

wife wrote to one of her especial friends, "who thinks she is dignified and unhappy, when in reality she is only sulky and jealous. That is the true state of the case; but I do not like to tell Arthur so, for he dotes on the child, and will not admit that he sees any fault in her, though I can see very well how sadly troubled he is with her conduct. However, I have made up my mind to leave the young lady alone. We each follow our own way of life, interfering as little as possible with each other, and so manage very well. I should be sorry for a chit like that to spoil my happiness; for I am very happy indeed, dearest Nellie, and have got the best and noblest husband in the world."

And here followed a little rhapsody about Arthur's many perfections.

And so time passed on, and the two who ought to have been loving friends and companions were drifting gradually farther and farther apart, while poor Tremaine himself watched them, sorely troubled and puzzled, knowing not how to set things right, and bitterly regretting the breach between the two who were dearest to him on earth.

From her father, too, poor Sophy had seemed to be separated of late by a gulf which seemed daily to grow wider, and which she sometimes felt could never be bridged over, wilfully losing sight of the fact that the coldness and estrangement were due solely to herself.

And so the months of winter passed, followed by spring and summer, and very little change came to the little party at the Towers. Evelyn was careless and patronising; Sophy cold, resentful, and unapproachable; while Tremaine himself bitterly lamented the breach, but knew not how to heal it.

It troubled him sorely—kind-hearted, easy-going man that he was—and he wearied himself with endeavours to change the discord into harmony. Why would they not agree? Why could they not be as happy together as he had meant that they should be?

"What are you going to do with yourself all day, dearest?" he said one morning, as he rose from the table and drew on his riding gloves. "I am sorry I have to be away on this tiresome business all day, but it cannot be helped; and I should hardly like to ask you to accompany me, even if the weather were not so very uninviting," glancing as he spoke through the window, where the landscape looked dull and grey under the November sky, while a bleak north-east wind tossed the trees to and fro, and ruthlessly shook down their few remaining leaves.

"Oh, I shall be all right," Evelyn answered, with a little involuntary shudder as her eye followed his glance. "I only wish you had not such a long ride before you on such a dismal day. I wish you would take the brougham instead, Arthur."

He laughed pleasantly. "No, thank you, my dear; no closed carriages for me! I don't mind a cold wind, even when it blows across the downs; and Mahmoud has often carried me on longer journeys and in worse weather than this. So you and Sophy must spend a cosy day together and be ready to welcome me back in time for dinner. Good-bye, dearest; good-bye, Sophy!" patting his daughter affectionately on her cheek.

Sophy glanced up without the ghost of a smile, and offered him a cold kiss. Her father regarded her for a moment with a wistful expression, and then turned to leave the room, his wife following him.

"You will be cold if you come to the door, my love," he said; but Evelyn only replied with a bright smile as she took a fleecy white shawl from the hat-stand, and throwing it round her head, followed him to the front door.

Mahmoud, Mr. Tremaine's favourite horse,

was standing there in charge of a groom, his sleek black coat shining, his head moving impatiently, and his eager feet pawing the gravel walk.

Evelyn was ready with her usual caress for her husband's favourite, and with a handful of sugar which the intelligent animal knew well to expect. She stroked and patted him; kissed his velvety nose and bade him bring his master home safely and quickly. Then as Tremaine gathered up his reins and turned the horse's head down the avenue, she stood on the door-step watching him until the last moment, and waving him adieu.

The house felt very lonely and empty when she re-entered it, and yet it would be better by far, she told herself, to have no companion than silent, repellent Sophy, who had betaken herself to the window-seat with a book, and was crouched there reading, and never glanced up when Evelyn re-appeared. Mrs. Gray was away, so there was no one but the girl to keep her company.

However, the two interfered very little with each other, and scarcely met all day except at luncheon, which meal they partook of in almost unbroken silence. Sophy was out all the morning upon her chestnut pony, braving the dreary day and the bitter wind, and the afternoon she spent alone in the schoolroom, with her favourite dog for company.

Evelyn was restless and depressed all day, and would have almost been glad of Sophy's company to dispel a sort of nervous terror which seemed to have crept over her. But she would not condescend to ask any favour of the girl, and so tried to battle with her foolish nervousness alone.

The weary day passed somehow. The wind sank, and an intense coldness fell with the early twilight. The pools and little streams left by recent rain were turned to glistening ice; in the sky the stars began to gleam brightly and frostily. Evelyn declined to have the lamps lighted as darkness fell, but seated herself by the window to watch for Arthur when he should appear riding up the avenue. The time for his return was getting near, and how glad he would be to exchange the outer cold and gloom for the light and warmth of home! He might come any moment now. Why, there he was! She was sure that was Mahmoud's hoofs clattering over the stones of the yard; but why had Arthur come in by the back way? Perhaps to save time; perhaps he wanted to get home as soon as he possibly could. She would run and meet him, and bring him into the fire-side.

