I am not commending my own taste. Two years ago I happened to visit the Welcome Club at the American Exhibition. All the rooms pleased me, but the smoking-room particularly took my fancy. It was a long, light room, beautifully furnished in walnut-wood, with cushions and covers of dark leather, and hangings of Oriental muslin. As soon as I saw the paper on the walls, I felt I must have it. I should never have chosen one like it. I should not have dared to, for I do not understand enough about wall-papers to know how very well it would look when hung; but seeing it hung, I felt I could not live without it! And if only the "Ruling Powers" would tell me where they ordered it, I would have it forthwith. All the countless strangers who asked favours of the "Ruling Powers" at the American Exhibition know something of the courtesy and kindness with which they were granted.

It was not long before I had my coveted paper, and, like a child, was "made happy for ever after." It is a magic paper indeed for me: gifted with the power of conjuring up delightful reminiscences. But as no stranger can enter into those pleasures, I will try to describe it in prosaic terms. Its colour is what is called cinnamon-brown, and it is easier to say what cinnamon-brown is not than what it is. For one thing, it is not a brown at all. The ground is a pale buff, and the pattern running over it is made with red and yellow mixed together, more of the yellow than the red being used in the mixture. At the top of the paper runs a narrow border of the same colours, with an outer line of brown, and above this the high cornice is divided into panels, just as it was at the club, and is surmounted with more narrow brown lines. I had to think very seriously about what colours would do to

AMONG all the rooms in this house,* the drawing-room is my favourite. It suits me; I generally feel happy in it. It is furnished in no particular style, and there is nothing very valuable in it, but I cannot help knowing that it is a very pretty

go with this paper. I covered the floor with plain China matting, very finely woven and of a lovely buff shade, and in the centre had a soft Axminster carpet in tints of yellow and dull red; it is very lovely, and cost five and elevenpence a yard, so it ought to last for a long time; the border with which it was made up cost a shilling less than the carpet.

There are two windows in this room, and their curtains were a present to me, as was also that dear little spherical pouffé, which looks like a big round ball on castors. It is covered with the same material that the curtains are made of, Capucine satin. Its appearance is that of very thick Roman satin, quite different from the ordinary satin, the "sheen" of which I very much dislike in upholstery. The design is called Honduras, and very beautiful it is. On a background of a deep strawberry shade is a straw-colour line about an inch and a half wide, on which are woven strawberry blossoms in colours of crushed strawberry, yellow, and brown; a narrower stripe is in a darker shade of strawberry than the background, with blue flowers sprinkled on it. It is a material which I think will last for ever. I could not have afforded to buy it, but it is quite within the means of wealthy people. I tied the curtains with bands composed of four lengths of ribbon plaited. The shades were strawberry, pale brown, pale blue, and straw-colour. Close to the window, fastened upon the woodwork above the highest pane, was a piece of copper wire, which corresponded with another piece at the bottom. From these were fastened, by means of tiny rings, pretty curtain-blinds of pale blue Indian muslin, made with tiny frills at the side where they meet. They are generally pulled back so as to allow about an inch to protrude beyond the thick curtains. They are not made of the very coarse muslin at two-pence three-farthings



AN IDEAL CORNER.

* See CASSELL'S MAGAZINE, April, 1888, p. 276.

the yard, with which the shops are now overrun, but of a much finer substance, which is sold by the piece of twelve yards for six and ninepence. Of course I used nothing like a piece for these little curtains, but the remainder came in very useful for other things. Draped over silk it is very soft for dresses. As for the furniture, it is nearly all new, as most of that used in the old drawing-room has gone to the school-room and nursery. Our greatest expense was the couch. We gave seven guineas for it, or, to speak more correctly, not quite so much, for we bought it only in its lining, wishing to cover it ourselves. It is very comfortable,

conventional lilies upon a black ground, in colours of blue, crushed strawberry, olive-green, and pale brown. The couch and chair coverings were all made with "petticoats," deep flounces not quite touching the floor, but hiding the legs. Most of them were covered at home; they are not difficult to do if the pattern is first cut in paper, and tried on before being cut in the material. It is a great saving of money to do them in this way. For other chairs, I bought a plain wood rocking-chair with a rush seat for half-a-crown. Also for the same price two cane bed-room chairs, taking care to get them unpolished, and two church chairs at



A CORNER BOOK-CASE.

and I feel it a great luxury. I tried to have nearly all the chairs different; I bought a Thoresby settee and elbow-chair. They have rush seats, and are made of ebonised wood with pretty open-work backs: the seats are too pretty to cover. The settee cost thirty-eight shillings, and the chair thirteen and six.

