

away the contagion." Verily, they do nothing of the sort. They simply live well and regularly, and keep their systems well up to the health mark, and lo! they can walk through pestilential wards and not be affected.

Among the minor troubles that have their origin in the habit of keeping late hours, is the loss of that clearness of complexion which every girl ought to possess. It is well if this be not simply a kind of general sallowness of skin, but there is too often evidence of a deranged state of the blood, as testified by pimples coming out here and there on the face, and these are sometimes very painful, or they may be simply disfiguring. Want of good and sufficient rest makes one's life a life of worry, it dims the once bright eye and induces wrinkles and grey hairs long, long before they ought to have appeared.

It is not pleasant to me to have to speak about these things, only it is a duty. Let me change the subject, however, and say a word or two about early rising. I have already said that young folks should not be made get up of a morning too soon. They require from eight to ten hours' good sleep to keep them in health, very young children requiring the most. But seven o'clock in summer and eight in winter are hours at which every young girl who values her health and looks should find herself out of doors. I should want more space than our Editor can afford were I to enumerate even one-half of the advantages of getting up at a proper hour in the morning.

Too much rest in bed weakens the solid portions of the body, as well as the nerves. At the same time it renders the mind dull and inactive. Presuming that one has retired pretty early, and has had a reasonably good night's sleep, to get up betimes gives her an advantage for the whole of the day that she would not otherwise have possessed. If she be her own friend she will endeavour to set to work on the duties of the day as soon as possible, she will thus be enabled to secure for herself some hours of the afternoon even in winter for healthful out-door exercise, and this will insure her a good night's sleep to follow. A good habit is easily acquired, it soon becomes a second nature, and the blessings attendant on it are innumerable.

It is a capital plan to begin the day by taking a bath. I have said so before, I know; I may say so again and not repent it. The cold bath is so bracing. Every girl cannot take it cold and ought not to, but a dash of hot water is not, as a rule, difficult to obtain even at seven in the morning. It is worth trying for at all events.

A handful of the ordinary sea-salt obtainable at any grocer's makes the bath far more bracing, and early rising followed by a bath of this kind is really delightful. A walk before breakfast should follow. The strong cannot do better than drink a glass of pure spring water before the walk, but the weakly should not indulge in much exercise in the morning, on an empty stomach. A little milk and a tiny milk biscuit should, therefore, be taken before setting out for the walk.

I am writing in January, early in the month; before these lines are perused by the readers of THE GIRL'S OWN PAPER, spring will have come, or nearly so. Of all seasons of the year it is the most hopeful, and it is the best in which to begin to acquire any new habit. What say you to testing the truth of the old adage, and taking as your health motto:—

"Early to bed and early to rise."



A FEW WORDS ON MONEY MATTERS.



IN the right use of our money depends in a large measure the happiness of ourselves and those belonging to us. On the other hand, the misuse of money is the cause of a fearful amount of the misery we see around us. This, then, is sufficient apology for daring to write on what is confessedly a touchy subject with many of us—the vast importance of beginning life with some fixed ideas, plans, and principles, without which we are almost sure to come to grief, or live haphazard, miserable, muddled, and wasteful lives, instead of wise and useful ones.

What we want at starting is to get a firm hold of the fact that our money is not ours but God's. If we believed this—not as an abstract general truth, a grand way of viewing things, something only said in sermons, but as a simple everyday reality—we should not, could not, spend our money without thought or care, as so many do. A little thought will show us that money is but lent us by God. Even if we earn it, He gives us the strength to do so, and can withhold it at His will. Yet, how many do thus think of money? "After all, my money is my own; I can do what I like with it; it matters to no one," is a common thought and expression. Many act up to the words, without a thought of their selfish untruthfulness. All who have any regard for duty or principle cannot so live, and to such it is that the following advice is addressed.

First, then, as our money belongs to God, it is but our plain duty to spend some in His service. We are too prone to look upon giving money for charity as a proof of goodness, instead of a clear duty like truthfulness; not as something we ought to do, but as resting entirely with our own inclination. Charity should not owe its source to impulses of the moment only. A certain portion of our income should be mentally set aside for the purpose. What this portion should be, each must decide for himself. A tenth many have given from ancient times downwards; but there might be cases where this would be too much, and some where it would be too small; only let it bear a fixed proportion to our income. If our income increase let that increase. Do not leave almsgiving to chance. Once the sum is decided upon, let us look upon it as spent. If it be a tenth, then instead of one hundred pounds per year, we have ninety pounds, and can regulate our expenditure accordingly. Once we have decided, let us rigidly adhere to our decision, never giving less than the money thus set apart. How to lay out this sum, to do the most amount of good, is a question we shall not grudge thought and care to solve. Ascertain first those things that have the most claim on one. Use common sense, so that the money may not do harm instead of good. To give to beggars is to perpetuate a growing evil. Be assured the risk of refusing one in real need is a thousand to one. Hundreds of lazy scamps live in luxury, on the foolish liberality of the poorer classes, who give to these social sharks (who are far better off than themselves) what they stand in need of. Above all, as far as possible, let not the left hand know what the right hand doeth.

