

"Such was the method adopted. The key never left my person. Having been in Miss Talbot's possession, it had become impregnated with her magnetism, and it was necessary I should have either that or something else which she was accustomed to carry about with her, on my person, in order to establish an uninterrupted occult trail, without which the accomplishment of my purpose would have been an impossibility."

"And the methods by which the adepts produce these marvellous results must ever remain a mystery?" asked Mr. Corbyn, feeling he had not much to live for.

"For many ages, I fear they must. At present they are used merely as credentials of the truth of the philosophical system the adepts are endeavouring to establish."

"Are you permitted to speak at length and openly of the system itself?"

"Assuredly. That is my mission."

"And will you do so?" asked Mr. Corbyn eagerly.

"The hour is late. I will, however, seize the earliest opportunity of speaking with you on the subject, although I cannot now say when or where our next meeting may be. Till then, farewell."

The other guests stayed late discussing the incidents of the evening, and it was past midnight before Amy retired.

What with Lo Sang's phenomena and Horace's offer, she was terribly excited. "To-morrow, darling, remember," Horace had whispered as he wished her good night; and she was determined nothing should induce her to give her lover up. But, oh, how she dreaded the scene with her stepmother!

It seemed to Amy that she had only just fallen into a restless sleep when she awoke to find Mrs. Talbot standing by the side of her bed.

"Here is a cup of tea for you, Amy dear; I brought it in, fearing you might have a headache after all the excitement of last evening."

Mrs. Talbot was looking pale, subdued: in short, quite unlike herself. Could she have heard in some mysterious way of Horace's offer? and was her present graciousness only the prelude to a terrible outburst?

"Mamma dear," faltered Amy, "Horace Kingsford is coming to see papa this morning." It was better to get it over at once. Now for the storm.

But Mrs. Talbot did not seem to hear what her stepdaughter said.

"Amy, where did you leave your diamonds last night?" she asked in an agitated whisper, and her teeth fairly chattered.

"In the bottom of my jewel-case, where I always keep them."

"*They are not there now!*"

"What can you mean, mamma?"

"Oh, Amy, that wretched old impostor!" and Mrs. Talbot buried her face in her hands and sobbed aloud.

"Dear mamma, do tell me what is the matter."

"He has taken all the best of the plate, and your diamonds as well. I shall never forgive myself; never."

Mrs. Talbot was far too penitent to raise any objection to Horace as a lover, so that Amy felt the loss of her diamonds had its compensation. Mr. Talbot, too, seized the much-longed-for opportunity to assert his authority, and his wife never again succeeded in altogether quelling him.

"After all, it's an ill wind that blows nobody any good," remarked Amy to Horace, immediately after Mrs. Talbot had warmly welcomed him as a future son-in-law.

"Yes, dear, so it is. Of course I'm glad, for your sake, that there's been no fuss about our engagement, although I think, under any circumstances, we should ultimately have come off victorious."

Amy listened to this little speech with becoming attention, appearing much impressed thereby, after the manner of newly-engaged young ladies.

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## OUR NATIONAL SCHOOL OF HOUSEWIFERY.

### SECTION V.—(HOUSEHOLD ACCOUNTS).

**K**EEPING household accounts is not believed to be a strong point with British housekeepers. Large numbers of them boldly say that they cannot keep accounts; others do not see the use of doing so; others consider the business too much trouble. Of those who professedly have mastered the difficulties connected with the duty, it is probable that five-sixths do not keep their books accurately; the only result they arrive at being that the amount set down in the account never will balance with the cash in hand, and that the discrepancy is sure to be a deficiency, and is scarcely ever a surplus. On discovering the deficiency domestic accountants usually adopt a quick and simple method of making the accounts balance.

They add up the items of expenditure, compare what they ought to have in hand with what they really have, and set down the difference on the side of payments, under the convenient term "sundries." Accounts kept in this fashion undoubtedly balance delightfully; they are also not altogether valueless; but they are not nearly so helpful as they might be if they were kept truthfully.

Notwithstanding all that can be said against them, it is a very good thing for housekeepers to keep accounts. The chief benefit to be derived therefrom is that to do so acts as a check upon the individual who has household expenditure in hand.

It is not right for any one, no matter how wealthy she may be, to spend money lavishly, without knowing

what return she gets for her money. Lavishness is the one extreme of which meanness is the other, and it would be hard to say which of the two is the more contemptible vice. To avoid both, however, it is necessary to know how much we ought to spend, and to spend the amount wisely. Keeping accounts makes us realise upon what our money has been laid out.

