father lying in his quiet grave; ourselves penniless orphans, obliged to leave Combe Manor, and indebted to our generous benefactor for the very roof that was to cover us, and the food that we were to eat.

Ah, well! I was only a school-girl, barely seventeen. No wonder I shrank back a little appalled from the responsibilities that awaited me. I was to be Uncle Geoff's housekeeper, his trusted right-hand and referee. I was to manage that formidable Deborah, and the stolid, broad-faced Martha; and there was mother so broken in health and spirits, and Dot, and Jack, with her hoidenish ways and torn frocks, and Allan miles away from me, and Carrie—well, I felt half afraid of Carrie to-night; she seemed meditating great things when I wanted her to compass daily duties. I hoped she would volunteer to go on with Jack's lessons and help with the mending, and I wondered with more forebodings what things she was planning for which I was to leave her free.

All these things tired me, and I sat rather dismally in the moonlight looking out at the closed white lilies and the swaying branches of the limes, until a text suddenly flashed into my mind, "As thy day, so shall thy strength be." I lit my candle and opened my Bible, that I might read over the words for myself. Yes, there they were shining before my eyes, like "apples of gold in pictures of silver," refreshing and comforting my worn out spirits. Strength promised for the day, but not beforehand; supplies of heavenly manna, not to be hoarded or put by; the daily measure, daily gathered.

An old verse of Bishop Ken's came to my mind. Very quaint and rich in wisdom it was—

"Does each day upon its wing
Its appointed burden bring?
Load it not besides with sorrow
That belongeth to the morrow.
When by God the heart is riven,
Strength is promised, strength is given;
But fore-date the day of woe,
And alone thou bear'st the blow."

When I had said this over to myself, I laid my head on the pillow and slept soundly.

Mother and I had a nice little talk the next day. It was arranged that I was to go over to Milnthorpe with Uncle Geoffrey, who was obliged to return home somewhat hastily in order to talk to Deborah, and see what furniture would be required for the rooms that were placed at our disposal. As I was somewhat aghast at the amount of business entrusted to my inexperienced hands, Allan volunteered to help me, as Carrie could not be spared. We were to stay two or three days, make all the arrangements that were necessary, and then come back and prepare for the flitting. If Allan were beside me, I felt that I could accomplish wonders; nevertheless, I carried rather a harassed face into dear mother's dressing-room that morning.

"Oh, Esther, how pale and tired you look!" were her first words as I came towards her couch. "Poor child, we are making you a woman before your time!" and her eyes filled with tears.

"I am seventeen," I returned, with an odd little choke in my voice, for I could have cried with her readily at that moment. "That is quite a great age, mother; I feel terribly old, I assure you."

"You are our dear, unselfish Esther," she returned, lovingly. Dear soul, she always thought the best of us all, and my heart swelled how proudly, and oh! how gratefully, when she told me in her sweet gentle way what a comfort I was to her.

"You are so reliable, Esther," she went on, "that we all look to you as though you were older. You must be Uncle Geoffrey's favourite, I think, from the way he talks about you. Carrie is very sweet and good too, but she is not so practical."

"Oh, mother, she is ever so much better than I!" I cried, for I could not bear the least disparagement of my darling Carrie. "Think how pretty she is, and how little she cares for dress and admiration. If I were like that," I added, flushing a little over my words, "I am afraid I should be terribly vain."

Mother smiled a little at that.

"Be thankful, then, that you are saved that temptation." And then she stroked my hot cheek, and went on softly: "Don't think so much about your looks, child; plain women are just as vain as pretty ones. Not that you are plain, Esther, in my eyes, or in the eyes of anyone who loves you." But even that did not quite comfort me, for in my secret heart my want of beauty troubled me sadly. There, I have owned the worst of myself—it is out now.

We talked for a long time after that about the new life that lay before us, and again I marvelled at mother's patience and submission; but when I told her so, she only hid her face and wept.

"What does it matter?" she said, at last, when she had recovered herself a little. "No home can be quite a home to me now without him. If I could live within sight of his grave, I should be thankful; but Combe Manor and Milnthorpe are the same to me now." And though these words struck me as strange at first, I understood afterwards; for in the void and waste of her widowed life no outer change of circumstances seemed to disturb her, except for our sakes and for us.

She seemed to feel Uncle Geoffrey's kindness as a sort of stay and source of endless comfort. "Such goodness—such unselfishness!" she kept murmuring to herself, and then she wanted to hear all that Allan and I proposed.

"How I wish I could get strong and help you," she said, wistfully, when I had finished. "With all that teaching and housekeeping you will overtax your strength."

"Oh, no, Carrie will help me," I returned, confidently. "Uncle Geoffrey is going to speak to some of his patients about us. He rather thinks those Thornes who live opposite to him want a governess."

"That will be nice and handy, and save you a walk," she returned, brightening up at the notion that one of us would be so near her; but though I would not have hinted at such a thing, I should rather have enjoyed the daily walk. I was fond of fresh air, and exercise, and rushing about, after the manner of girls, and it seemed rather tame and monotonous just to cross the street to one's work; but I remembered Allan's favourite speech, "Beggars must not be choosers," and held my peace.

On the whole, I felt somewhat comforted by my talk with mother. If she and Uncle Geoffrey thought so well of me, I must try and live up to their good opinion. There is nothing so good as to fix a high standard for oneself. True, we may never reach it, never satisfy ourselves, but the continued effort strengthens and elevates us.

I went into Carrie's room to tell her about the Thornes, and lay our plans together, but she was reading Thomas à Kempis, and did not seem inclined to be disturbed, so I retreated somewhat discomforted.

But I forgot my disappointment a moment afterwards, when I went into the schoolroom and found Dot fractious and weary, and Jack vainly trying to amuse him. Allan was busy, and the two children had passed a solitary morning.

"Dot wanted Carrie to read to him, but she said she was too tired, and I could do it," grumbled Jack, discontentedly.

"I don't like Jack's reading; it is too jerky, and her voice is so loud," returned Dot. But his countenance smoothed when I got the book and read to him, and soon he fell into a sound sleep.

(To be continued.)

GIRLS' ALLOWANCES, AND HOW TO MANAGE THEM.

By Dora de Blaquiere.

CHAPTER I.

THE WRONG WAY TO MANAGE THEM.

"Cheap dress, bought for cheapness' sake, and costly dress, bought for costliness' sake, are both abominations. Right dress is bought only for its worth, and at its worth; and bought only when wanted."—*Ruskin.*

On thinking over my series of articles on this most momentous subject, I speedily came to the conclusion that I must begin by holding up a kind of picture gallery of fearful examples; viz., of girls who had misused their allowances in various ways; and in this list, unless I am much mistaken, many of my girl readers will find exactly the cap that fits their own particular heads.

There is no doubt that much of the blame for this mismanagement must rest on elder heads; for few mothers endeavour to prepare their daughters in any way to enter on their future duties, and, in fact, many of them do not know enough themselves to teach others. One of these great duties is, to my mind, to know how to manage money so as to spend it to the best advantage, and to procure everything of the best, and yet at the lowest market value. Money is one of our chiefest talents, and like time, another equally precious, is constantly being frittered away, in most cases ignorantly and thoughtlessly; but in others, alas! wilfully and determinedly.

"Mother" has bought everything, and thought of everything, and chosen every dress or bonnet; and so, for years—the years of school-life—our maiden floats happily on, without a care, save for her pocket money, and how to make the shilling or two last to the end of each week. Then comes the hour of her emancipation from school; and both mother and father think that at eighteen "It is time that she should have an allowance, and learn to spend it for herself." Mother feels it rather an emancipation too; for generally she has enough to think and plan for; and she yields consent gladly, and does not take at all into her consideration how unfitted her child is for managing money, how little she knows of the value of materials, or the amount required for anything. Even if you asked her how she expected her daughter to economise her allowance judiciously, you would probably get the laughing reply that "she must learn someday; that experience was the best teacher; and, lastly, that as to herself, no one had given her any instruction in managing her own." The first year or two of such a girl's life, in regard to her dress allowance, is usually a very miserable period; and fortunate indeed is she if sufficiently well principled to avoid debt.

It is incumbent, I think, on all parents to make their daughters fully understand what their allowance is for, and what they expect it to include; for, of course, when a girl is expected to purchase her own stationery and books, pay her own travelling expenses, and give to all charity and church collections out of her allowance, it very materially decreases the amount she has to spend on her dress. As a case in point, I give a page from one of our girl's account-books, where they may see this exemplified. The amount of allowance is £20 per annum—£5 per quarter—and the month in which the letter was written was February, little more than five weeks remaining of the winter quarter.

	£	s.	d.
Dress and making	2	3	11
Expenses of leaving home three times	0	10	10½
Brush and comb	0	5	0
Stockings, calico, veil, gloves, and handkerchiefs	0	16	5½
Presents	0	5	5½
Collections and charity	0	9	6½
Lace, muslin, and frilling	0	5	11
Brooches and watch mending	0	1	6
Magazine and lecture	0	2	2
Sundries	0	1	9
Total	£5	2	7

Now, out of this quarter's allowance of £5, we find £1 8s. 0½d. was spent on other objects than dress; and if we take this sum as a basis of calculation for the whole year, we shall find that, deducting £5 12s. 2d., £14 7s. 10d. is the true amount of the allowance for dress. And on this, taking one quarter's expenditure with another, all calculations must be based when these deductions are expected from us.