My largest easy-chair is a very good size; it was made for me by a cabinet-maker from whom I have had several of the same sort. It has a nice high back and strong arms made of plain deal, enamelled in white. Without covering, it cost eighteen and ninepence, and covered with my own material it came to a guinea. I bought a smaller arm-chair, called the Eugénie, for one pound four. Some of the chairs were covered with a plain strawberry cretonne, but for most of the work I used a really beautiful cretonne, costing only a shilling a yard. Its design was perfect: a pattern of large

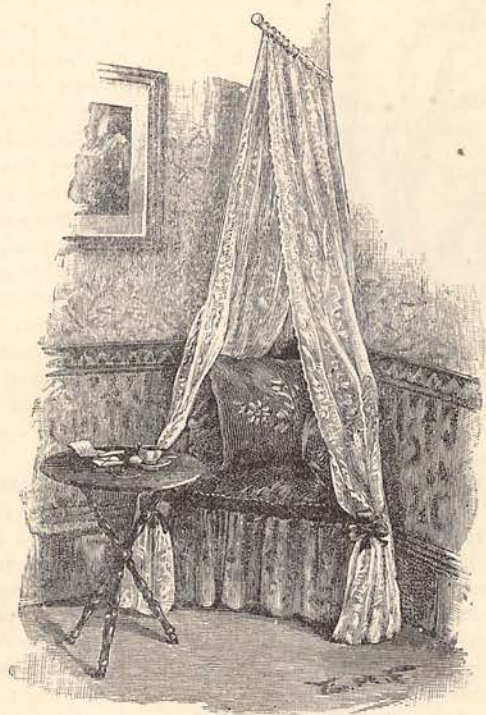
two shillings each. These all retired to the painting-room for a time, and emerged looking rather different. The rocking-chair had been enamelled pale blue, and had a pretty cushion of crushed strawberry velveteen, while a little cushion of about eight inches in depth was fastened with ribbon bows across the back. The two cane chairs were stained with a good black staining; they required three coats to make them a really good colour. Their cushions were made of the cretonne. We cut the shape first in strong calico, which we stuffed with mill-puff and then covered with cretonne, making the covers to unbutton for washing. There are many ways of treating the little church chairs. This time we enamelled them in pale blue, but instead of making cushions, enamelled the rush seats a bright straw-colour. They looked very uncommon. Of course we had the little shelf for books

taken off the chairs before painting them. We had also a rattan cane chair with a high back, at eight and sixpence; and two low wicker chairs in white straw, at six shillings each. I had once painted a straw chair, and so I left these as they were! It is next to impossible to paint or stain wicker-work properly; it takes such a time to get the brush between all the straws. At the manufacturer's they are dipped into a great well of staining, and are completely covered; it is not possible to do this at a private house, it is therefore better to keep them in their original state, or to pay a little extra and have them done at the shop. We have a novel seat in one corner of the room: it is simply a corner seat made by a cabinet-maker of deal, but furnished with cushions and "petticoat" of light brown cretonne. Over it, driven exactly into the corner, is a brass pole, such as is sold for French beds, costing about ten and sixpence. From this fall pretty muslin curtains in blue and brown stripes; these are fastened by ribbon bows, which are passed through a small ring that is screwed into each end of the seat. The ribbon is tied very loosely, as an appearance of tight straining would spoil the whole effect. So much for our seats.