She tripped lightly down the stairs with a happy smile of greeting; but at the foot she encountered Sophy coming out of the schoolroom with a pale, anxious face.

"Your father has come back," Evelyn said, speaking more pleasantly than she usually did to the girl.

"Mahmoud has," Sophy answered, in an anxious, frightened tone. "I saw him come tearing past the window and rushing into the yard; but he was alone! Papa was not on him. What has happened, do you think?"

Evelyn caught the significance of the news in a moment, and her face turned deathly pale. Without a word she ran past the girl, through the side door, and out into the stable-yard, where, travel-soiled and foam-flecked, with his bridle-hanging loose, and an ugly bruise upon his shoulder, as if he had had a severe fall, stood her husband's horse, while two or three of the men-servants were gathered round him in a sort of helpless bewilderment.

What did it mean?

(To be concluded.)

## SAVINGS BANKS AND CLOTHING CLUBS.



THE management of a penny bank depends somewhat on the number of depositors and the average amount of deposits. If it be in connection with a girls' night school, it will probably not be a very large affair, at any rate at the beginning, and it may

be managed on a very simple plan.

The teacher provides herself with a bank book, the pages lettered and ruled for accounts. Every depositor has a page allotted to her, with her full name and address at the top, and she receives a card, also ruled for accounts, and bearing her name and address. This she keeps herself, and presents it with the money she wishes to deposit at the teacher's desk at the hour fixed for the bank. The teacher enters the date and amount in the book and on the depositor's card, and drops the money into a cash-box before her on the desk.

A week's notice should be stipulated for before drawing out money from the bank, except under special circumstances.

When a girl has given due notice, and comes to draw out a portion of her money, the whole should be added together, the sum withdrawn subtracted from the total, and a line drawn, so that the balance left in starts a fresh account. This must be done on both card and book.

The bank book must without fail be balanced every night after the class is over, so that in case the book and cash do not agree, any mistake may be detected and rectified before the particulars are forgotten.

If a depositor loses or disfigures her card, a small charge—a farthing or a halfpenny—should be made for the fresh one, but the first is given gratis. This charge will not be objected to by the poorest, and has a good effect in making the girls clean and careful. Many of them take a pride in keeping their cards spotlessly clean and neat. They should be encouraged to make little bags to keep them in, and small pieces of print or cretonne offered for the purpose. Blank cards can be bought at any stationer's, and besides ruling them for cash, and leaving a blank space at the top for the girl's name and address, the address of the hall or mission room should be plainly written on each. If preferred, these cards can be printed for a small cost.

This simple plan of keeping the money will do well as long as the average amount in the bank does not exceed three or four pounds. If the affair begins to exceed these limits, it is better to communicate with the Post Office Savings Bank officials, who will provide gratis books for the depositors, with papers and full particulars for management. The advantage of lodging the weekly deposits in the Post Office Bank, is that they give interest amounting to one halfpenny per pound per month; though, strange it may appear, the poor people do not seem to appreciate the advantage of getting interest for their money.



For a bank on a large scale a more complicated system of accounts is necessary, and no sum less than one penny should be taken, the halfpence and farthings add so much to the trouble of adding the columns, and balancing.

To turn to the kindred subject of the clothing club, still supposing the bank to be in connection with a girls' night school, we must take it for granted, as is usually the case, that the great majority of depositors in the bank also belong to the clothing club. The two accounts must be kept quite separate, but it saves time and trouble to have but the one book. To arrange this, it is well to allot the two opposite pages to each girl, one of which is kept for the bank account, and the other for the clothing club, each having its character distinctly written at the top of the page. The depositor can either have two cards, or simply keep to the one, using the reverse side for the clothing money.

Before purchasing any material for a girl, she must have paid in something towards it, though it be but a trifle. It is most provoking to have a number of things left on one's hands by girls who have changed their minds, and no longer wish to have the material. This they will be chary of doing if they have any deposit in either bank which might be forfeited.

The needlework superintendent has a fund out of which she pays for the material she purchases. This is refunded to her from the bank as soon as the depositor has paid in the amount.

No girl must be permitted under any circumstances to take a garment home till it is completely paid for. One has to be very strict about this, or the result is endless loss and vexation. The superintendent of the bank enters at the head of the Clothing Club page of each girl the amount owing, for which she has received the bill, or a memorandum from the manager of work; as soon as this is all paid, she gives the girl a small check or ticket, signed with her initials, and on presenting this to the work superintendent the girl is allowed to take the garment home. This plan may sound at first unnecessarily complicated, but it will be found perfectly simple in practice, and is quite necessary to prevent confusion.