Therefore, we say that it is the duty of each girl to ascertain for herself exactly what is expected of her; for she must remember that if the allowance be given for dress solely, it is a breach of trust, so to say, to use it for charity, or other purposes of the sort. It is not long ago that I heard a father complain of this very thing, remarking that he could not understand why, with good dress allowances of £30 each, his daughters looked so dowdy and shabby. In this case the real cause was that both girls were spending fully half their allowances on charity, and, as young people will do when fired with the enthusiasm of youth, were forgetting everything in the one pursuit. When spoken to by the girls, on their side of the question, I advised them at once to come to an understanding with their father as to the amount they might have to spend on charity; for, as he was a most liberal subscriber to all the parish collections and charities, he might think that they did enough by sharing in those, with him, from the general income. As it turned out, this was what he had thought; but he suggested that they had much leisure time, and might give their personal work and materials for it, but that he thought, while young and at home, gifts in money could not be expected from them.

Of course, the real mistake that these girls had made will have occurred to most of my readers, and that was that they ought to have saved, by their own self-denial, by making their own clothes, by extra care of clothes, and by making-over old dresses for the poor. In this manner they might have done quite as much in reality, and have considered their father's feelings about their appearance at the same time. Of course, each of us has a certain duty as regards charity to our fellow-creatures; but we must not take from money given to us for a specific purpose. There is nothing to prevent our using extra care in the wear of clothing, and industry in re-making our clothes; and the gifts thus procured are the most delightful and pleasant of all to the happy giver. It was strange that this view did not occur to the girls I have mentioned; for at the very time that the discussion in which I was a party took place, they were disposing of their old dresses, bonnets, and mantles in what seemed to me a very careless and unthinking manner; for I hold the opinion that a very great amount of merciful and loving acts of true charity may be performed if we will by means that seem to us so worthless; and this subject will form one of my later articles in the series.

The next question is—after charities, what else is expected to be got out of the dress allowance? All long journeys will naturally be paid as extras; but how is it about the numberless short ones, and those small expeditions which all young people take in this restless age of the world? If these must be paid for, as well as the magazines and lectures; the collections, stationery, and charities; then we must, as I have said, make special allowances for them, and lay aside a certain sum during the year, quarter by quarter. Even then, out of £10 or £12 per annum, I do not think these expenses could be afforded, nor should they be asked for.

The next point, to my mind, into which inquiry should be made is, "How is the young *débutante* provided with clothes when taking possession of her allowance?" I find that, as a very general rule, her stock, both outdoor apparel and underclothing, have been permitted to run so low, that she enters on her new responsibilities burdened with many difficulties, which she might unquestionably have been spared. Perhaps her allowance begins in October, with neither winter jacket, furs, ulster, nor even a warm winter dress and flannels. Or, perhaps, it begins in April, when she has spring things to buy, and no provision at all in her wardrobe; and this when the "July Sales" are three months off!

For this reason I find it impossible to make out what a girl who dresses on £10 or £12 per annum would require for the first year of having an allowance; because impossible to say what she may already have in her wardrobe. One thing is, however, quite sure—that her wants each year will not be respectively equal; for one of my girl-friends who has dressed for years on the first-mentioned sum assures me—and gives me evidence, too—that her expenses last year were only £8, and that out of that she had a black cashmere dress, black straw bonnet trimmed with jet, and an ulster. She was in mourning the whole year, and was wearing crape for the greater part of it. So it is evident that there are years when we can make our small savings, with a view to winter jackets, furs, and evening dress, if we require it. "The year I was ill," says another girl, "I saved £6, and was very thankful I had done so, for I had afterwards to buy such warm flannels, and a fur-lined cloak, besides the new dresses I needed when I went away on visits for change of air after I was well."

On a dress allowance even of £20 per annum I think there is little or no room for dressmakers' bills, and certainly when the allowance sinks to £10 or £12 there is no possibility of incurring them and of presenting a respectable appearance at the same time. It is for this reason, especially, that I think all mothers who neglect teaching their daughters, or having them taught, plain needlework and cutting-out, as well as dressmaking, are so blameworthy. If the family income will not allow of dress allowances of more than £10, it is quite certain that such knowledge is essential to a girl's happiness and comfort. For her dress must be both neat and pretty, and like that of other girls, if she is expected to retain her self-respect and feeling of equality with the young people of her age.

I have found, on inquiry, that in the country parts of England the usual price for making young ladies' dresses is from 7s. 6d. to 10s. Many girls get them made even in London for the latter sum, and very nicely, too. I also hear that very fairly efficient dressmakers are to be found who go out to work by the day, at from 2s. 6d. to 3s. 6d., and their food. Where there are several girls—if "mother" could be persuaded to allow such a thing—a visit of a week or ten days from a capable person of this kind would be a great saving, especially if there were a sewing-machine, which the young ladies could work themselves, and so help on the business. In America this kind of thing is done in the spring and autumn in nearly every household. A great deal may be learnt, also, from a clever worker; and patterns are to be obtained in nearly every town, where a shop for American paper-patterns is sure to be seen in one or more of the streets.

There are also systems of scientific dressmaking advertised, which appear to be most successful in their results, and which enable the learner to measure and cut out dresses with ease and complete success. And lastly, there is always the old-fashioned plan of keeping the lining of a well-fitting dress, and pasting it on brown paper so as to preserve the shape accurately, and render it easy to cut out. This is, to many girls, the most satisfactory plan of all, since, if this lining be accurately copied, the result is known beforehand, as the pattern is an old friend, and a tried one, and was proved to be becoming and comfortable.

I have spoken one word on the subject of going into debt, and before closing my chapter of advice on "How not to manage your allowance," I would repeat again, never be persuaded to have a bill, always do your best never to anticipate your quarterly allowance, but have the full sum ready to lay out in what you need. I know few things so unsatisfactory as having to pay bills, and to run in debt over again to get your new winter or summer outfit. Someone has cleverly said "paying cash is a great check on the imagination;" and so my girls will find it in this matter, so important to them, of making the best of their allowances.

I have headed my article with a quotation from Ruskin, which to my mind is both apt and true, and contains the gist of the whole question of dressing well and suitably. This condemnation of "cheap dress for cheapness' sake" is peculiarly wise, for though seeking cheapness, we must not forget value and suitability as well; and it is well worth while to educate both eye and taste in this matter. Our money is a "talent," and as such must be treated with thoughtful care.

(*To be continued.*)

Muzzles should never be put on dogs; it is better, if magistrates say they must be kept under control, to lead them by a string.

Horses are all too often the subjects of unintentional cruelties. These are too numerous to even mention in this paper. Working them too long, or driving hard uphill is very cruel. Too harsh a hand in driving is so also, or pulling them too sharply up, or jerking the reins to make them go quicker.

If a horse has to stand any time, the cart shafts should be propped up. Nose-bags should be hung on somewhere; it is pitiful to see a poor horse tossing up the bag in order to get the food at the bottom; this may lead to permanent injury of the eyes. Too great attention cannot be paid to a horse's feet, nor to his bedding.

The frog of the horse's foot should never be cut away. It is most unkind to do so. It is with this they feel their way; without it they have no confidence, and are far more apt to slip and fall.

Bearing-reins are both absurd and cruel.

The care of horses and dogs should not be entirely entrusted to grooms. The master or mistress should be master or mistress in reality, and not in name only. Horses when on a journey should often have a little drop of water, and it is a good plan to carry a light leather bucket for the purpose of giving them some.

Birds are often cruelly treated in cages; injudicously fed, insufficiently watered, over-pampered, and *hung in the sun*, or in a stifling atmosphere. Want of good perches is another cruelty. Perches ought to suit the size of the bird's foot, be firmly fixed, and always clean. Feeding parrots on meat, or giving them bones, is cruel. Depriving any creature of *water*, *fresh* and *pure*, is both sinful and cruel.

Gold fishes suffer many species of cruelties, which space here forbids me from entering into. But no one should keep a pet of any kind without fully understanding its nature and all it wants to keep it happy and in health.

A word in conclusion to mothers: Never let your children make playthings of moths, dragon-flies, frogs, minnows, or tadpoles, or of anything, indeed, likely to suffer pain by their attentions; and if your children are permitted to keep pet dogs, cats, or any other species of domestic animals, pray see that they use them well, and feed them even before they sit down to their own meals.

GIRLS' ALLOWANCES, AND HOW TO MANAGE THEM.

By Dora de Blaquiere.

CHAPTER II.

VARIOUS PLANS OF MANAGEMENT.

"She always had a natural taste for dress. The first thing I ever heard about her was that she dressed well—an excellent gift for a woman."—*Carlyle* (speaking of his wife).

My own particular girl, Mary—who honours me with her advice and assistance in this most difficult research—is a fountain of wisdom, though her years are few, and she is a long way from grey hairs. She has dressed for years, too, on £10 a year, and knows all the "ins and outs," and her profound study of economy puts one to shame. My other girl-friend, Ethel, who sits beside me, busily scanning the following lists for the hundredth time, is a model of goodness, too, in her way. She has passed the "Senior Oxford," has been through the "School of Cookery," and has two ambitions—one is to send up a whole dinner of her very own cooking, and the other to know "how to make her own dresses;" in pursuance of which last idea she is now going through a course of scientific lessons, and makes her head swell daily over the most awfully deep calculations, made by means of a perfectly hopeless-looking chart. She is getting on, however; and after her lesson of to-day, assured me that she "thought she saw light through her back, but it was very difficult to learn a divided front!"