As for the tables, with the addition of an ebonised writing-table, we used the same that we had before, the description of which I gave then and copy now. In reference to a tea-table and corner cupboard, I said: "I traced upon the deal a conventional pattern of plums and blossom, then I stained all the background with oak staining, and painted the outline and shaded the pattern with sepia. When this was French polished the effect was of inlaid wood." The legs of the table ought to be stained with the dark staining, and all the outside of the corner cupboard should be dark. Another table was made of deal; the top and under shelf were covered with dark blue serge, while the legs were painted a lighter shade; pretty little tables for tea-cups are painted black, with the letter T scrawled over the top in white paint to represent the writing on a slate. We bought two common foot-stools made of carpet: these were covered in serge, upon which an outline pattern was worked with tapestry wool. There are two fire-places in the room; both mantel-pieces being of walnut-wood. Over one we fixed the dining-room over-mantel, for the other we made a suitable decoration: a piece of wood was cut just the length of the mantel, and about two yards wide, rings for hanging were fastened into the back, and it was covered with brown velvet just the shade of the mantel-piece; the velvet cover ought to be sewn on by means of strong thread at the back. I drove a nail into the centre upon which to hang a pretty old looking-glass with a cut-glass frame, below which was arranged a row of miniatures in ivory.

I also fastened on some very pretty silver sconces, which looked well with two old silver plaques. On the mantel-shelf was laid a piece of the same velvet, on which some cut-glass bottles and Venetian vases stood. These over-mantel-boards are soon made, and are very effective. Velvet or velveteen is better for this kind of use than plush, as it keeps more free

from dust. We have a book-case of our own invention for our treasured volumes, without which no room is complete. We exactly copied the outside of a small



OUR NOVEL CORNER SEAT.

bed-room chest of drawers, which is almost a deep square; only instead of having the usual two corner drawers and three large ones, it was fitted with shelves two deep, three-quarters of the way down, the bottom part being left for big books to lie flat in. The shelves were about an inch back from the front, so that the books were kept free from dust. The top of the case made a nice place for a heavy lamp to stand. The wood was stained black. For three pounds fifteen we bought a pretty cabinet in ebonised wood, with four bevelled glasses, a little cupboard, and four shelves for china: it was exactly four feet wide, and quite large enough. The piano stood against the wall, and at one side of the fire-place stands my work-bag on its own four legs. It is very convenient, being just the height of a chair, and so much more tidy than a hanging bag. I made it out of one of the shilling camp-stools, the legs of which I first painted white; I then lined a piece of strawberry-colour plush with blue sateen, and made it into a bag without a bottom, and fastened it on to the seat of the camp-stool. I then turned it inside out and sewed a piece of the sateen over the ends to quite cover the seat; this formed the bag. Below the camp-stool seat I sewed a deep frill of white Valenciennes lace to hang down; the bag was tied with ribbon to match the velvet. These bags look pretty made of many other stuffs. Chintz pattern cretonne is a favourite and cheap material.

OUR NEW HOUSE AND ITS PLENISHINGS.

THE LIBRARY AND THE NURSERY.



A CORNER OF THE NURSERY.

IN this house there are four rooms on the ground floor; the library joins the drawing-room, while the smoking-room is at the end of an inner passage. Although not luxurious, it is a very comfortable room; the carpet goes all over the floor and is an Oriental-patterned Brussels, with a wide border, which cost two and eightpence a yard. The upper part of the walls is painted

in oils a shade of sage-green, while a dado is formed of a piece of China matting in pale green and straw-colour, which is fastened tightly to the wall and finished by a narrow wood moulding. The curtains are made of Madagascar mats, which cost about two and sixpence each. They are made up with a wide border of gold Imperial plush, a band of which is sewn across the centre to hide the join. This plush is fifty inches wide, not fifteen as I said in my first paper. It is well to double the border so as to have it alike on both sides, as the curtains do not look nice lined. A border made of Indian Dhurrie looks quite as well as one of plush. An arm-chair from the old drawing-room is used here, and is covered with a Madagascar mat. Plainly used, these make very nice coverings, but made up with scraps of red velvet and plush they altogether lose their character.

Most of the furniture in this room is of the Indian rattan kind; it is very strong, and does away with any need of upholstery work. The lounge cost twenty-six shillings, while the high-backed arm-chair was eighteen and nine. We have two wooden arm-chairs, six shillings each unpolished; they are ebonised now. The other chairs and tables are very simple. There is no gas in the room, but the exquisite wrought-iron hanging lamp gives a beautiful light through its coloured glass. It cost thirty shillings at the Italian Exhibition of last season. The library is wonderfully characteristic of its owner; you enter it, and feel yourself in an old-world room full of repose and calm, and yet when you see that high desk piled with papers you know that you are in the workshop of a literary man; there is no feeling of newness about the room: everything might have been there for generations. All the wood-work is of brightly-polished mahogany. The walls are covered with an unpatterned drab paper; a drab felt carpet at three and threepence the yard covers the floor; it is