Keeping accounts helps us also to keep within our income, that great achievement, the accomplishment of which means to so many of us the difference between happiness and misery, between ease of mind and anxiety, between independence and slavery. It is hard for people to keep within their income when they have a great many claims upon it, yet do not realise how their money goes, and have no means of checking the leakages. Accurately-kept accounts do not add to the income, of course, but they undoubtedly help us to make it cover our expenditure.

There are in these days household account books to be bought of various kinds and of varying excellence. Most of these err, however, on the side of being too elaborate. Only those housekeepers can manage them who have clear heads for arithmetic, and plenty of time to give to the balancing and checking of accounts. What the majority of housekeepers want is a quick and ready method of keeping accounts, which will involve very little trouble, but which yet will show at a glance how much money has been spent, upon what money has been spent, and where retrenchment must be made, if retrenchment there

LEFT-HAND SHEET.

| First Week. |                     |     |     | RECEIPTS. |    |    |  |
|-------------|---------------------|-----|-----|-----------|----|----|--|
| (Date.)     | Cash in hand ... .. | ... | ... | £         | s. | d. |  |
|             | INCOME ... ..       | ... | ... | 2         | 10 | 0  |  |

*Model of Expenditure.*—Milk, 4/6. Butcher, 15/- Grocer, 8/- Baker, 3/- Greengrocer, 5/- Laundry, 5/- Butterman, 7/- Sundries, 2/6.

must be. To housekeepers who desire aid in these directions the following suggestions are offered:—The method recommended does not claim to be by any means perfect; indeed, it is probable that skilled accountants would regard it with the utmost scorn. Nevertheless, it is exceedingly simple, it can be carried out by any one who can utilise the first four rules of arithmetic in dealing with pounds, shillings, and pence; and it has stood the test of experience.

Before beginning to keep accounts in this way the housekeeper must ascertain exactly how much she has to spend per week. This knowledge is indispensable. It may not be close at hand, but it must be obtained somehow, if the accounts are to be a help to thrift. When the income is variable an average should be taken, and the amount allowed should be under rather than over the mark. Some housekeepers have a liking for a monthly balancing of accounts. A weekly balancing is, however, much the easier of the two.

Having ascertained how much she may spend per week, let the housekeeper get an ordinary account book, open it at the second page, allow a double page

for each week, and rule it to suit herself. The left-hand page is for receipts, the right-hand page for payments. On the left-hand page, therefore, she must set down the weekly income, with any cash in hand there may be left from last week. A little below this she should write down a "Model of Expenditure." This model will furnish a theoretical plan for the laying out of the money. It would have to be drawn up from old bills; from a calculation of actual needs; and from experience. It would need to be corrected from time to time as circumstances changed, and as necessities increased or diminished. But every week it should be set down, and it should be made as near the fact as possible.

The right-hand page should be set apart for payments, and each detail should be placed under one of the headings found in the "Model of Expenditure." Illustration is, perhaps, the best form of description, and the idea of the plan will, therefore, be most readily understood if imaginary samples are given of the two sheets, "Receipts" and "Payments." These sheets shall be supposed to be drawn up by a housekeeper who has to provide for a family of four persons, one of whom is a servant, on an allowance of £2 10s. per week. It must be understood that the amounts named are not intended to be a model of what might reasonably be spent in such a case; they are merely given in order to show the method of keeping account of the same. The amount spent in every household must necessarily be determined by circumstances.

RIGHT-HAND SHEET.

| First Week.  |       |          |        |         |              |          |            | PAYMENTS.               |    |    |    |
|--------------|-------|----------|--------|---------|--------------|----------|------------|-------------------------|----|----|----|
| (Date.)      | Milk. | Butcher. | Baker. | Grocer. | Greengrocer. | Laundry. | Butterman. | Sundries.               | £  | s. | d. |
| Monday ...   |       |          |        |         | 1/-          | 5/-      | 10d.       | Sweep, 1/-<br>Dust, 2d. | 8  | 0  | 0  |
| Tuesday ...  | 4/6   | 3/6      | 3/-    |         |              |          | 1/2        |                         | 12 | 2  |    |
| Wednesday... |       |          |        |         | 1/6          |          |            |                         | 1  | 6  |    |
| Thursday ... |       | 4/6      |        |         |              |          | 2/-        | Saucepan<br>mend., 1/4  | 7  | 10 |    |
| Friday ...   |       | 1/-      |        |         |              |          |            |                         | 1  | 0  |    |
| Saturday ... |       | 6/-      |        | 8/-     | 2/6          |          | 3/-        |                         | 19 | 6  |    |
| TOTALS ...   | 4/6   | 15/-     | 3/-    | 8/-     | 5/-          | 5/-      | 7/-        | 2/6                     | 2  | 10 | 0  |

It will be seen that in this account a specially wide space is allotted to "Sundries." This is done in order that there may be room for details, as it is most desirable that these should be plainly set down. It should be understood, also, that under the heading of "Butcher" all purchases of fish, bacon, and poultry are included, that the "Baker" furnishes flour as well as bread, and the "Butterman" supplies eggs and cheese as well as butter.