Another portion of our money should be

laid aside for illness and old age. This is as plain a duty as the other, at least to those who are not provided for. To look forward, as so many do, to chance, or to being a burden on others, is both mean and selfish, and should be considered a disgrace. Would that there were more noble independence amongst us! Yet how many never give a thought to the time when they can no longer maintain themselves. It has been said that workhouses are the curse of England, and when we see so many of our artisan population and others calmly looking forward with the thought that there is always a workhouse to go to, and so never troubling about the future, and spending money so thriftlessly, we are tempted almost to think so. Surely *one moment's thought* must show us the need, as well as the duty, of providing against illness and old age. We gain instead of lose by saving. It is notable that it is those who save who are the best off and most comfortable, even before the time comes when they need their savings, and not those who lay by nothing at all. Why, then, are so many of us utterly blind and regardless of the future?

In order, however, to save or give money in alms, we must have some method in our general spending. A strict account of all we spend should be kept by all. If this were more generally done much of the world's misery would be prevented. If people could but see how small things mount up, what such and such a luxury costs, they could not spend money so recklessly. It is the not knowing where the evil lies. Unless we keep account of what we spend we are almost certain to outrun our income, to buy what we cannot afford, or at the best live hand to mouth, shiftless existences, never knowing at any time how we stand. It is useless, however, to think that just putting down what we earn and spend is of any use. This alone would be rather a witness of our extravagance should we go wrong. No, we must regularly balance and see what this and that item costs, and take averages, and compare expenses from one season to another. Only by so doing can we tell whether we can afford this, or must curtail that; only by so doing can we tell how to act in the future or gain experience from the past; only by so doing can we be sure whether we are living within our income or beyond it.

At the beginning of the year it is a good plan, as far as we can, to portion or plan out our money. We can roughly tell those things we need and will have to buy—clothes so much, board and lodging so much—and can so tell the money we really have over for smaller expenses, from what we fancied we should have. By this means we get a truer idea of how much or how little we actually have to spend on ourselves or on little things. People often buy what they cannot afford, simply because, having the money in hand, they imagine they can afford it; whereas had they planned it out, they would have known how little but was not disposed of or would be needed for other things. This habit of looking forward and of mentally setting aside the various items of expense is an invaluable one. We should endeavour to forecast expenses, so as always to know the vast difference from the money in hand and the amount we are at liberty to spend on what could be done without. It is not doing this that causes unnecessary luxuries to be bought and needful necessities to be gone without.

As a talent given to us by God, and of which we shall have to give account, it is our duty to endeavour to spend our money wisely and well—to make the best of it. To do this requires thought. It is the not thinking that causes so much misery. Management also is needed. How is it that some seem to make money go so much farther than others—

to have double the comfort, with half the means? How is it that some get on in spite of difficulty, while others with every advantage do no good to themselves or anyone else, who, never mind what they earn or have, are always hard up—who want this or that, and cannot afford it, and are always in an unsettled, miserable state? Thought and management is the answer to the former; want of these, the answer to the latter. Those who will not learn the art must pay the penalty in a useless life, if not a wrecked and ruined one. Not to think, is to cause, at the last, heartless cruelty to others. Relations and friends have to think for those who are too careless and lazy to think for themselves; to discharge obligations their thoughtlessness has caused. Never was a falser saying than, "I hurt no one but myself." If we shirk our duty

we shift it to other shoulders, and others have to suffer and bear the burden.

Economy must enter into the lives of most of us, to none more than those who will have the management of household matters. So long as there is poverty in the world, so long will waste be a sin. Dislike of economy, calling it meanness or stinginess, is but saying we hate trouble and thought. What would not the money that is wasted do if wisely spent?

Many seem ashamed of saying they cannot afford a thing—foolishly feeling that it is lowering oneself so to do. Surely it is much nobler not to be above telling the truth. One hardly knows which to condemn the most—those whining persons who are always pleading poverty, making themselves worse off than they are, or those who go to the other extreme, and make themselves out better off

than they know themselves to be, who endeavour to give everyone the impression of being grander or richer than they are. To spend money simply to appear grand or liberal or generous is the cause of much extravagance. Yet how much meanness and littleness of mind there is in such mere show? Surely we should be above such ignoble falsehoods, and falsehood it is to create impressions we know to be untrue. Persons who in this way are so-called generous and liberal to strangers, are usually the opposite where their duty lies. Let us not be ashamed of our true positions, neither making ourselves richer or poorer than we are, doing our duty, caring not what people may say of us, being faithful over few things, so that we may be made rulers over many things, and at last may enter into the joy of our Lord. W. L.

CARINA.

A ROMAN STORY.

By LOUISA EMILY DOBREE, Author of "Dreams and Deeds," "Turned to Gold," &c.

CHAPTER I.

PSYCHE.