lined with a material called cedar felt. The curtains are of drab serge, made with a wide band of velvet at top and bottom; the chairs are also covered with the same thing. The old drawing-room bookcase stands here; it has had other shelves joined to it, so that it now goes all round the room. It is only four shelves high, and the black wood top makes a pretty shelf for blue china, which with the varied colours of the books gives tone and warmth to the room. The high desk of black wood stands in the centre; the dining-room writing-table is in the window. In one corner stands our greatest treasure and last acquisition, a Chippendale corner cupboard. The writing-chair is a revolving one, and cost twenty-five shillings.

We have two carved wood Flemish chairs at seventeen and sixpence, and a comfortable arm-chair with springs. The other chairs are of black wood, and cost from four to six shillings; they have rush seats and no cushions. At one end of the room hangs a circular mirror in a black frame; the pictures are all framed in black, and are principally prints and etchings in red ink.

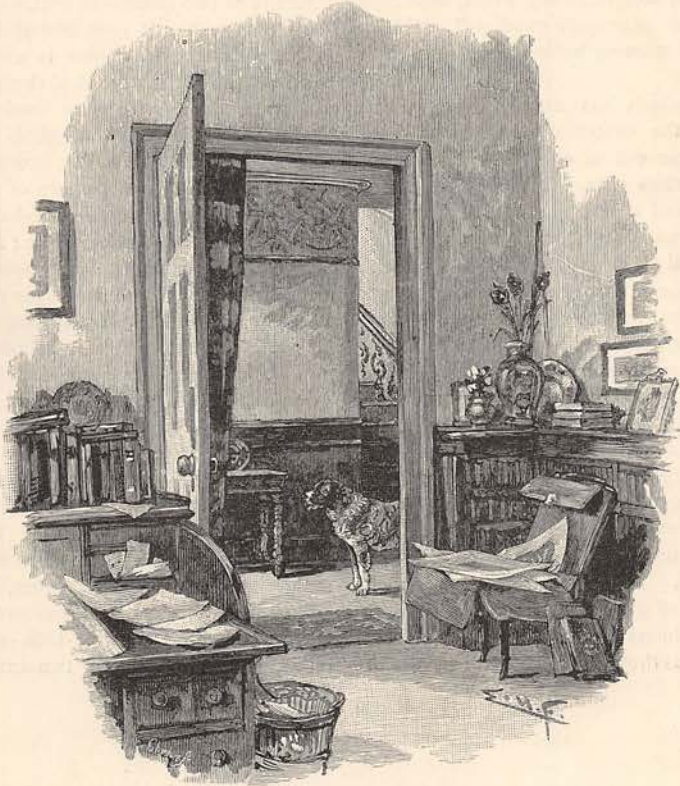
Most Englishmen have their special hero, and this man has hung a print of his over the mantel-piece. It is in a wide oak frame, upon which daffodils have been painted in oils. There are no photographs near it, but on the wall just in front of the writing-table, where during his "leisure" moments so many books have been planned and written, hangs a miniature of his wife, and at its side, in all the serenity of a beauty



HALL WINDOW CORNER.

which even that wife thinks unequalled, is a little water-colour sketch of the girl who was to have been his wife, if only death would have spared her to earth and to him. There is no shadow of coming trouble upon her face; her eyes are so full of joy that the picture would do as a representation of happiness. And sometimes in the firelight-time, when the woman whom he married is not painting furniture, or covering chairs,

the wall with a black wood moulding. Painted upon a ground of Pompeian red is a conventional pattern of horse-chestnuts, with yellowish-brown leaves—just the thing for the orange walls. Had I had time, I could have painted it all myself, but as it was I drew out the pattern upon the different strips, painted a quarter of a yard as a copy on each, and found some ladies who could paint, and who were willing to do it



THE HALL, FROM THE LIBRARY.

or cutting out children's pinafores, she steals into that quiet library, where, gazing at that lovely face, she wonders and thinks of many things.