By keeping her account in this way the housekeeper can tell at a glance, first, how much she has spent

each day and each week; and secondly, what proportion she has spent on each item. If, at any time, she exceeds her income, she will, by comparing the items with the model, know at once in which department there has been excess; while if a saving has been effected she will know where the saving has been made. The entries can be made each day in a minute or two, and without any trouble, yet it will be im-

possible for any one to overstep the limits assigned, without at least knowing what she is about. House-accounts which are helpful to this extent are certainly worth keeping.

PHYLLIS BROWNE.

\*.\* Intending competitors in this section are reminded that, according to the regulations published in our December number, April 10, 1889, is the latest day for receiving entries.

### CLASS LIST—SECTION IV.—COOKERY.

The Prize of ONE GUINEA, offered for the best Loaf of Home-made Bread, is awarded to Miss SANA NILSEN, 8, Victoria Park, Shipley, Yorkshire.

#### CERTIFICATES OF HONOUR.

| Name.                  | Address.         | Name.                  | Address.            | Name.                 | Address.     |
|------------------------|------------------|------------------------|---------------------|-----------------------|--------------|
| Allen, S. A. ...       | Walsall.         | Ford, Harriet ...      | Manchester.         | McMillan, Pollie ...  | Keighley.    |
| Andrews, Edith ...     | Torquay.         | Forrest, Elizabeth ... | Hackney.            | Nettlehip, Lucy ...   | Sheffield.   |
| Barrett, Eliza ...     | Totteridge.      | Foster, S. ...         | Sydenham.           | Noble, Clara ...      | Oldham.      |
| Bishop, Frances A. ... | Carlisle.        | Foster, Sarah A. ...   | Nottingham.         | Prestt, C. ...        | Wigan.       |
| Briggs, Lucy H. ...    | Manchester.      | Garbutt, Mary ...      | Leeds.              | Quad, Emily ...       | Blackburn.   |
| Butterworth, Ann ...   | Stockport.       | Gray, Elizabeth ...    | Hornsea.            | Ramsden, Eugénie B.   | Leeds.       |
| Cassels, C. M. ...     | Darwen.          | Hall, Frances G. ...   | Bridlington Quay.   | Scrambler, Margaret   | Lancaster.   |
| Clark, Agnes ...       | Bradford.        | Halliday, Jane ...     | Farnley.            | Smith, Louisa M. ...  | London, E.C. |
| Connon, Charlotte A.   | Burton-on-Trent. | Horsfall, Mrs. ...     | Mytholmroyd, Yorks. | Snowball, Mary I. ... | Hexham.      |
| Cozens, Mary ...       | Lewes.           | Hosking, Katie ...     | Redruth.            | Stretch, Ethel ...    | Liverpool.   |
| Crossley, Jane ...     | Bury.            | Hood, Eleanor M. ...   | Redcar.             | Thomson, Hannah J.    | Kendal.      |
| Dawson, Henrietta H.   | Huddersfield.    | Jobson, Emmie ...      | Cullercoats.        | Thornham, Clara ...   | Hull.        |
| Dean, Alice ...        | Liverpool.       | Jones, Janet A. ...    | Kendal.             | Tilly, E. Edith ...   | Cardiff.     |
| Empson, Anne M. ...    | King's Lynn.     | Jongkin, Nancie ...    | Hemel Hempstead.    | Turner, Annie M. ...  | Hexham.      |
| Everton, Mary ...      | Coventry.        | King, Bertha ...       | Ramsgate.           | Walker, J. ...        | Warrington.  |
| Farrand, M. E. ...     | Horbury.         | Lunn, Selina ...       | Eckington.          | Wickham, Marian P.    | Ware.        |
| Fitton, Kate... ..     | Leeds.           | Manley, Laura L. ...   | Darlington.         | Wilby, Ann ...        | Ossett.      |