If there is a considerable demand for material of a particular sort and price, which is generally the case with calico and holland, it is much cheaper to buy the whole piece; a considerable reduction will be made for taking such a quantity, especially if the tradesman understands that it is for a charity.

Before actually purchasing or cutting off the material, the work manager should show the list of girls who have ordered work to the bank-keeper, who will see that she has nothing down against them already in her book. It does not do to trust too implicitly the word of any of the scholars. They are, at any rate, liable to make mistakes.

DORA HOPE.

## ANSWERS TO CORRESPONDENTS.

### EDUCATIONAL.

CONCHOLOGIST.—Write to the publishers of your large volume for a small introduction or primer suitable to the beginner.

LILY OF THE VALLEY and WATTIE.—Write for the *Cambridge Examiner*, published monthly, post free 7d. Address the Publisher, C. E. Claybrooke, Lutterworth.

NARCISSUS and COWSLIPS.—The "Home Naturalist," by Harland Coultas, published at 56, Paternoster-row, E.C., would suit you, price 4s.

IMPETUOUS.—We could not give such an opinion. You would require lessons.

MUSK.—Write to both colleges, and make the inquiry.

LECTOR.—We do not give addresses, but any London directory would inform you. The books you mention would be of no use whatever.

SHIREN.—We know of many homes such as that which you desire. You will find in the "Directory of Institutions for the Benefit of Women and Children" all the information you require. It can be had at Hatchard's, Piccadilly, W. Ask for part ii., and see page 146. The price is 6d.

E. S.—We should warn you that, owing to the fewness of the vacancies in the telegraph offices, the contest for them is very severe, and that the regulations for admission are often undergoing slight changes. Thus you should apply direct. See vol. i., page 543. Your age should be between fourteen and eighteen.

M. C. H. T.—We have already given a list of acquirements expected of a "companion" in a reply to former inquiries. You will find the question answered in the 1st vol. of THE GIRL'S OWN PAPER. But though needlessly expending our time, we recapitulate for you. A companion should be an agreeable reader, able to place the emphasis on the right words. Should be quick at collecting scraps of information likely to interest her employer, and to give pleasant topics of conversation. Should be a good needlewoman, and able to make up an old lady's cap, or trim her bonnet, or perform such-like small services when away from home and without a maid; should write a good ladylike hand, and write quickly, expressing herself grammatically, and in good orthography. Should keep accounts well, and either play or sing, and accompany herself agreeably to her auditors. In travelling she should study the coinage of the countries through which she is to pass; and make herself well acquainted with all the places of interest, so as to keep her employer informed of all. Also the best routes to be taken, and calculation of expenses in each. But there are two very important qualifications of a moral character to which we must give due weight—cheerfulness of manner, and great patience and good temper, these being supplemented by good breeding and extreme tact.

### MUSIC.

SPERANZA.—The matriculation examinations at the London University are held in January and June. For information, address the Registrar, University College, Gower-street, London, W. For the Cambridge Examinations, address the Rev. G. F. Browne, St. Catherine's College, Cambridge.

INESILLE.—The last-named manual would be suitable for a beginner. Pray improve your writing, especially the capitals.

JANIE.—Mr. H. J. Stark is the lecturer to the "Ladies' Theory Classes" at Trinity College, Mandeville-place, W.

EDYTHE LOTUS.—Inquire of a music publisher. There is no hard and fast rule. The tendency in conversation is to drop the "e" before the "d" in the past tense and perfect participles, but in reading poetry and the scriptures it is fully sounded in many cases.

M. A. W.—Pronounce "Czerny" as if written "Tzerny," the "c" giving the same sound as in "Czar," "Tzar." "Compound triple" appears to have been the usual name, but in some recent manuals we find "Compound duple" is adopted. So "doctors in music," as in physic, agree to differ.

H. M. D. G.—The piece of music you send us is written in F minor. We think, however, that there is room for improvement in your copying, as the accidental notes are very carelessly placed.

### WORK.

M. A. G.—Make two kilted flounces, cutting them across the material; or else, make two flounces with gathered headings, about four inches wide; also a gathered bodice, and a small cape of the same to wear out of doors, with gathers at the neck.

COUNTRY GIRL.—We think your letter a very sad one indeed, and we feel grieved to hear of the useless life you lead. We are not told of any special gift or talent being needful to fulfil the command, "Whatsoever thy hand findeth to do, do it with thy might." We trust you will begin from henceforth to "run the race that is set before you," striving for an earnest, active spirit. If you be "not clever," you are, at any rate, just as wise as God made you to fit into your own place in life.

BANNIE and ANNABEL.—There will probably be some articles on netting at some future day. We are glad to hear that you found our recommendation so successful.