Mary has a more thrifty and economical turn of mind, and represents that class of girls who prefer a good thing, and do not mind so much about the fashion; but are willing and clever enough to turn and twist their dresses as long as they will last. Ethel belongs to the other set of girls, who prefer to buy cheap, fashionable things, which last a shorter time, but are put on and worn until they are worn out, without change of shape or form. These represent the two ideas of dress which rule amongst young girls in the present day; and very warm are the arguments between the champions of the two conflicting opinions. I hold a middle course, because I personally prefer a thing to be at the same time both good and fashionable, but like Ethel, I want very few things—two ordinary dresses a year, for instance, but good enough to look well to the last, and fashionable enough also to defy hostile criticism, too, or those meditative eyes which one woman turns on another, in the effort to find her out and judge of her social status by her outward apparel. These are, therefore, the three influences which have given their best consideration to the three lists that follow, which are made out on the basis of £10 a year.

But someone will say, how is that when the first list is £13 6s. 10d., the second £8 15s. 6d., and the third year £11 16s. 4d.? The first list given is really a kind of experimental list, for no girl when she begins her allowance, or commences a new year 's wholly without something in her wardrobe more or less good. What these articles would be in each wardrobe it would of course be difficult even to guess; so it has seemed best to us to take a list of things wanted in any ordinary wardrobe for a year. If the owner were nearly "run down" and out of this list, each girl can select the things she has, and does not need, as well as the things she has not got, and must buy, to the value of her allowance of £10.

The second year's list shows the things that would be required in that year, were the chief expenses borne during the previous year. It will always be found that every second or third year will be a year of saving, and in this way we shall be able to accomplish the purchase of a new winter jacket, new furs, or to pay for repairs to those we have. Our spring and summer outdoor covering must sometimes be replaced by a light cashmere jacket or cape, and this must be done when the year of saving comes round. The third year's account, we all three have decided, could be very much reduced, for, as Mary says, "no one could have run through two winter dresses; and if the material were good, one of them should be on hand ready to do up, turn, or dye, for the third winter's use. All the boots, likewise, cannot be worn out, and a new pair should not be needed; and some stockings must be extant. The petticoat, too, may need a new top, which might be made so as to take off a worn-out edge."

First Year's Supposed List.

	£	s.	d.
Four pairs stockings (Lisle thread, 2s. 10d.)	0	11	4
Four pairs woollen stockings (3s.)	0	12	0
One dozen handkerchiefs	0	5	0
One pair black stays	0	10	6
Two pairs house shoes (4s.)	0	8	0
One pair boots	1	1	0
One pair walking shoes	0	8	6
Gloves	0	15	0
Winter dress of serge and toque (3s. a yard)	1	10	0
Nuns' cloth dress (1s. a yard)	0	16	0
Linings, etc.	0	3	6
Washing dress	0	10	0
Bonnet	0	6	0
Summer hat, covered with muslin and lace	0	3	0
Ulster	1	1	0
Winter jacket	1	1	0
Fur cape	0	12	6
Umbrella (*en tout cas*)	0	7	6
Under-vests, winter and summer	0	4	6
Two flannel petticoats	0	10	0
Underlinen, each year 10s.	0	10	0
Sundries	1	0	0
Winter petticoat	0	10	6
Total......	£13	6	10

Second Year.

	£	s.	d.
Handkerchiefs, half a dozen	0	5	0
Stays	0	10	6
Gloves	0	15	0
Boots and shoes	1	17	6
Winter dress	1	10	0
Summer dress	0	18	6
Washing dress	0	10	0
Bonnet	0	6	0
Summer hat	0	3	0
Renovating winter jacket	0	10	0
Underlinen	0	10	0
Sundries	1	0	0
Total......	£8	15	6

Third Year

	£	s.	d.
Stockings	0	11	4
Woollen stockings	0	12	0
Handkerchiefs	0	5	0
Stays	0	10	6
Boots and shoes	1	17	6
Gloves	0	15	0
Winter dress	1	10	0
Summer dress	0	18	6
Washing dress	0	10	0
Bonnet and hat	0	9	0
Umbrella	0	7	6
Linen	0	10	0
Petticoat	0	10	0
Fur cape and repairs	1	10	0
Sundries	1	0	0
Total......	£11	16	4

The following is a reduced table of charges, at which I find certain things can be procured which are too highly priced in the first list, perhaps:—

	£	s.	d.
House shoes	0	2	6
Boots (walking)	0	7	11
Oxford shoes	0	5	6
Winter dress (skirt made)	1	1	0
Ulster	0	15	6
Winter jacket	0	17	6
Winter petticoat	0	5	0
Total......	£3	14	11

These things I have priced and examined myself, and thought them excellent for the money, and likely to wear well. Someone, however, may say, "Where are we to go to find such things?" Mary, on being consulted, says, "Oh, lots of places: Edgware-road, Oxford - street, Tottenham Court - road, Upper - street, Islington, and many other places, I daresay, that I have never tried." Mary, who lives in the country, adds that "she manages to come to town for her shopping, and does it when on visits, as London is cheaper than the country."

I have already mentioned the difference of

opinion that exists between girls, as well as married women, on the question of purchasing things to wear, so I shall throughout this series of articles consider both sides as far as possible; but I wish my girls to remember very distinctly that I myself consider the essence of good dressing consists in having as few things as possible, and in taking great care of them, so that they may look well to the last. This careful treatment may be almost reduced to a science, and every girl who has to dress on £10 yearly must be prepared to acquire it with both time and thought.

While I am writing for the aid and assistance of those with £10 allowances, I am still endeavouring to help those also who have much more, for it stands to reason that, if one girl can make a ladylike appearance on £10, another who has £30 could do the same on the same money, and would be able to add the extras she requires for day and evening dress with judicious care. The same under-clothing, for instance, or nearly so, would answer for both girls, except that the richer one may go on visits and require a couple of best sets, which she should always keep for the purpose, and should use them for no other occasions. The same might be said of boots and shoes; the addition of one or two pairs of best evening and day shoes should make the difference, although in this last matter there is a very great difference in the way two girls respectively will wear their boots and shoes.

One thing must be borne in mind in making our purchases—that when we have to dress on £10 a year, the very extreme of fashion is best avoided, as well as all fashions likely to grow peculiar within a short time. Individual taste—or rather "fads," as the North-country people say—must also be tabooed—excepting, of course, when they relate to becoming colours and shapes, which have been proved the best by experience. In these two last-named matters we shall do well to be as adamant in our firmness.

The extreme of fashion in patterns and materials it will be well to avoid; because, even if we make up our minds to have only two dresses, and wear them until done with, anything "loud" becomes so quickly remarkable, and so do we ourselves, because we have no change to make. One of my friends, for instance, indulged herself in a complete costume of "smashed strawberry colour" when it first came out, and of course has been worried all the year by the one dress, which everyone knew, till she was positively forced into the purchase of a second for the sake of escaping observation. The colour, also, was too light to wear well, and if it had not been for the fortunate fancy for trimming every material with velvet, my poor friend would have been much worse off. But a few yards of dark red velveteen made matters straight in September, and the unfortunately-chosen dress looked a different thing with a "Fédora puff," cuffs of velveteen, and bands of the same on the skirt. In this way the difficulties presented by the tennis parties of the autumn were surmounted; but in spite of this happy issue the lesson of experience was learnt, and I do not think the same error will be again committed.

In England, more than anywhere else, I think that colours are "run to the ground" when they become popular, and much bad taste appears to me to be shown by those who ought to know better.

We are more fortunate, however, in the matter of shapes, and can always find them sufficiently unobtrusive to last in fashion for some time. The coronet shape in bonnets, and the small princess; and the "toque" and "bowler" in hats, appear to be always worn, and the *nuances* of difference each season can be noticed and adopted by anyone who can use a needle and thread. One of the best dressed, as she is one of the highest in rank in England—H.R.H. the Princess of Wales—is also the most conservative in fashion, for she does not, apparently, vary her bonnet shape for a year at a time, the small "princess" suiting her so admirably that she looks better every time we see her in it.

But, says someone, perhaps, "Girls on an allowance of £10 cannot go into society (so-called), of course." Not to evening parties, very probably; but thousands of girls in England never do go to them, and are only required to look nice always; or they perhaps live in a country neighbourhood, where lawn-tennis is the only diversion. Mary, however, says that she dresses every evening for dinner, and though she does not go out into what is called "society," as the heads of her family are invalids, still they constantly have visitors staying in the house, and she is never without two dresses, suitable for the quiet evenings at home. One of these is always a black grenadine, with varieties of trimmings in blue, grenat, and cream; and the other is usually her summer's dress, which she chooses with special reference to the evening wear it must undergo. If needful she has it cleaned; but as a general thing, she can manage without that for some time. She has just done up a very pretty evening dress, which is composed of a green velveteen skirt of two winters' wear, and a part of her summer's sateen dress, which was of pale green, with flowers on it. The front had a green velveteen plastron added to it, and some cheap cream lace made the whole look both elegant and becoming.

CANDALARIA.

A STORY OF THE ROCKY MOUNTAINS. FOUNDED ON FACT.

By J. A. OWEN.

CHAPTER IV.

TEARS AND LAUGHTER.

