



TO LET-FURNISHED
by
Elizabeth E. Banks

LONDON might, in one respect, be called a city of transients. Probably in no other city in the world could there be found so large a proportion of the inhabitants who, for the greater part of the year, are "not at home." In the summer the well-to-do classes go away to escape what they call the "heat" of July and August—a time of the year when Americans, at least, consider that London is to be seen at its very best; in the autumn they wish to avoid the rainy weather, and in the winter they feel that nothing but distance can lend enchantment to the fogs. Only in the spring-time, during "the season," do many of these people look upon London as a suitable dwelling place. The owners of the most magnificent residences occupy them only for a few months during the year. Then the furniture is draped with dust-sheets, the blinds are drawn, the crevices of the doors and windows stopped with newspapers, and the great gloomy mansions stare down blankly at the occasional passer-by.

But not all of those who desire to leave London can afford to leave unoccupied houses as well, for the keeping up of two establishments would be too great a drain on their financial resources; so from the drawing-room window is suspended the sign: "To Let—Furnished." Then someone else moves in—perhaps an American, who has come over to study London in all its different phases, and, in the end, learns to love London in spite of, or perhaps because of, the rain and mud and fog.

And then there are so many other reasons for exhibiting the placard—"To Let—Furnished." There are the people who make a business of the furnishing of houses simply for the purpose of sub-letting them, having no other income than that which thus accrues. They may live in another house themselves,

just around the corner, or they may have taken up their abode in a town or country boarding house. Then, too, might be mentioned the young married people, who, starting out with a youthful enthusiasm to have a "home of their own," take a long lease of a roomy house in an expensive neighbourhood, furnish it up in a befitting style, and, afterwards, on examining their purses, find themselves in the position of the man who began to build and was not able to finish. So they sorrowfully move out, and into lodgings, and are succeeded by unsympathetic strangers, who feel no sentiment concerning the every-day use of the most highly prized wedding gifts.

And here I am reminded of the story of a youthful married pair in a certain small American town, whose neighbours were always able to keep themselves informed of the state of domestic felicity that reigned within their dwelling by the occasional appearance and disappearance of various placards on the front of the house. Both the house and the land were their own property. About six months after their marriage, the sign "For Rent—Furnished," was noticed to be hanging in a conspicuous place near the highly polished brass bell. They had had a misunderstanding, which sent the bride to her mother and the husband to his club. The misunderstanding, however, was settled, as were several others; until, later on, the simple legend: "For Rent" appeared, and the neighbours knew by the storing of the furniture that something more than an ordinary quarrel had taken place. Yet this also was satisfactorily arranged, when the furniture was returned in the storage vans and distributed about the house as formerly. But at the end of a year, an auction sale was announced. Then the inside shutters were tightly locked against the windows, the double doors were bolted, and a shingle nailed up which announced to passers-by that the house was "For Sale." I believe this was followed by divorce proceedings on the ground of "incompatibility of temper," and the house went into the hands of another and more permanent owner.

There are many advantages and disadvantages for both the landlord and the tenant

connected with the letting of furnished houses. The subject of "wear and tear" is one of the chief causes for dispute between the two parties, for it is rather difficult to decide to a nicety at just what point "wear and tear" ends, and gross carelessness and wilful damage begin. In New York, where all the household linen is included in the furniture and so left for the use of the new tenant, there are frequent expostulations on the part of the owner when, at the end of the term, it is discovered that numerous sheets, towels, and table-cloths are missing, which the tenant explains are "worn out," and thus come under this very elastic provision.

In London, where the linen is not usually left for the use of the tenant, this particular cause for contention is avoided, but there is still the trouble of a disagreement concerning the matter of breakage; and who shall decide whether or not the complete demolition of the best china tea or dinner set or the huge cracks and chips in costly drawing-room bric-à-brac shall be simply explained as the result of "wear and tear"? I think that in matters of this kind the tenant usually has the advantage, for in spite of the very complete inventory that is usually taken by the owner, there are frequently many things that are not particularly specified, and not everyone would care to appeal to the courts to settle a claim concerning broken dishes. And there are the carpets, all brilliantly clean when left by their owner and all stained and discoloured with coffee and ashes or neglected dust when the tenant moves away. If approached on this subject there is but one answer, which is put in the form of a question as to whether a carpet may be expected to look as clean at the end of a year's usage as on the day it was first laid on the floor.