NE November afternoon, Carina Servi stood on the small terrace which is nearly at the top of the Coliseum. She was a tall, slight girl, of about twenty, with a face that, in its paleness and clear-cut features bore no slight resemblance to a beautiful Psyche which all who have been at Naples know as being in the Museo Nazionale. The likeness was great, but in Carina the marble-like whiteness was relieved by lips red as the berries of the mountain ash, eyes that were blue as the skies of her own sunny

Italy, and masses of soft, fine, brown hair, out of which the sunset glow was bringing many golden lights. It was wavy, too; and under her hat, which was slightly pushed off her face, were little, short, fluffy bits that no brushing would keep in their place, and which anyone loving a "fringe," as Carina did not, would have given much for.

Carina leant over the old grey parapet, part of the walls, which ages ago witnessed such terrible scenes, and which now, in their ruin, circle one of the most sacred spots on God's earth. The wall was warm, though it was November, for a strong sun had beat upon it all that glorious day; and now as Carina looked out she saw the whole of the surroundings bathed in its dying splendour. She was enjoying it all thoroughly, her real artist's soul revelling in the marvellous lights, the distinctness with which each detail of church and ruin and amethyst-coloured mountains was told out. Beneath, in the arena, were some tourists—English and American—three students in black and blue, and a long line of red-robed men from the German college, who were talking, gesticulating, and criticising. "Signorina."

Carina turned away, as it seemed to her, from a paradise of loveliness to earth, in the shape of Lucia, an old servant, who was sitting on the top of the steps leading up to the

terrace. Her face and hands were brown, she had large dark eyes, and a very sweet mouth, the only touch of colour about her being an orange handkerchief tied round her throat, and fastened with a little mosaic brooch Carina had given her on her last "festa." She accompanied Carina in all her wanderings, and these were not few; and the latter found her a pleasant companion, inasmuch as she knew when to speak and when to keep silence.

The two were well known in Rome, and old Signor Servi, who was paralysed and never left the house, knew his one motherless child was in safe keeping. He had married an English girl, who had died at Carina's birth, and he went on with his painting till paralysis laid him low. They were not rich, but they had enough to live upon; for Signor Servi had laid by in his prosperous days, and a nice little sum was gathered in the ——— Bank.

"Well, Lucia," questioned Carina, smiling, "are you very tired of waiting?"

The voice was gentle and low, that "excellent thing in woman;" and sweeter than ever did it sound as Carina spoke her father's Roman language.

"Tired! not if the signorina wishes to stay. But the master's supper will be ready, and that girl, that Cecilia, never does his tomatoes to his liking."

"And you would like to go and give an eye to them. Very well, Lucia, let us come."

Carina lingered yet one moment, giving a last loving glance at the beautiful mountains, at the sweep of land which Mrs. Browning has described so aptly as the "dumb campagna sea." The rooks were flying home noisily to their homes in the nooks and crevices of the old stones; in the distance sounded angelus bells.

Then they went down and found themselves at the great gate, which the custode solemnly opened for them; and a young Englishman who was standing near watched the two come out, the old woman forming such a contrast to Carina in her grey dress, which she was gathering up with her long, well-gloved hands.

Three English girls were airing execrable Italian, and trying to bargain for some of the photographs which were in a glass case near the steps, whilst a young man, evidently their brother, read "Bædeker" aloud to them. He was tall and thin, and had gold-rimmed

spectacles, and sandy hair. "Originally called the Amphitheatrum Flavium, the largest theatre, and one of the most——"

"Oh, Ted! we must have this photograph; it's capital—the whole exterior," exclaimed the youngest. "Quanto, quanto?" she asked, but her brother went on—

"Five thousand wild animals were killed, and——"

The young Englishman, whose attention had been divided between watching this set and looking at Carina and Lucia, suddenly turned, for Carina was saying, in a very distressed voice—

"Oh, Lucia, my locket. I have dropped it. It must have been on the terrace."

Lucia looked grave. To toil all the way through the endless corridors, and up those steps, and she could not let Carina go up alone.

"I must go and look for it," said Carina; but before she could ask the custode, the young Englishman addressed her in excellent Italian, and asked permission to go in search of it.

A faint flush spread over Carina's face, as much at the pleasure it gave her to hear an "Inglese" speaking her language so well as anything else. Glancing timidly up, she met the honest gaze of dark grey eyes, and saw that their owner was a tall, handsome man of about thirty, with a brown beard, and hair of the same colour swept off a high, musical forehead.

Lucia answered for her, rather to Max Hamilton's disgust. Lucia informed him he was a good angel to offer, he would be a better one if he went. If she sent an Italian, ten to one he would steal it, and an Inglese could be trusted?

The latter part of the sentence being decidedly interrogative, Max remarked in English—

"Does the woman think I shall take it to the Monte di Pietà?"

And he laughed. A laugh which Carina echoed, and betrayed the fact of her knowing his language.

Lucia had not caught any of this, and so Max went up, disappeared, and returned after about twenty minutes empty-handed.

"A fruitless search," said Mr. Hamilton, in Italian. "I expended all the wax vests in my possession looking. I must get a torch now and go up again."