Two years passed away rapidly to all excepting Eleanor, who, during her husband's absences, which became more and more frequent, had nursed her grievances and brooded over them until she had grown very morbid, and at last fallen into poor health. The family were still in the mountain ranche. All that Stephen had been able to do was stocking this better and enlarging the log cabin, which now made a very comfortable home, rough as it was. He was sorry for his wife, whom he loved still, but he felt very anxious about the future of his three boys. He wished them to have a better education, and also to see something of the more civilised world, even though they might afterwards settle down in the West again. If he could only find purchasers for more of his land, he might not only manage this, but also give Eleanor a thorough change of scene for a year or two; perhaps take her to Europe, whither she had always longed to travel, like most of her educated countrywomen.

Carita was now eighteen years of age, an intelligent, loving woman, for girls develop fast in the Western world. She was the mainstay of the household, the mentor of the boys, and the umpire in all their differences. Eleanor did a part of the housework, but Carita had to get up very early in the morning to do her own share—the larger one always—so as to be able to hear the boys read for an hour or two daily, there being no school within many miles of Elk Ranche. She did her best to keep them out of harm's way, and from the society of the cowboys round; a difficult task when their father was from home, for as soon as his back was turned, Tom, now a fine strong lad of thirteen, would be off over the hills with one of Stephen's guns, or down to Rattlesnake Bar to find a companion amongst the settlers there.

"If you would only take to the Heath boys, Tom," Carita would say.

"Oh, they ain't up to anything," he would reply, scornfully.

"Tom don't care for any fellow who don't carry a six-shooter and a bowie knife," observed Alick, one day.

"You only care for your stomach, Al," retorted Tom.

Alick was not strong, and he never cared to stray away very far; but he would gorge himself with the sour choke-berries that grew profusely in the gully behind the house, then be ill afterwards for days. He worried Susan Morris, too, by getting into the dairy and tampering with the cream, littered the living-room with rubbish, and when Carita remonstrated he would appeal to his mother, who allowed him to do anything so long as she herself was not incommoded thereby.

Ronald was the favourite—an impulsive, warm-hearted little lad; but what a pickle he was! When Judge Forbes's boy, commonly called the Buster, was staying at the Craigie Lea Farm during the summer, Ronald would wander down over Pepper-box Flat to meet him, and the two paddled in the creek, watching the beavers, and crammed themselves with wild strawberries and raspberries in the slopes near the mountain stream, without any fear of lurking rattlesnake or clumsy bear. Does not every Rocky Mountain boy know that the former will not bite unless he is disturbed? and even then will shake his rattle three times before he springs; and the latter is a heavy, slow, phlegmatic old beast, who seldom comes down from the upper to the lower mountain regions, excepting when the

by the nails—all the details of physical suffering realised so intensely; the painter felt so deeply the grief and pain of it all that he dared not think of the after glory.

No. 1,049. Again another picture by an unknown painter—the scene of the Crucifixion. See the pale, bleeding figure on the cross; the repulsive, writhing bodies of the two thieves; the despair of the women and St. John; the hideous, scornful faces around, many even grotesquely repulsive, yet all so full of character. How ugly are the faces, how strained are the attitudes! Yet look at the sad, tear-stained faces of the Virgin and Mary and St. John, and refuse, if we can, to sympathise with the wild grief that must have possessed that painter's mind when he set before himself the task of realising, in all its sad and terrible details, the agonising scene.

These are the aspects of the Christian history from which we turn now as better left to the imagination. But, in those early days, to arouse the utmost feelings of excitement and indignation against unbelievers, and against the enemies of Christianity, by such shockingly realistic appeals to the popular mind, was considered a desirable aim of sacred art; and in those days all art was sacred art.

Master Stephan, like Master William, his master, gives us a sweet and lovely type of a fair girlish face, the one in his St. Veronica, the other in a St. Catherine. In both pictures, the face has the same pure oval shape, the same innocent outlook of the blue eyes. One is tempted to fancy that they were painted from the same fair good young girl, dear perhaps to both artists, maybe as daughter or as wife.

In Master Stephan's picture, No. 705, she is represented as St. Catherine the Martyr, with the sign of her martyrdom, the wheel broken at her feet, standing between St. John and St. Matthew, who have each his appropriate emblem. St. John has the eagle at his feet, and holds the sacramental cup in his hand; St. Matthew has an angel beside him, and holds his Gospel in his hand. These, the recognised types and emblems of the two Evangelists, are placed beside them so that all may know and recognise them, and pay each the devotion due to him.

We can see what books these painters read; and that their library was, in all probability, limited to the Bible and some Lives of the saints. No Mudie's circulating library for them; no Scott's novels; no daily newspapers, with accounts of the doings of all the inhabited world. No, these two books were their whole literature; and the people of their own little town their only subjects from which to acquire their knowledge of humanity. So they dreamed out their realisation of the sacred scenes as best they could, and depicted them as taking place in Cologne or Bruges, or whatever place each painter inhabited; with the Scribes and Pharisees, Dives and Lazarus, dressed like the priests, nobles, and beggars they saw daily about them; and the background of Bruges or Cologne had to stand for Jerusalem or Nazareth, as the case might be.

We must remember that all these pictures were painted originally as altar-pieces for churches, and the painters of them would certainly be very sadly shocked if they could see their works hanging in a gallery of pictures, stared at by a gossiping, supercilious crowd of sightseers, or talked over by art critics from their artistic point of view, as so much fine colour or bad drawing, with all the rest of the artistic jargon of the present time.

No! To enter fairly into the spirit of these pictures we ought to imagine ourselves in the suitable surroundings for which they were really intended. Let us, for a moment, fancy ourselves in the quiet and seclusion of some village church on the Rhine, a little oil-lamp burning before the shrine throwing only a "dim religious light" around the chapel of which the half-seen picture is the treasure; a few peasants pouring out their daily troubles, and laying their sorrows and their burdens before Mary and her Babe; and as they slowly turn away, leaving the church with the feeling that somehow the picture has helped to get for them a promise that their sorrows should be healed, and their burdens made light to them.

Or, again, on some other occasion the church is ablaze with candles and torches, scarlet and white banners float down the aisle, the shine of crosiers and staves glitters in the flickering lights; "powers, princes, and potentates" are there. The warriors after battle have come to give thanks to that Prince of Peace represented by the smiling infant in His mother's arms. The kings and nobles, the rich and powerful ones of the world have come to do homage to the Babe lying in the manger, who "shall not have where to lay His head."

These early men were great teachers of Christianity—these painters who did not know how to draw a hand or a foot correctly, or how to paint a distance in perspective. These simple, half-trained artists sought to teach the great pure truths of Christianity to the multitude, and to tell the story of Christianity to the ignorant.

Let us have patience with them for their shortcomings and ignorance, for all their artistic inexperience. Nay, more, let us recognise and understand what they tried to do; let us even love their queer, quaint pictures for what to a great extent they did succeed in doing in their day and generation.

We must not leave these early German painters of the fourteenth century without a glance at the portraits. It is curious and very interesting to see how they carried their religious feeling into their everyday life.

No. 1,081 is the "portrait of a man in prayer," by an unknown painter of the early Flemish school. Notice the simple, childlike action of the two hands folded in prayer; the absolutely unconscious look of devotion in the grave face. The quiet, plain, black dress harmonises pleasantly with the blue of the distant mountains, and with the dull green of the landscape. Probably the farmhouse and the woodland scene were the man's own belongings. As a matter of taste, according to modern ideas of art, a painter would not, nowadays, have stuck the mountain exactly on the top of the man's head, and would have certainly given more aerial perspective to the whole scene. But the picture is altogether a fine, rich piece of colour, and the faults of artistic inexperience should not blind us to the great merits of this work—I mean the effect of harmonious colouring; the extremely careful and good drawing and painting of the face and hands; the well-expressed devotional piety; and the great look of character in the face, which prompts us to exclaim, "this was evidently a good likeness."

In No. 657 we find another curious instance of portrait art, "A man and his wife," by Jacob Cornellison; Dutch school. The man and his wife are represented kneeling, with their patron saints, Peter and Paul, standing beside them. St. Peter with his emblem, the keys that unlock the gates of the other world, appears a very suitable patron, for he has the air of introducing his *protégé* into heaven, which was probably the intention, thus *naïvely* expressed, of the painter. St. Paul holds his emblem, the sword, and by his protecting manner appears to be doing the same good office for the lady.

The catalogue tells us that these two pictures "were formerly the doors of a small altar-piece"—the altar-piece itself would be what is called a tryptich—that is, a centre picture with two side-wings hung on hinges, and so arranged as to fold over the centre picture like doors. On the outside of such wings was often painted the portrait of the builder of the church or of the donors of the picture; the latter would doubtless be the present case. The centre was probably some important scene in sacred history.

Again I must appeal to you to use your imagination. Let us fancy ourselves, not as standing in a London gallery, surrounded by a pleasure-seeking crowd, but in the beloved church of the pious donors, who, after giving all they could to beautify it, as a crowning glory of their lives, wished to leave the portraits of their two dear old selves to inhabit for ever the precincts they had loved so well.

Perhaps before we pass on into another room (and so into another age) you may feel inclined to say, "This is scarcely a room full of works of art, that we have been looking at." You may add, "Have we not rather been studying the manners and customs and modes of feeling of past times than looking at pictures at all? In fact, we seem to have been reading a page of history with illustrations."

Perhaps so, I will answer; but while acknowledging that this early Art of Germany is not a full-grown, perfect Art, it *is* Art—Art in its infancy—and the full-grown Art of Germany has always retained, and still to this day retains, many of its early characteristic features.