The hall is a very large one, with a fine window at one end. It was paved with stones, which we found so cold that we resolved to have it covered with linoleum. As it is an expensive thing to buy, and we did not wish to have to renew it, we took pains to get a good one, and therefore chose a make with the pattern stamped right through it, down to the fibre at the bottom, so that if the top gets scraped or worn off there is still a pattern beneath. It is called the "Granit Linoleum," and is three and sixpence the square yard. The walls of the hall and of the stairs and landing have been distempered deep orange. It was a bold experiment, but it has answered. The wooden dado is painted black, as is all the wood-work. We have a beautiful painted frieze, which is fastened to

for me at about three and sixpence the yard. We drew the pattern in chalk, and the material used was called "Pompeian Linoleum." It is better than anything else for the purpose, because it is so smooth to paint on and so thick in substance. A great deal of white was used in painting the chestnuts to make them look raised up, and white should be used with all the paint.

No fine work should be put into these friezes, as the bolder the style the better for this kind of decoration. We bought our linoleum by the square yard, and cut it, which gave us a great deal of trouble. But since then the firm from whom we obtained it have begun to keep it for this purpose, and will cut it in long strips of exactly the length required, so that it only has to be joined at the corners. They also supply these friezes painted, and sell the wood moulding and prepared paste for fastening them up. They ought not to be varnished till after they are fastened upon the

wall. They take a high place in home decoration, as anything hand-painted is far more artistic and valuable than the most expensive paper. The hall ceiling was washed a pale Pompeian red. The furniture which looks best with this style of decoration is old oak, and we mean to furnish the hall with it, though at present we have not very much. We have a nice old settle and a black oak hall table, also an arm-chair, but we must wait for the rest till the ships come home! For the present our old dining-room chairs are used in the hall. They are made of strong wood, with rush seats, stained black; and are quite good still, and only required a new coat of staining before they began their new work!

Our hall window, which has a nice window-seat, looks north, and in the winter it requires a thick curtain. We made one out of the thick brown felt which is forty-eight inches wide. To give some colour to the bordering, we had a fringe made of Cameron pottery and crewel wool. It is quite new and very pretty, and is composed of a quantity of little tassels, which are sold separate at threepence three-farthings each. They are about five inches in length, and are made of yellow pottery and wool of all colours. Some people make their bordering of many colours, but I found the effect was best if only two sorts were used, and if they were arranged in twos. For instance, on the curtain I sewed two pale blue, then two orange, then blue again. That gives four colours in the fringe, as each tassel is composed of two. They should be sewn on with crewel wool of the same shades, and when used on muslin curtains it is as well to line the edge with a false hem. The hall curtains are looped back with bands made of the same pottery balls.

The window-seat cushions are made of thick felt, but when the summer comes they will have loose covers of

chintz, and striped Syran curtains will take the place of the thick ones. Till we can get an oak umbrella-stand we use a high round one made of plaited rush, which cost six and sixpence. At each door is a pretty Smyrna mat, for which we gave half-a-crown. The stair carpets are dark blue Wilton, and the first landing is covered with the same, but for the other landings and passages we have used a material which I am very fond of, though I am not sure if it is called hemp or cocoa matting. It looks like plaited string. Ours is in two shades of buff, with a narrow black line between each. It cost one shilling and a penny the yard. The nursery floor is carpeted with it, but in front of the fire is spread a thick soft Axminster rug, at seven and elevenpence, and in the centre of the room a Barnsley crumb-cloth is laid down. A pretty paper decorates the walls: it was ninepence the piece, and is a well-drawn pattern of roses and jasmine in china-blue, upon a white-satin-looking ground. All the wood-work is enamelled white; it is rather more expensive than other kinds of paint, but can be washed for ever and ever, and wears for years. The blinds are of a pattern very like the paper, while the curtains are of white dimity, lined with a blue-and-white cretonne.

The furniture is of the usual nursery kind: two good deal tables, a toy-cupboard, a work-cupboard, an arm-chair on rockers, children's high chairs, &c. The doors of the cupboards are decorated with large bunches of blue corn-flowers and ox-eyed daisies, painted on the deal and French-polished. All the furniture is of polished deal; I like it better for a nursery than stained or painted wood. A tiny dresser stands at the end of the room, upon which the blue willow-pattern cups and saucers shine. The lower shelf is covered with a blue-and-white sideboard-cloth, which I bought for two and sixpence.

COLONEL STORMER'S MISTAKE.

(THE CHRONICLES OF CARDEWE MANOR.)