ONLY A CHESHIRE VIOLET.—You might have found the directions you desire in THE GIRL'S OWN PAPER, see vol. ii., page 223; full information being given. We take this opportunity of saying that we decline to write all over again directions for work, or information of any kind, as our correspondents so perpetually require of us, when they have only to look for what they want in THE GIRL'S OWN PAPER.

MONA LISA.—I. We should think that a skirt of the exact shade of the red threads in the pattern which you send us would be very pretty. The

same silk could be used for trimmings and sleeves 2. Yes, but it is not lasting.

CHINA BLUE.—Sponge with ammonia and water repeatedly, but we fear nothing will remove the shiny look, which is the fault of the dye.

FATIMA.—There is no newer arrangement of the hair than a coil of plaits at the back, fastened by a comb. Your writing requires to be formed.

APPLE BLOSSOM.—Turban or "toque" hats are usually made with crowns of silk or shaded satin this summer. We should advise you to have a top of shaded brown satin. A blue shepherdess plaid would be suitable, to form the scarf and bodice trimmings.

BLUE BOTTLE.—Iry a Japanese parasol for your fireplace. We cannot agree in your opinion about either of the soaps you mention. The latter has been used for years at the Hospital for Skin Diseases, and your bad opinion would seem quite unfounded.

ELDER SISTER.—You ask seven questions, each requiring a long and well-considered answer. Kindly read the rules. For particulars about Kindergarten schools and training, inquire of the Secretary of the "Froebel Society," Mrs. Edward Berry, 27, Upper Bedford-place, W.C.

A SNEEZER.—1. According to the printed rules, you might have seen that silk was allowed, as well as crewels, for the embroidery. 2. When the names of writers are not attached to their articles, Editors do not reveal them. We are glad you like that on embroidery. Consult a doctor about your complaint. Many specifics are prescribed for hay fever. To leave the neighbourhood where there is haymaking, and come into town for a few weeks, or go to the seaside, we may safely prescribe.

LORNA DOONE.—Turkey red is very fashionable now as a material for little girls' pinafores and aprons. They may be trimmed with white embroidery, or white *torchon*, or other coarse lace. The colours in which they are embroidered with crewels must be selected so as to contrast agreeably with the red of the material. You could not say, "Papa drove I into town," but "Papa drove me." Your writing is too upright and large.

WHITE ROSE.—Crewels should be washed in bran-water, a lather being made, and wrung through a machine. The secret of success lies in the thorough wringing.

GRANNY.—"Filoselle," otherwise called "Bourre de Soie," is silk thread used in embroidery, composed of the refuse of silk covering the exterior of the cocoon, and also other kinds of silk of inferior quality. Within the last fifty years it had greatly superseded floss silk, although it lacks much of the gloss of the latter. It is less expensive, and is kept smooth more easily in working. It is also used to form a textile for dresses, shawls, and scarves. The names by which it is known are French.

SNOWFLAKE.—Procure Judson's dyes, and follow the directions given with the bottles. Try merino wool.

A CONSTANT READER.—To clean straw hats from grease or paint employ turpentine, and should that leave any mark, finish the cleaning with a little spirits of wine.

PRGGOTTY.—To take the shine out of the back of a black silk jacket sponge it with ammonia. We could not pledge ourselves that it will "look new."

MURIEL.—The style of bonnets known as the "Grannie" and "Cherry Ripe" will be much worn this year. Your writing is fairly good.

RUBY.—It is likely that instructions for tating may be given.

SWEET SEVENTEEN.—You had better put on cuffs of the blue sateen to match the skirt of your dress. The latter will not be old-fashioned this year.

IVY X.—We think your plan for rearranging your Holland polonaise is a very good one. If it require trimming put on bands of Turkey-red. You might make yourself a round cape, which would be inexpensive, instead of your outdoor jacket. You spell well. Get a first book of arithmetic, and endeavour to improve your hand.

### ART.

MARIETTA.—Not only is the name of the medium employed for painting on velvet given by the writer of the article, but there is an advertisement on the cover of THE GIRL'S OWN PAPER which gives the address of the maker. See answer to "Colinette."

G. E.—The materials and appliances for engraving on wood are to be obtained at a manufacturer of engravers' blocks. The wood is box-wood, white-wood, and beech, and India paper, proof ink, tools, eye-glasses, sand bags, and pencils are all to be had at the same place. The London Directory will give you addresses. A manual, giving all due instructions, with illustrations, can be procured for you by any publisher.

KLAPERSCHINABEL.—You can procure a manual of instructions at the shop where you get the modelling tools and plaster of Paris. Water should be poured into a basin—three parts full—and the plaster sprinkled in; the water then poured off which stands above the plaster, and the latter stirred up with a spoon (not of iron), which will be of the consistency of honey.

MINNIE MAY.—Try white copal varnish, or else bookbinders' varnish.