E. F. BRIDELL-FOX.

GIRLS' ALLOWANCES AND HOW TO MANAGE THEM.

COLOUR AND TEXTURE IN DRESS.

"The purest and most thoughtful minds are those that love colour the most."—*Ruskin.*

I AM quite sure that most of my readers' first glance at this saying of Ruskin's will be with a sentiment of surprise. Unhappily for ourselves, we have almost ceased to make a study of colour in dress, and we have only had our attention turned to it of late years because the æsthetic party has made it a part of their cult, and turned it into an external emblem of the woe and unhappiness which they think is the lot of mankind. But we are much indebted to them for all that, for they have brought in numbers of tones and half tones of colour, which are beautiful and becoming in their application both to dress and furniture. The shades of yellow, red, and blue, and the new possibilities of wearing green, and green and blue together, are all of them delightfully novel experiences, and few introductions in the way of colour were ever so pretty and so becoming as peacock-blue and peacock-green.

But in spite of æsthetic assistance, the majority of women and girls wear black for the greater part of the year, and seem to have taken to heart thoroughly the advice given in a popular book on dress, *i.e.*, "to endeavour to slip through life in an unobtrusive suit of black." There is no doubt but that dwellers in London, and in the other smoky towns of the British Islands, are driven in a

measure to wear black in the autumn and winter months; but there is no need to wear it when summer weather prevails, even though, until this year, we have had but little summer to boast of.

Colour, of course, affects size. Dressed in black and dark hues, stout people look smaller, both in the street and in the house; and the dimensions of small people are so decreased that they appear like fairies and dwarfs. The optical effect of white and light colours is to enlarge all objects, and make the "stout party" who dons them almost mountainous in her outlines; but she need not, for this reason, look dingy or dull, for the rich, dark hues offered to her for selection are numberless. Greens and blues, in their various shades, are better than reds, giving an effect of repose and distance.

All materials that reflect light should be avoided for the bodice, as they have no shadows, and are trying in their effects. The use of velvet, both black and coloured, for the bodice, is most becoming to both the stout and very thin, as it forms deep masses of shadow, absorbing the light, and thus effaces the outlines of both figures. In fact, the chief object of dress, rightly considered, *is to show all the outlines of the figure which are good and perfect, and conceal what is exaggerated, ungraceful, or deformed*. I have underlined this, for I hope all the readers of THE GIRL'S OWN PAPER will peruse and carefully think it over. Some months ago, I went to see a young girl at school, who had arrived at that difficult period, between twelve and fourteen, when, even with the greatest attention, all girls look ungainly and awkward. My girl is no exception to the rule, for she is very tall, and, of course, looks just now more legs than body. Her dress, a large check of many colours, very short, with a gathered waist and band, added to her ungainly appearance. My idea of a pretty dress would have been a plain red or dark blue cashmere or serge, made with a flounced skirt, a polonaise, and full front; for girls of that age should have no waist, and the princesse dress or polonaise is the best thing for them.

Of course, the complexion has much to say also in deciding the choice of colours. Girls with sallow, dark faces must choose clear tints: white, light blue, violet, or black; and avoid glaring bright and undecided hues. Drab, yellow, cherry, and pale green are all unsuitable for them. Girls with clear skins and pale faces may select all shades of rose, primrose, buff, light green, lilac, brown, and violet. Dark brown or olive complexions must avoid undecided hues of all kinds, as well as very dark or very light ones; and choose clear decided tints, such as geranium, violet, and pink. Florid persons should wear the tints that subdue colour, and give the effect of distance: such as blue and green; and fair girls, with a colour, will find few shades unbecoming to them. Pale complexions must wear fresh colours, such as cherry and pink. Grey, as a rule, suits the young girl and the very old lady; but is rarely becoming to those between the two ages.

There should always be one predominating colour in dress to which all others must be subordinated. The brighter and more positive colour should have less space than the subdued neutral or semi-neutral tint. In grey and green, the grey should predominate with brown; pink and yellow, as well as red and blue, may be used as trimmings.

Colour has an influence not only over beauty, but over health. Dark colours are found to absorb and give out smells of all kinds to a greater extent than the light; and therefore nurses for the sick are not allowed to wear dark dresses. Thus, an American physician has recently advised that nurses of all kinds should avoid wearing black dresses entirely, stating that black cotton is bad, black wool worse, and black silk the most injurious of all. He even thinks that doctors should not wear black clothes when visiting patients, on account of the results to be feared. An English writer of recent date also demonstrated the fact that colour affects our warmth and comfort, as white and light-coloured fabrics reflect the heat and black and dark ones absorb it; at the same time, black throws it off sooner, and white clothing would retain the heat of the body longer than black. Of course, therefore, to be really warm we should follow the example of the Polar bears and other Polar animals, and wear white raiment in the winter. Alas! that our climate, and our foolish habit of soiling our atmosphere with the smoke that we should and could consume, prevents our following the example set by those who dwell in the spotless snowy lands, clothed suitably by an All-Wise Father.

And now a few lines must be given to the discussion of materials. The effect of velvet has just been mentioned as good in absorbing the light and massing the shadows; plush, on the contrary, is thick and ungraceful, and consequently (though probably people do not know why) rarely remains long in fashion. All rough materials add to the size and breadth of the figure, and consequently only those with a smooth surface should be chosen by the stout and tall, leaving the others for people who need both breadth and length.

Plaids and stripes should both be avoided by the tall and stout, but if stripes be worn they should be horizontal, the vertical stripes being left to the short and stout, who wish to increase their apparent height. If a figured fabric be chosen by a stout girl the figure should be large, and the same may be said of spots or of any other pattern.

With regard to the making of the dress I must say a little. There are several styles—such as the polonaise, open below the waist in front and drawn into drapery at the back—that are very becoming to stout figures. The same may be said of coat-shaped jackets with waistcoat fronts, and basque-bodices with points, much cut-up on the hips, with coat-tail back, as they are now worn.

Waistcoats and long plastrons are also becoming, as they take away the look of breadth; but an ordinary basque bodice, forming a line round the hips, should never be worn, nor should I recommend a belt, which is ruinous to any figure that has lost its proportions, whether thin or fat.

A long mantle should be chosen for out-of-door use, and perpendicular trimmings selected for it in preference to horizontal ones. No stout girl or woman should wear a plain, closely-fitting dress, which must attract attention to her deficiencies or her superfluous dimensions. One of the great secrets of reducing the appearance of size is to have the petticoats all made with well-fitting yokes, and to reduce the fulness of all garments round the waist and hips. A small dress-improver is always needed by a stout figure to take off the flatness of the back, which makes the bodice fall in in an ugly manner. A tiny cushion of horsehair is now very generally worn, which is light and cool, and supplies the want better than crinoline or wires. I hardly think that I need warn any of my girl-readers against tight-lacing, for I trust they are all of them too sensible and too well-principled to resort to such an unwholesome method of reducing their natural size; but as a temptation to try it may prove too much for my stout girls, I beg of them, especially, to refrain, as such a practice would be more suicidal to them than to anyone else, for it will ruin the complexion, give them red hands and arms, and as to their noses! . . . A well-fitting corset will give form and a decided outline to the figure, which, without it, would lack much of grace and symmetry.

In regard to bonnets, stout people must eschew both the very small and the very large, and preserve a moderate porportion in the appearance of the head.

The dressing of the hair should also be carefully attended to; girls with a high forehead should be careful to avoid drawing it from the face—it should be worn by them either in curls, or in waves over it. A thin, long face is also improved by the same treatment, especially where the cheekbones are very visible. A round, flat face requires the hair to be dressed on the forehead, and not at the sides; regular and straight features should have simple wavy hair, with the middle parting accurately made, while a beautiful head should have its outline preserved by quite smooth hair. As a rule, I think women, both married and unmarried, rush into the wearing of caps long before there is any occasion for adopting them, and while their own hair, if properly dressed, would look much more suitable and becoming.

I have thus endeavoured to give my girl-readers a few rules by which to govern themselves in the selection of their dresses, and the choice of shapes and colours. There is little to be said to the ordinary girl, who is neither thin nor fat, or indeed to the thin ones; for they have only to use what I have reprobated for the stout. An over-amount of drapery should be avoided in both cases; and simple straight lines should be chosen by all who desire to look well, in preference to trimmings "without rhyme or reason." So far as my own opinion goes, I am inclined to think that girls may wear most things, so long as they are not extreme in fashion, and so long as the dress fits well. But to take to each new colour as it comes out, merely because it is new, shows an uncultivated and uncultured mind, which has not sufficiently thought out the things becoming to itself. When once they have been considered and decided upon, it is as well to adhere to the opinions formed; a course which will simplify the question of choosing articles of dress amazingly; and will also conduce to the absolute forgetfulness of dress, when once put on, which should be the frame of mind of every well-bred woman.

DORA DE BLAQUIERE.

USEFUL HINTS.

SPONGE CAKES.—Make a pan a little warm, put nine eggs in, and add one pound of loaf dust sugar, and beat them together with a whisk till it becomes a little thick; then add one pound of flour sifted, mix it lightly with your hand, put paper round and at bottom of the tins, with a few currants or citron on the paper at the bottom of the tins, add the mixture and put in the oven as soon as possible.