BY MRS. MARTYN-HENRY.

CHAPTER THE FIRST. AN AMERICAN BELLE.



“THE Cardewes have asked us over to the Manor for a skating party—a ‘little house-warming,’ they say. Shall we accept, dear?”

My husband—Major Martyn-Henry—at once assented, and the invitation was accepted by that day's post.

It may seem somewhat strange to the readers of

these Chronicles that Mrs. Farmer is not the narrator of this somewhat remarkable experience which hap-

pened to the party at Cardewe Manor, but as I was the chaperon of the young lady who figured most prominently in the little drama—which was nearly a tragedy—I have taken up my pen to describe the incidents.

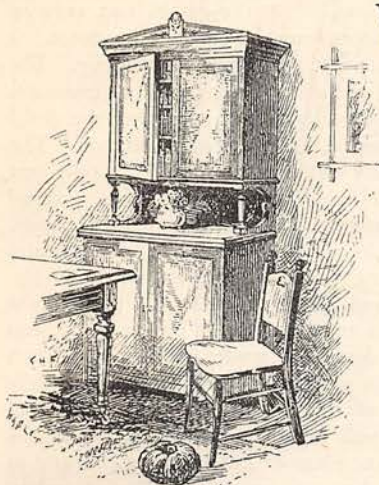
When the invitation had been accepted, and my arrangements made, I received a letter from Miss Fallutine, a young American friend whom we had met in London just after Christmas, and had invited to spend a few days with us at any time. It so frequently happens that, if one gives a general invitation, it is sure to be accepted at the very time one is engaged oneself.

Of course I consulted my husband, and showed him the letter. “What can we do, dear?” I asked.

“Why not write to Mrs. Cardewe, and tell her the facts? We cannot put Miss Fallutine off, Gladys,

OUR NEW HOUSE AND ITS PLENISHINGS.

THE SCHOOL-ROOM AND BED-ROOMS.



SCHOOL-ROOM CHAIR AND BOOKCASE.

WE have put the curtains that came with the dining-room set in the night nursery, where they are warm and comfortable. They will be replaced in the summer by white dimity. The floor is of polished deal, unstained, and no carpet of any kind is allowed under the beds, though a large Kalmuc rug, six feet by six, is spread in front of the fireplace. The paint and paper are like those of the day nursery, and there is nothing remarkable in the furniture except, perhaps, the jugs and the quilts. I worked the quilts, and made them of Bolton sheeting, two yards and a half wide, at two shillings the yard, the width making the length. I outlined, in tapestry wool, a large pattern of scarlet poppies, with seedpods and leaves, and simply hemmed the edge. For quilts in the other rooms, I bought the new Art Blankets, which are made in nearly every shade of colour, and which are very inexpensive, the smallest size only costing two-and-elevenpence. If chosen to suit the colour of the room, these make very pretty quilts. For one of the rooms I bought a "Battenberg" quilt, in peacock-blue and gold, which was very warm and thick. I put these away in the summer, and use others made of thin cretonne or drawn linen, edged with lace.

Our nursery jugs are of rather a new kind. They have four handles, but nothing jutting out which can be knocked or broken off. They also have four lips, and are very strong. The baby's high chair is lovely; it is made of the white maple of Italy, and cost about eleven francs at the recent Italian Exhibition in London.

Over the mantelpiece hangs a very pretty mirror, made after my own design. The glass is fourteen inches by twelve, and is framed in a wide deal frame stained with oak staining, with a black rim close to the glass. I painted upon it heavy branches of apples in different stages of shades of green and yellow, but not red. I then varnished

all the paint, but not the background, as it looks much better dull. These frames are cheap, only costing five shillings each, while the piece of looking-glass costs, if bevelled, from four to six shillings. They can be treated in many ways. Left unstained, a pattern can be painted in sepia, and then French polished, or all the ground can be painted in sepia and the pattern left light and shaded, or they can be enamelled in white with a blue pattern like Indian pottery.