Some tenants are good enough to make an attempt at replacing certain articles of furniture which they have injured or destroyed. I have heard of one case in London where such replacing was done, much to the loss of the owner. A large vase of the costliest Dresden ware was broken or said to have been broken. The tenant informed the landlord that he had bought another exactly like it, which, to all first appearances, was the case. Yet afterwards, when the tenant had gone away, it was discovered that any number of "replacements" of that particular kind might be bought for twenty shillings each! It also came to light that various other things about the place had been "replaced" in this same way. Wool mattresses reposed on the beds where hair mattresses had been left the year before. The covering was precisely of the same pattern and colour, and no one knew the difference until it

was made manifest in the small amount of comfort to be obtained from a night's sleep. Many of the pillows, appearing to have none of their wonted downy softness, were ripped open, when matted "flock" was disclosed to the horrified gaze of the housewife. In such a case, of course, the temporary tenants had left no address behind them. They were probably in another city, even another country, and were no doubt enabled to start housekeeping in a most comfortable, if not luxurious manner, with the "damaged" furniture which they had so thoughtfully "replaced" with new goods.

Another landlord who had let his house to a "most respectable" tenant, returned from his foreign travels to find that he was very much in debt to tradesmen of every description. They were not the tradesmen whom he had hitherto patronised, but they had always been most anxious to obtain his custom; so when they finally got a few orders from this long-coveted address, they took it for granted that Mr. — was still residing there. Mr. —'s successor did not disabuse their minds, but he gradually made his orders larger and more frequent. He moved away before the bills were sent in, and Mr. — returned to receive



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"A MIXTURE OF EMPHATIC AMERICAN ACCENT AND TEARS."

them, and after much deliberation and investigation, all in vain, he finally paid them.

But the law of compensation shows itself in the matter of furnished houses as in nearly everything else. If landlords suffer through the carelessness or dishonesty of their tenants, so are there many cases where tenants must suffer in the same way. More than one family who have an ambition to "keep house" without the inconvenience of possessing and moving about their own goods and chattels, have had reason to regret and deplore the day when they were tempted by that glittering placard: "To Let—Furnished."

I have in mind the case of an American lady, who, before I had yet come to London, told me of a most unfortunate experience she had as the tenant of a furnished house. She wanted to spend a season in London, so persuaded her husband to move from their hotel into a perfect bijou residence in a good locality which they found was to be let furnished. After an afternoon's examination of the premises, they agreed to move in the next week. They duly installed themselves, paid four months' rent in advance, and the

family who up to that time had been in possession went away to a far country. On the very first night of their arrival it was discovered that there was some difficulty with the gas. Turn and twist as they would at the fixtures, no illumination could be obtained when they applied the lighted match. They ate dinner and spent the evening by lamp-light, and the next day when a personal visit was paid at the gas company's office, the state of things was explained by the information that the gas had been turned off on account of a two quarters' bill being unpaid. It was decided that on the whole it would be better to pay the bill than to move out. The American tenant thought he could hold the furniture if the owner refused to reimburse him for this expenditure, but when, a few days later the proprietor of an establishment that furnished houses on the hire system, made his appearance to collect either money or furniture, not apparently particular as to which he did, there was a mixture of emphatic American accent and tears on the part of the occupants of that house. It is needless to say that no trace of the "landlord" could be

found, and the Americans returned immediately to their own country, sadder and wiser, and very much the poorer.

It is, of course, not usual for houses to be sub-let when they are furnished on the hire system, or when the furniture is encumbered with a bill of sale. Indeed, I believe that this is generally forbidden by the agreement in such cases; yet there is always a chance for dishonesty in matters of this kind which those who would live in furnished houses would do well to investigate thoroughly.

Then there are the beautifully-furnished houses in such excellent neighbourhoods that are "so very cheap." Sometimes the present incumbent is willing to let them for the mere rental, without charging anything for the use of the furniture. There is always some unpleasant reason for these low terms. It is often to be traced to the drainage facilities, which, being bad, make the house unhealthy, or it is possible that the house may have the reputation of being "haunted." This latter reason, however, would only deter superstitious persons from taking advantage of the low price, and the "haunted" house is far preferable to the one that is badly drained. The cheapness of such houses may also be due to the fact that some great trouble, either death or disgrace, has fallen upon the occupants, who, wishing to be rid of the unhappy associations, are willing to let the house and furnishings without a profit to themselves. Very often tragedy and despair are hidden behind the sign "To Let—Furnished."

It is no small or convenient matter to start out with a list of furnished houses in search of a suitable habitation among them. Only occasionally is the lady of the house herself to be seen on the first inspection of the property. She usually delegates her servant to show off the advantages, and skip the disadvantages, of the establishment. I remember going through one such house with a friend, who, noting that all the chairs and sofas were covered with dust-sheets, desired the servant to remove them that she might see what was underneath.