TART PASTE.—Take two pounds of flour, add three-quarters of a pound of butter, break it in pieces in the flour about the size of a nutmeg, then add the water, and mix it to the stiffness you require. Then roll it out, and fold it up one end over the other five times; let the dough lay a little while to get the toughness out of it.

HOME-MADE BREAD.—Take four pounds of flour, one ounce of German yeast; mix it in about a pint of warm water, not too warm, to scald the yeast, then pour it in the flour, and add as much more water as the flour will take, and a little salt. When the dough is made, let it lie in a pan near the fire for three-parts of an hour, then put it in tins to be baked.

hardly repress a smile at her earnestness. The "plot" was so transparent, and her self-accusations so unnecessarily exaggerated.) "You are going away at once, and by the time you come back it will be much too late. The date was 10th of April; do you remember?"

Yes, he remembered.

"Now you understand how it is impossible that you and I could ever be friends."

"Under the circumstances, I admit that it was difficult."

"It serves me right for hankering after riches to which I never was born," said Celia, stopping still and drawing up her head. She had wiped away her tears, but there was a sad, wistful expression in her eyes that grieved him to see. She was standing against the old grey wall; the grimy sycamores waved their bare boughs over her, and the sunbeams danced in patches, and fell on her earnest face and her soft, fair hair.

"I have told you all this, because"—the colour mounted to her cheek—"because you have not been treated fairly, and I am sorry. The legacy was not worth it. I will write to Mr. Greenleigh at once, and tell him that I distinctly——"

"Stop one moment, Celia!" In his haste he never knew that he had dropped the formal title. "I am distressed to have been the cause of so much grief to you; it is very awkward, too, for me to be obliged to say to a lady, whom I admire and respect, that she has made a mistake, but it will not be necessary for you to write to Mr. Greenleigh on that point. I must, as you know, accept or reject the terms of Mr. Lake's will before a certain date (it came easier to him to put it in this stiff form), and I reject them unconditionally. In such a case, you will understand, the lady cannot refuse an offer that has never been made; no such offer has been made, consequently you are not in a position to decide for yourself (what would Messrs. Smith and Abercorn have said to this line of argument?); it is already done for you. You will receive a formal intimation of my renunciation of any claim to your legacy before I leave England. You will let me walk back with you," he went on lightly, striving to cover his embarrassment, "and this disagreeable subject is dropped between us for ever."

"Not till I have thanked you," cried Celia, eagerly. Even in the days of its ancient splendour, when coaches and six drove over its stones, and laced footmen stood on its doorsteps, the old square had never seen a more gracious presence than that of Celia Lake with her princess-like bearing, and her sweet refined face under the shady hat. Her ideas were all in confusion; she had surely not been saying that she expected him to make her a proposal? Anyhow, she must thank him, and drop the subject (as he said) for ever.

She put out her hand; he held it for a moment in his, almost reverently. "Mr. Romaine, I thank you, in my own name and my mother's."

Through the square they walked in silence, back to George-place, where Rebecca was engaged in polishing the keyhole and the knocker. It was one of the landlady's maxims that the outside of her house should present a cleanly appearance; that the inside did not invariably correspond in this respect was a fact which she had spent the last thirty years of her life in persistently ignoring.

"I have not posted my letter," said Celia, in dismay.

"I will put it into the pillar for you as I pass. No, I cannot come up, thank you," in answer to her half shy gesture of invitation. "I will write to Mrs. Lake, or look in and see her to-morrow. My kindest regards to her and Miss Janie. Good-bye, Miss Lake, good-bye!"

Lex Romaine raised his hat, and went away with a heavy heart. It was all over now, he thought; from the beginning he had never had a chance, and yet he was positive that, having once seen her (independently of anybody's wishes or instructions), he would have admired her all the same. "I've done the best I could; it doesn't matter now, and I shan't break my heart, I suppose, and she will marry someone else, and perhaps I shall too—some day."

Then he grew very angry as he posted the letter, and speculated as to the possibility of Celia's eventually marrying that pompous old gentleman in the white tie. For hours he paced the dreary streets, walking till the sun set, and he was fain to return to his solitary dinner; and over and over again her words rang in his ears, "I consider it an odious piece of tyranny to bind two people together who have no feelings in common and no sympathy for each other."

That evening, long after Janie had said good-night, the late postman knocked at the door, and Rebecca brought in a letter for Miss Celia Lake.

"Mamma!" said Celia, flinging herself on the floor by Mrs. Lake's chair, and just glancing at the letter, "it has come—here is the cheque! We have got the money at last that you ought to have had years ago. Oh, dear mamma!" with her head on her mother's shoulder, "please God you will get well now, and there will be no more trouble about doctors' bills and going away. I ought to be very, very thankful."

So Celia Lake received her legacy.

(*To be continued.*)

GIRLS' ALLOWANCES, AND HOW TO MANAGE THEM.

HATS AND BONNETS, BOOTS AND UNDER-LINEN.

"Dress," said Lord Chesterfield, "is a very silly thing; but it is still more silly not to be dressed according to your station."

I DO not think, now that I consider the matter fully, that any of us, old or young, can afford to exercise much economy in the matter of our hats and bonnets. They must be the best that we can afford; they must be becoming, and not too much out of date to be remarkable. Least of all can middle-aged women afford to disregard their headgear. Indeed, so far as they are concerned, I am really of the opinion of the American lady, who said, "My dear, you may neglect everything except your bonnet," for the latter is as the keystone at the summit of the arch, or keynote of all the harmonies in colour, and crowns the rightful "centre of interest" in the picture. Thus on its shape and hue much of the character and beauty of the face depend. So far as form and colour are concerned, it is advisable to keep it within the fashion, not beyond, and never to be led by any prevailing vagary to adopt what is unsuitable to your age, your character, and condition, nor what is otherwise than indicative of your own particular self.

After girlhood has passed many women prefer the more delicate, tender hues and colours of the early spring, to the stronger ones of the summer and the autumn. Lilac, silvery grey, pale blue, and soft greens and pinks are very attractive and very harmonious to the complexion that is already rather on the wane; and later on in old age the same idea holds good, and grandmother blooms again in the colours of May. In middle age the case is different; deep, rich, warm hues, if judiciously selected and harmonised, have an air of distinction, and are conducive to nobility of style; but they must be treated with breadth and simplicity, massed, not broken up into fragments and patches of colour.

The distinctions between morning and afternoon dress are less marked, but there are still bonnets for the carriage and for *fêtes* which would be unsuitable for walking in a country lane or in the streets of London. This is more the case with married ladies, perhaps, than with girls, but still in both the distinction exists.

For ordinary wear in the country, nothing is better for girls than the black felt hat, popularly called a "billycock," with a plain band of broad, black ribbon, and a bow at the side. They are excellent for all rough wear and diversity of weather, and always look well. They cost from 3s. 6d. to 5s. I do not think they are any better if they cost 10s., for our purpose. When the outlines of the face become a little sharpened these "bowlers" do not answer, as their outlines are also too hard and sharp.

In the summer a young girl will usually need a white hat of some sort. At the present time the prettiest and most fashionable are made of lace sewn on in rows, or of piece lace drawn up round the crown and edge. The shape is a pointed one, high in the front; and they are not difficult to manufacture at home, an old hat forming the foundation. The usual price of a cheap hat is about 4s. 6d., and, of course, you can obtain them at a cheaper rate as well. In dressing on £10 a-year you will find that you cannot afford to have your hats trimmed by a milliner; so if possible you should contrive to do them yourself. Experience is the best teacher, and after you have studied the hats in the shop windows, and looked at those worn by people about you who are able to go to a good milliner for them, you ought to be able to make something for yourself, unless you be completely devoid of originality and the power of imitation.

Small-featured and short girls should avoid very large hats, and should wear the nearest imitation of the turban that the styles in vogue will allow. What are called "Douglas" hats, made of cashmere and serge, laid on to a small foundation in very regular small pleats, are most useful for travelling and the seaside, but do not become girls above the medium height.

For the last year most girls have been wearing bonnets in preference to hats in London, and fortunately bonnets have become far less intricate as to making than they were. If the foundation be of straw, gold braid, or one of the many fancy kinds brought out lately, the style of trimming is very simple indeed, and is quite within anyone's power to manufacture. The puffed front of velvet is cut on the bias, and must be gathered on the wrong side before being sewn on, and the lining of the bonnet must be put in first.

Three-eighths of a yard of velvet are sufficient to trim a hat, and velvet may be obtained at any price, from 4s. to 20s. a yard. The usual charge for a fairly good ostrich tip is from 3s. to 6s., but tips can be obtained at a lower price, although, of course, of an inferior quality, and "made up"—that is, of pieces joined together to make the tip, instead of one single and perfect feather.

I think that where bonnets are concerned the prettiest for girls at present are those of white straw, trimmed with velvet puffings at the edge, and a pair of velvet strings; they are at once elegant and simple, and can be worn with any dress. Fancy straw bonnets are not difficult to trim, as the trimming at present only consists of flowers and ribbon strings. As a usual thing, however, it is well to have a black-jetted bonnet or hat to fall back upon on all occasions, as they can be worn with every dress, and are suitable for all times and seasons. The jet-embroidered crowns and the small black shapes can be purchased at very little cost; and the front is formed of lace or tulle, bought by the yard; while the edge can be made of beads, which are to be had of all sizes by the string. Beads intended for this position should be good and of cut jet, as the common glass does not look well. A little black jetted bonnet is the most useful addition to the wardrobe, as you can have tips and flowers of half-a-dozen colours to put into it in turn successively, so as to make it match with every dress. Even in the winter such bonnets are not out of place, as everyone appears to wear them; and if you feel too cold, you have only to add a lining of black silk to increase the warmth.