Next to the nursery we find the spare room. All the woodwork has been painted black, as it is a very light room. The wall-paper is pale green on white, and was sevenpence-halfpenny the piece. The boards are stained and polished, and the green felt carpet and rug from the old drawing-room have found a home here, as have also the green serge curtains, which look very nice relieved with inner ones of faint sea-green muslin, made with tiny frills, put on on the cross. Over the mantelpiece is fastened a little shelf of white wood, for books or nic-nacs. Time does not allow me to describe everything in each room, and I should bore my readers if I did so, therefore I will only mention the new things, among which was a home-made hanging cupboard, made to fit a corner. A wood top painted white was made the shape of a large bracket to fit the corner, from which came a thin wooden frame, which was covered with a curtain that hung from the bracket,



BED-ROOM WARDROBE AND WASH-STAND.

and could be drawn back at pleasure. Inside, fastened to the wall, were rows of hooks for dresses. The French bedstead, three feet by six feet six inches, cost two pounds, and we fixed a rod over it, from



NIGHT NURSERY.

which we draped curtains in the French way. We used the old couch, and a lovely little writing-table covered in gold embossed leather, for which we gave one pound fifteen. We bought two folding-chairs with high backs at three-and-sixpence, and stained the wood black and covered the canvas with cretonne. The curtains and covers were all made of a lovely cretonne, faded pink roses and pale green leaves on a grey ground. It was one-and-elevenpence-halfpenny the yard, and was nearly a shilling dearer than that in the drawing-room; but it made the room exquisite, and was the only expensive thing in it. Beside the bed was a little black table, upon which stood a tray with a white china tea-pot, cream-jug, and cup and saucer, for early morning tea. The bed and window curtains were lined with olive-green cambric.

The dressing-room was papered in the same manner, but I bought all its furniture in a set, and think I was wise in doing so. I found I could have any colour of paint I liked, so I chose a pale green enamel. I sent my money and my order to London, and two days afterwards everything arrived. I got a chest of drawers, a toilet-table, and looking-glass, a marble-topped tiled-backed washing-stand, toilet set, water-bottle and tumbler, towel-horse, chair, iron bedstead, palliasse, mattress, bolster, pillow, a carpet nine feet by six, and a pretty hearth-rug, with a fender and fireirons. This only cost five guineas. I have since bought several more of these sets for the small rooms, as I find that the furniture in them is well-made and durable. Of course I put two more chairs into this room, and a bath. We have a good bath-room in this house, and have had all the lower part of its walls tiled.

The school-room paper was exactly the same pattern as that in the nursery, but it was on thicker paper, and was in two shades of terra-cotta, dark on light. It was one shilling the piece. The woodwork and floor were of unstained oak, so the boards were left bare at the sides, while the centre was covered by the Brussels carpet from the other dining-room. I gave five-and-ninence for a yarn hearth-rug. The pretty curtains at the window are made of cretonne, at sixpence-three-farthings the yard; they are lined with the same material, and hang on brass rods. The couch is delightfully soft and "springy." It only cost four pounds, and it and the arm-chair are covered with the new rush mats, made in plain colours. These are in light terra-cotta. The other chairs are made in strong wood, but are extremely pretty. They were four-and-twopence each. A pretty light wood bookshelf is remarkable. It has doors to keep the books from dust, also under-cupboards. Each door is filled with green rushwork, there being only an outside edge of the wood. The two shades of colour look very well together, and the rushwork has the advantage over glass of not breaking. Many of the pictures on the wall are coloured prints taken from the illustrated papers. Instead of going to the expense of framing these in glass, they have been varnished and mounted on thick cardboard or Willesden paper.

My bed-room is a mixture of pale green and yellow. The paper, which was one shilling the piece, is pale green, with field flowers in a darker shade. It is beautifully drawn. The paint is white, and the furniture covers and curtains are made of a reversible cretonne, in two shades of pale yellow. It cost me ninepence-halfpenny a yard. The curtains are not lined, as the cretonne is thick, and is the same pattern both sides. It washes for ever, and does not fade. We bought a lovely set of furniture for this room, enamelled in white. It consists of a wardrobe, with plate-glass door; a dressing-table, with a chest of drawers



SPARE ROOM TABLE AND CHAIR.

beneath it, and a looking-glass fastened on the top; a washing-stand with three shelves and a cupboard, a tiled back and a marble top; a towel-horse, and three chairs. I gave eleven pounds fifteen for these things.