"Oh, no, ma'am!" exclaimed the servant in an awestruck tone, "they're never taken off, only to be washed—and then others are put on."

"But they would be off all the time if I rented the house. I wouldn't like the drawing-room to look like a graveyard—all in white," said the lady.

But the girl was not to be persuaded. She insisted that anyone who took the house must keep the furniture always covered. Whether

this was because it was so very beautiful or quite the contrary, we did not discover.

Every servant who shows one through a furnished house confidently expects sixpence, sometimes a shilling, for the trouble she is taking, notwithstanding the fact that she is left in charge for that very purpose, so that a house-hunting expedition of this sort is often a rather expensive affair. In some cases the servants "go with the house," the owner insisting that if you rent the house you must hire the servants as well. This is especially the case when the house is to be let only for a short time and the mistress desires to retain her favourite servants. Under such circumstances the temporary occupant is much to be pitied, for the servants so left behind become little less than spies and private detectives, reporting to their retainers the minutest detail concerning the housekeeping and private affairs of the new family. Indeed, they are sometimes left for that very purpose, and though the fact that they "know the house



"OH, NO, MA'AM!" EXCLAIMED THE SERVANT IN AN AWE-STRUCK TONE.

and the work" may be a recommendation in favour of taking them as part of the fixtures, it is usually a good policy to refuse combinations of this kind.

When lodging and boarding houses are to be let furnished, not only do the servants often "go with the house," but the lodgers and boarders as well. This system is much in vogue among landladies, though it often brings about disastrous results to all the parties concerned.

There are large numbers of people in London who spend their whole lives in moving about from one furnished house to another. Theirs is not the case of those persons who wish to live in London only for a short period during the year, and so find it inconvenient to fit up a house for their habitation. They move into furnished houses when they are married, and henceforth their lives become a general knocking about "from pillar to post." They have no permanent abiding place, and some of them appear to desire none.

Their position is, in a way, a delightfully irresponsible one, but there are many disadvantages attached to it. They are continually changing their address on their cards and letter-heads, and each successive Post-Office Directory locates them differently. One of the great drawbacks to this way of living is that they are looked upon with a certain degree of suspicion by shopkeepers and tradespeople, and are usually requested to pay cash for what they buy. Besides the knowledge that they have no household goods to attach in case of debt, the tradesmen also have the feeling that it would be very easy for them to pack their boxes and move away, leaving the furnished house and their debts behind them.

When I was engaged as an apprentice in a laundry, I soon discovered that the rule of the proprietor was to allow no quarter to customers who rented their houses furnished. When, in such houses, there happened to be no "change" for the payment of the weekly washing account, the carman was directed to return the hamper to the laundry.

This is also the custom in the dressmaking business, and only scant credit is given to ladies who rent furnished houses. It is sometimes a cause for wonder in the minds of customers as to just how tradesmen happen to know whether or not the house furnishings belong to them or to somebody else. They forget that a few questions diplomatically put to the servants will usually satisfy the tradesmen's curiosity on this point.

This is only one of the several disadvantages connected with spending one's life in houses fitted up by other people. To those fortunate persons who from youth to old age have lived under but one roof, among the same associations, there is something almost pathetic in the position of these homeless wanderers, who have never lived in one house or one neighbourhood long enough to take a genuine interest in it.

In New York and other American cities, the number of residences that are to be let furnished is small compared with those in London. This is perhaps due to the London custom of requiring a tenant to lease a house for a long term of years, while in America the one year system is the rule, so that there it is quite as convenient and almost as inexpensive to hire a house for a year and furnish it on the hire system, if necessary, as it would be to take a furnished house in London.



THE VOICE OF THE CHARMER.

By L. T. MEADE, Author of "The Medicine Lady," etc. etc.

CHAPTER XXXVII.—MARGOT'S SECRET.



MARGOT went back to town, confided her happy secret to her mother, and preparations for the wedding began. Dering wished it to take place immediately, but Margot opposed him in this. She was content to be engaged, but did not wish for an immediate marriage. She suggested that their wedding might take place about Christmas;

they could then start immediately for the south, and escape some of the dreary winter weather. Her manner towards Sir Wilfred was full of great and real affection, and although he was annoyed at her not yielding to his wishes for an immediate marriage, he could not very well refuse to accede gracefully to her desires.

The wedding was at last fixed for an early date in January, although even then no day was absolutely named for the auspicious event.

In January, however, delay came from an unexpected source—the whole country was in