And now I must say a few words about the alteration and renewal of hats and bonnets. The first item of advice that I always give is to study the shape of the hat you like, and then you will soon see whether your last summer's attire could be changed in any way so as to look like it. The shape which seems so old-fashioned and peculiar can generally be modernised in some way. By taking off a few straws at the edge it can be made smaller, or by adding a few it can be enlarged, and in the same manner the crown can be either raised or lowered. The shape of the edge may be modified by bending it to suit the prevailing fashion, and the trimming can be brought up to the style of the season.

There are several ways of renewing black straw hats at home without having them reblacked and redyed by a bonnet-maker. One of these ways is by mixing gum-arabic and black ink—a penny bottle of the latter and a halfpennyworth of gum dissolved in it. This should be well rubbed on the hat with a brush, an old toothbrush being the best implement possible. This recipe is excellent where the hat is both limp and discoloured; but if the black be still good, while the hat has only grown limp, the gum alone will be required—not the ink. This will restore the gloss and the stiffness.

Another method of varnishing hats or bonnets is to use black sealing-wax, in the proportion of half an ounce to two ounces of rectified spirits of wine. Powder the sealing-wax, and put it with the spirits of wine into a phial and place it near a fire till the wax be dissolved. Put the varnish upon the straw when warm with a soft brush, by the fire or in the sun.

Black chip may be renewed with one of the "glosses" used for boots, provided it be not a varnish; or else Judson's black paint may be used.

White hats are a little difficult to treat, as they show discolourment more than the black. The soiled parts may be rubbed with cut lemon, the juice being afterwards washed off with water. White straw may be also washed with milk, and if there be any hopelessly soiled spots they may be painted over with Chinese white diluted with water. Lime-juice is also said to be good for cleaning straw hats. In all cases, the stiffening is given with gum-arabic, and here it is impossible to give any guide, save experience, for the quantity of gum used, as some straw requires more than others, and the best way is to make an ordinary solution of pretty stiff gum and water and try the effect on a small portion of the hat.

As to the trimmings, they can be renewed in many ways. Shabby velvet may be brushed and the pile raised, as well as the colour renewed, by being held over a basin of boiling-water. The rind of a piece of fat bacon is also used to revive velvet with great success. It should be lightly rubbed over the surface of the velvet, and it will clean off the dust and restore it wonderfully. A little bit of fresh butter is nearly as good.

Black corded silk and ribbon can be revived by sponging them with vinegar and water, the dust having been brushed off first. After the sponging, roll the silk up round a bottle or a book and leave it for a few hours. Some people iron it while damp. Black crape may be steamed over the spout of a boiling kettle and made to look like new.

Every girl must remember that the bonnet must be in harmony with the rest of the dress, and a fine new bonnet, instead of setting off a shabby old dress, produces a contrast which violates the laws of good taste.

Everyone should endeavour to find out the colours that suit them best, and make themselves acquainted with the few rules which govern the subject. Black bonnets become fair complexions, and so do light-blue and straw-colour. Reddish-pink will cause a bright complexion to lose its brightness, but dark-red makes a fair face still fairer. Pink is becoming to brunettes, but lilac and green are never in harmony with them, while agreeing with a fair skin. Remember to suit the flowers worn to the age of the wearer. Wrinkles and rose-buds are too incongruous, and provoke uncomplimentary remarks.

Perhaps nothing is more difficult than to keep ourselves looking perfectly well appointed, in the matter of boots and shoes, on £10, or even £15, a year; and to do this more careful thought is required than for any other article of dress. In the pursuit of knowledge on this topic, I have made extensive inquiries, and tested every description of shoes and boots, at all kinds of shops, and I have come to the conclusion that, for those who can wear and do not object to them, the "Oxford shoe" is the best thing in every respect, both as regards economy and health. For the country, in winter, a pair of thick boots is perhaps desirable; but these are not needful unless the weather be wet and the roads muddy. Even then, some friends of mine prefer a neat cloth gaiter over the stout "Oxford shoes," and some other friends prefer a leather gaiter to the cloth for muddy days in country lanes.

It will be seen, on reference to the tables at page 91, vol. v., that I have put down £1 17s. 6d. for boots, walking and house shoes, and slippers throughout the year. If "Oxford shoes" be worn, two pairs should last through the year, and in price they might range from 5s. 6d. to 12s. 6d., but I think those at 8s. 6d. are quite as good as those at 12s. 6d. in the matter of wearing. For house-shoes the best wearing ones are, unquestionably, of patent leather, which will sometimes last a year if you be fortunate enough to chance on a good pair. But even here you may be mistaken, and even acting on the shoemaker's advice, you may be taken in, and find that your well-looking purchase cracks before the end of the month. In order to avoid this it is as well to rub in during the first few weeks of wear a little milk, or a few drops of olive oil, or a little vaseline, which last has a wonderful effect in preserving leather of all kinds. The patent leather slippers for the house, heels included, cost 5s. 6d. a pair.

I have put down a guinea for the walking boots, but I have been since informed, by my two girl friends, that this is a thoroughly extravagant idea, and that 12s. 6d. to 15s. would be quite a sufficient price to guarantee an excellent pair of boots at a respectable shop. What is called "Levant" or "Levant morocco," is an excellent wearing leather for everyday wear, either for shoes or for boots; but for rough country wear, and muddy roads, I think my readers must have calf skin, as nothing else stands repeated wettings equally well.

Kid boots, if very good, have a great deal of wear in them, but must be taken great care of, and are only good for the town use, not the country roads. Kid shoes, if embroidered with jet, can be obtained for evening wear at about 10s. 6d. a pair; but of course must be considered for best. Black satin slippers can be picked up occasionally at the most wonderful prices at sales, and at large shops like Shoolbreds, and always look specially suitable, and wear better than kid, for the evening, with a black dress; but with coloured ones, at present it is needful to have the shoes made of the material of the dress; and this is advertised by some shoemakers to be done for 10s. 6d. a pair, and even less.

Many ladies like cashmere or prunella boots for house wear better than shoes, and they can be obtained almost more cheaply than shoes, and wear longer. I have not yet entered on the question of re-soling and re-heeling, both of which a good pair of either boots or shoes will stand; in fact, the instant that the heels become in the least degree uneven, the boots or shoes should be attended to, as this completely spoils their appearance, and tends to distort the ankle, and render walking insecure. Boots and shoes can be re-soled several times, so long as the upper leathers remain sound and good.

I must not forget one word about the use of kid revivers, or "glosses," as they are called. Much prejudice has been excited against them of late, and they are said to crack the leather upon which they are used, and to be especially injurious to kid. I had found out these evil effects for myself, but I had also discovered the comfort of being able to keep my own shoes and boots in order, for if there be one thing to which I object, it is to anyone's hands being put into my shoes or my stockings. In the first place, the hands are generally hot, and far from clean; and in the case of stockings, the hand of the washerwoman quite stretches the foot of the stockings out of shape, and the use of the smoothing-iron ruins them entirely. Stockings and all under-vests should be either left rough dried or mangled only.

But to return to the subject of the kid revivers. When I had satisfied myself that the fault was in them, and not in the leather, I went to a clever old shoemaker in my neighbourhood, and asked him about it. He gave me the reason immediately, and said that, in selling the bottles to ladies, he now always cautioned them to use very little; in fact, the smallest amount possible, with a view to obtaining any good from the black of the reviver; and he added that the evil effects had been caused only by the foolish and immoderate use of them, for, in some cases, ladies had told him they had thoroughly wetted the leather, in the hope of making their boots look better, when, in reality, the surface only of the leather requires to be wetted to produce all the effect desired.

For lawn tennis, of course, specially suitable shoes must be obtained. These cost from 3s. to 5s., and they may wear a long time with care.

The next difficult item to deal with on our list of dress articles is, undoubtedly, gloves. Fortunately, just now we are very well off; for with black kid gloves, and tan Suède ones, we can get through a season at a moderate expense; and even the prevailing vagary for wearing rather soiled tan is a piece of good fortune for girls who have to clothe themselves on a small dress allowance, as they are saved the expense of cleaning too

often. Where gloves are concerned, I do not think economy is well served by the purchase of cheap ones, especially in black or tan, the colours of which I am speaking. I have put down 15s. per annum for gloves, and I think for 3s. 6d. a pair very good ones may be obtained, which would give four pairs a year, quite sufficient, with proper care and mending.

I have dealt only with kid gloves, but there are many people who wear, and prefer them also, both silk, thread, cotton, and merino. If you can do this, you will naturally make a great saving in the matter of covering your hands, as any of them are far cheaper than either kid or Suède; and in summer the silk or thread are likewise as much cooler than either, as the woollen glove would be warmer in winter. But there are many people too sensitive to wear a glove of any such materials, and whose nerves would suffer so much irritation from thread gloves that they would prove quite unbearable. Very hot hands are difficult to clothe. I know some persons who spoil their gloves directly, and these are the people who find benefit as well as economy in wearing any other kind of gloves than kid.

The next thing that I find on my list is "stockings," for which I have allowed nearly 24s. in the year, which would be quite 24s. including the mending—Angola and filoselle. Lisle thread for the summer is much preferable to cotton; besides the questions of coolness and the wear, I think the colours stand washing much better than those of cotton. Greys and drabs are not good colours in either cotton or thread, being apt to fade and grow either whitey-brown or dingy and dirty-looking. Dark indigo blue, brown, or black are the best both for wearing and for washing.