#### CERTIFICATES OF MERIT.

| Name.                  | Address.          | Name.                 | Address.              | Name.                   | Address.           |
|------------------------|-------------------|-----------------------|-----------------------|-------------------------|--------------------|
| Abram, E. ...          | Blackburn.        | Embrey, M. A. ...     | Clinbury.             | Paine, Florence ...     | Hythe.             |
| Addison, Mary ...      | Ealing, W.        | Escritt, Annie J. ... | Gt. Drifffield.       | Parkinson, Maria ...    | Greenwich.         |
| Anderson, F. M. ...    | Erith, Kent.      | Farrow, H. ...        | Durham.               | Pears, E. ...           | Anglesea.          |
| Apter, Milly... ..     | Darlington.       | Fleming, Maud ...     | Clifden.              | Plowman, E. ...         | Kent.              |
| Ayrton, Lizzie ...     | Halifax.          | Fouchar, Mary ...     | Chadderton.           | Poole, Mary E. ...      | Hanley.            |
| Ballantyne, Mrs. ...   | Croydon.          | Gandy, Jessie ...     | London, S.E.          | Porter, Charlotte A. .. | Bridlington Quay.  |
| Beaumont, F. ...       | Carrington.       | Gardiner, F. M. ...   | Leicester.            | Powell, A. M. ...       | Wallingford.       |
| Beck, Elizabeth B. ... | Grays, Essex.     | Green, Ann ...        | Rocester.             | Railton, F. A. ...      | Manchester.        |
| Bigg, S. A. ...        | Islington, N.     | Gomersall, E. E. ...  | Heckmondwike.         | Robinson, Emma ...      | Preston.           |
| Boar, Lena ...         | Croydon.          | Hill, Kate ...        | Rugby.                | Rotherham, S. ...       | Nottingham.        |
| Bott, Maud ...         | Leicester.        | Horsman, Mary ...     | Malton.               | Ryl, Emily B. ...       | Swindon.           |
| Bott, May ...          | Leicester.        | Housego, Annie ...    | Haverstock Hill, N.W. | Sever, Mary... ..       | Manchester.        |
| Bowes, Catherine ...   | Hastings.         | Hughes, Evelyn E. ... | Muswell Hill, N.      | Sherwood, Florrie ...   | Wolaston.          |
| Brett, A. ...          | Lewisham, S.E.    | Ingledeu, Margaret    | Barnet.               | Smallwood, Mary ...     | Brownwood Park, N. |
| Briggs, Edith J. ...   | Manchester.       | Jackson, Frances ...  | Malton.               | Smith, Alma ...         | Middleton.         |
| Brown, H. ...          | Wellingborough.   | Jones, Margaret ...   | Wilmslow.             | Soder, Emmeline E. ...  | Maidstone.         |
| Buckingham, E. ...     | Newquay.          | Kenner, Louisa ...    | Morpeth.              | Tarbolton, A. M. ...    | Brockley, S.E.     |
| Bywater, Kate ...      | Gomersal.         | King, Maud... ..      | Ipswich.              | Taylor, Alice L. ...    | Caterham Valley.   |
| Campbell, F. ...       | Redcar.           | Knight, Mary B. ...   | Morpeth.              | Tyas, Mary L. ...       | Huddersfield.      |
| Charge, Sarah M. ...   | Stamford.         | Langley, Agnes E. ... | Chepstow.             | Walker, Elizabeth ...   | Manchester.        |
| Cheeswright, A. ...    | Hemel Hempstead.  | Leng, Kate ...        | Chichester.           | Walker, Paulina ...     | Long Ditton.       |
| Child, Mary... ..      | Leeds.            | Lettle, Minnie M. ... | Glasgow.              | Waller, A. ...          | Luton.             |
| Coats, Mary W. ...     | Paisley.          | Lloyd, C. ...         | Swansea.              | Wallis, L. ...          | Croydon.           |
| Cooke, S. ...          | Litcham.          | Maddison, Jessie ...  | London, S.E.          | Welsh, S. ...           | Canterbury.        |
| Daniel, Marion ...     | Devoran.          | Martyn, Bessie G. ... | Newquay.              | Welton, Nellie ...      | Newcastle-on-Tyne. |
| Dennis, Mary ...       | Derby.            | Mason, J. A. ...      | Bradford.             | Wightman, E. J. P.      | Bristol.           |
| Dosser, Charlotte A.   | Bridlington Quay. | McMonnies, Minnie     | Garliston.            | Witts, Edith... ..      | Bedford.           |
| Drayton, Beatrice ...  | High Barnet.      | Morrish, Kate A. ...  | Leeds.                | Worsley, Edith A. ...   | Audenshaw.         |
| Eastbury, Eliza ...    | St. Albans.       | Nash, Elizabeth ...   | Broadway.             | Wright, Mary A. ...     | Blackburn.         |
| Ellis, Maud ...        | Hayle.            | Naunton, Lina ...     | Southwold.            |                         |                    |

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