I like the wardrobe especially, because it combines so much; it includes a bookshelf, two drawers, and a shoe cupboard. The floor is covered with Indian matting a yard wide at one-and-twopence, and a Madagascan mat, weighted with shot at each end, is used in front of the fireplace. The grate is a fixture and is made of Doulton pottery to match the dark green tiles of the fireplace. The mantel-covering is made after an old fashion. A plain piece of cretonne is cut to fit the top of the mantelpiece, to the edge of which is sewn a deep frill made with box-pleats. These coverings have the advantage of being washed without being unpicked, and are very neat. In the window stand an Italian maple chair and footstool for which I gave thirteen shillings.

And now I think I have described the greater part of our new furniture, though I am perfectly aware that I have not mentioned many of the necessaries of a household, because space has forbidden a detailed account of each article.

Since I spoke of the library, I have "picked up" some old Chippendale chairs for it, which I have had covered with hog's-skin in the natural colour, nailed

with two close rows of silver nails. I hope in time to furnish that room entirely in mahogany. I have also had a wooden fender made to match the mantelpiece, and during this summer I have added a lovely inlaid chair to the drawing-room, of the same style as some I saw at the Italian Exhibition. It was too beautiful to leave! It is inlaid with ivory, while the back and seat are painted after an antique copy of rough leather. The tables of the same work were perfect, but I say my chair furnishes the room!

I must not forget to chronicle a new kind of Brussels carpet, called the "Broché," dark red with a raised pattern in velvet pile. It is very lovely. I have a rug of it in one room in which the floor is covered with red China matting. The only important room that I have not described is my painting-room, and that description must wait for another time. At present the room beats my powers. I can find no words for it! Some day it will settle down and be tidy. Now it is a studio, a play-room, and a workshop combined! I have such good times in that little room; such pleasant hours fly by there! But turpentine, enamel, and copal varnish forbid the introduction of visitors just now.

HOW TO CURE DESPONDENCY.

BY A FAMILY DOCTOR.



CHEER up, my friend, cheer up. Do not give way thus. It isn't particularly manly. Indeed, I'm not sure it isn't sinful."

But my friend did not cheer up. And I knew he would not, or rather could not, at that particular moment. As well might I have asked old Betsy Fliggins, who has been bedridden for twenty-three years, to get up and trip it on the light fantastic toe. Betsy has not got one single light fantastic toe left, and my friend Fraser did not appear to have half an inch of solid heart in him to cheer up.

It was summer time, and early for that. It was a perfect pleasure to be out of doors in garden or on lawn, or away among the wild woods. The trees had just received their new coats of soft green leaves, and were so glad that they seemed to wave time to the music of the balmy wind that went whispering through their silken foliage like a lullaby—not too thickly foliaged yet, however, to prevent the sunlight from filtering through, and falling in ever-shifting patches on the sward beneath, giving many a little wild flower a chance to bathe and bask in it, and many a curious beetle as well, and tiny shivering *aphis* that had just fallen heir to a pair of wings, and did not know what to do with them—not too thickly foliaged to prevent the birds from seeing each other, though all invisible to eye of man. And how those birds sang! What an exuberance of joy was theirs, what perfection of delight! Earlier in spring, though

they had sung as loudly and as long, a kind of hysterical note would mingle now and then with their melodies, as if they could not quite forget they had recently come through rather a hard time, as if they could not all at once shake off the shadows of winter from their hearts, and so were still a trifle nervous. Now all that was gone, and singing was the only safety-valve for the well-spring of joy within them.

It was indeed a hopeful season.

But for all that friend Fraser was not happy. All the world to him wore a jaundiced, gloomy sort of look, the very flowers lacked clearness of colour, softness of outline and beauty, and the spring-green foliage was tinted with lemon.

Had Fraser been bereft of some dear relative, or had he failed in business? No, neither calamity had overtaken him. And yet he had temporarily lost all taste in life. There was not, he would have told you, a stake in it worth trying for. All was worthless, and he never meant doing anything any more. And so on, and even worse, for Despondency is really twin sister to Despair.

Now, I shall tell you presently what really was the matter with Fraser; but first let us finish our consultation.

"Fraser," I said, "you ought to go abroad."

"Pshaw!"

"Abroad," I continued, unheedful of his ungrateful interjection. "Italy, Algiers, or still further afield and afloat. O Fraser! what say you to the Bahamas?—the long, delightful sea-voyage, the glorious sense of