Plain dark colours are always to be preferred to stripes, even when the latter are in fashion. Stripes as a rule wear unevenly, and where they meet respectively there is apt to be a thin place. Besides which, horizontal stripes make the ankle look large and the foot wide, while the vertical have an ugly effect when shoes are worn, which everyone may see for themselves. Plaid stockings are not to be thought of by the economical, as all peculiarities must be avoided when things have to be worn for some time.

In reality there is nothing better than hand-knitted stockings, either of silk or wool, for wearing, washing, and general comfort of every kind. There seems no end to the wear of good knitted silk ones; and, strange to say, I find violet one of the best of colours, after red, for durability. They will bear re-footing three or four times, and so will woollen ones, if carefully used. You should always have three pairs in wear at once; and when re-footing them, you should take up the stitches high above the ankle, so that the join will not show between the old and new wool. In woollen stockings you will find dark heather mixture and a rich dark grey will wear and look the best. There is no comparision between the warmth of knitted stockings and woven ones.

Half-a-crown's worth of "Scotch fingering" will suffice to knit a pair of woollen stockings, though you can choose, if you like, a more expensive wool. A ball of "Pearsall's silk" will re-foot a pair of woven silk stockings, and make them as good as new, if you have the patience first to pick up the stitches of the woven part on a fine pair of needles. About three or four balls, at 1s. 6d. each, are, I think, required for a whole pair.

No stockings of any kind should ever be sent to the ordinary wash. They should always be washed at home under strict care and surveillance, using water with the chill just taken off, and white curd soap. They should then be wrung through a machine, if possible, and if not, in a towel, and then be hung up to dry quickly, and afterwards be mangled. But on no account either iron them or allow the hands of the washerwoman to stretch them when wet. I have said this before, but I feel it such invaluable advice, that it cannot be too well impressed on your memory.

And now I come to the question of underlinen, which I do not think offers much difficulty to the sensible manager, or to the industrious girl. One advance which I think we have made in knowledge is, that we do not require nearly so many articles of dress as we once did. Perhaps it would be more correct to say, as we thought we once did. This is true with regard to underlinen, but especially with regard to dresses.

Six articles are really all we need, and three or four night-dresses. Many people only get three at a time of everything, so as to have some good new things always; but it seems to me that the best way for the girl on a small allowance is to have one thing of some sort always in hand, which is a less expensive way of renewing the underlinen than by purchasing three at once of any one thing. I have allowed each year ten shillings for the renewal and replacement of this department of clothing. As a rule, from sevenpence to ninepence is enough to pay a yard for calico. The inexpensive Swiss work is useful for trimming them, as it washes and wears very well.

It is difficult to advise with regard to the ready-made underlinen. I have found one brand, called the "Hibernia" hand-made, to wear wonderfully well, and stand even foreign wear and washing. The same firm produces machine-made underclothing called "Sterling," and these are also thoroughly reliable. There is also very excellent French underlinen now to be found which wears well; and, as the embroidery is performed on the article itself, it is sure to last as long as the garment, and looks very pretty, as it is well done.

I know many girls find a great difficulty about this matter; there is so much to do in reference to other things—dresses to mend and re-make, hat and bonnets, and the numberless stitches that are needed to keep all tidy and neat. The father wants his daughter's company, and so does the mother, for walking or visiting; and then there are lawn tennis, and, perhaps, the drawing-room, and the flower-vases to be attended to, besides the poor and their requirements; so I quite understand, when a young girl tells me she "has so much to do," and it is better that she should buy some things ready-made than neglect to make the lives of others happy.

Very good flannel petticoats can be purchased as low as 5s. 6d., and even less, and they can hardly be made for so little. Striped skirts are sold for all prices, of thin materials, suitable for the summer. Most of them will wash, especially if you select scarlet and white in stripes, or some colour that will stand the washerwoman's soda and soap. A good thick winter petticoat may be got for 10s. 6d., which will wear two or three winters with mending, rebinding, and care; and probably then may go on for another winter with a new top or a new flounce or binding with fresh material.

But my article on underlinen would not be complete unless I spoke of the new departures that have taken place from the ancient ideas, and the prevalent feeling that white cotton or linen is no longer the one possible material for underclothing. Silk and wool are the two materials most advised by those who seek for the most hygienic materials; and a recent experimenter in science says that the latter is the normal clothing of all mankind.

At the Exhibition of Hygienic Clothing last year, an underdress, made in the combination or union style, by a young lady at Girton College, and worn by herself and others, was shown, which was made of serge or light tweed, with a lining of cotton. The colour of the tweed was brown, and the garment was both high in the neck and long in the sleeves, and took the place of all other garments and petticoats. This last winter I was shown a similar garment, by a very celebrated woman, who said she always used them, and had never known what comfort and health were before she adopted them, as she had felt the weight of clothes, and had never been warm enough with all she put on. This is the last suggestion both of hygienic science and also of fashion, for I hear a well-known firm have began to make union dresses out of a thick silk material, which they have had made for their use, and which they advise the use of for all ladies who desire to be healthy and strong.

LOVE'S SUNSHINE.

By the Author of "Wrapped in the Robes of Mercy," "Fairview Rest," &c.

CHAPTER IV.

HEART-REST.

TWO years have passed since Nellie first went to live in the home of her aunt. They have during that time taken two delightful trips to the Continent and made acquaintance with Miss Beecher's early friend. These journeys were shared by Gerald, who is now just about to make an important change. Though so young, he has so far proved the truth of Mr. Jackson's prediction that he is chosen secretary and helper to a great naturalist living in Edinburgh, and there is shortly to take up his abode.

We find them all again met in the Corner Cottage, for by Miss Beecher's wish this has been retained as a little country home, to which they can run down now and then to rusticate for a few days.

It is a fine late autumn morning, and Miss Beecher, who has been walking round the garden, enters the room where the breakfast is laid.

But what is it that causes her to tremble? Is the happy dream over? Must she go back to the old lonely days already?

Gerald is standing by the table, speaking in low, earnest tones to Nellie; neither perceived the entrance of their aunt, until she had gone to the other side of the room.

"I think, Nellie, Aunt Marian would hardly be selfish enough to wish to keep you from me," Gerald is saying.

"Gerald," cried Miss Beecher, clasping her hands together, as though to control her emotion; "what can you mean?"

"Nellie will explain," he answers, and hurrying away, Gerald is seen walking rapidly across the common.

"Really, Aunt Marian, I can't quite understand. Gerald seems to think it is all broken off with Ruth, and that I might go to live with him; but it can't be true."

"If it should be so," replies Miss Beecher, with an effort, "it would be your duty to go, Nellie. I think no one could be to him like a sister, if he is in any trouble."

before him in a horizontal position. It does not require tuning, as its sound is sufficiently indefinite to suit any key or chord. When not abused, the bass drum can render valuable services. "In a crescendo of all the instruments," remarks a French writer, "by gradually increasing the force with which it is played, one obtains an effect of formidable energy. Struck all alone and pianissimo, there is something menacing about it, and it recalls the firing of distant cannon. If the beats are always pianissimo, and at long intervals, but during a slow, grave movement, they have something solemn and mysterious."

The side-drum—a wooden or brass cylinder, with a skin or head at each end—is often employed in the orchestra, but its chief use is in the army, for marching and for various calls, both in barracks and in action.

Cymbals are a pair of circular metal plates, which when sounded are not so much struck as rubbed against each other in a single sliding motion. "The part for cymbals," says M. Victor de Pontigny, in Sir George Grove's "Dictionary of Music," "is generally, but not always, the same as that for the bass drum, and, from motives of economy, it is generally played by the same performer. One cymbal is then tied to the drum, and the other held in his left hand, while his right hand uses the drumstick."

It has been pointed out by Mr. E. Prout that Wagner, in his *Ring des Nibelungen*, has employed the cymbals in several different ways. Besides the ordinary clash of the two together, he obtains peculiar effects by the sharp stroke of a large drumstick on one cymbal, which, being allowed to vibrate, produces a tone somewhat like that of a gong; he also uses the roll made on one cymbal with a pair of drumsticks.

The triangle is often met with in piano passages of modern operatic music, but its use has been abused by too many composers. It has a crystalline timbre, and is the great instrument for marking the rhythm both of dance and military music.

Percussion instruments, when too much used, give a vulgar air. In symphonies they are out of place—kettledrums, of course, being excepted. We meet, however, with examples of their employment in the Military Symphony of Haydn, and in the finale of Beethoven's Choral Symphony, where all the voices and all possible instruments are united for the sake of a grand effect.

We have now come to the end of our space, but only a few instruments of secondary importance remain unnoticed. Amongst these is the cornet-à-piston, which is often, as we have already said, employed to take the place of the trumpet. It would be better, however, kept out of classical music, for it has a comparatively coarse and vulgar tone. The harp also must not be forgotten—an instrument which combines well with brass. It has been used with much effect by many modern composers, as in the *Athalie*, *Antigone*, and *Œdipus* of Mendelssohn, and the operas of Meyerbeer, Wagner, and Gounod.

It may be interesting if we add a table from Sir George Grove's "Dictionary of Music" showing the average numerical strength of a band of fair proportions, such as would be needed for the effective performance of the later works of Haydn, or all those of Mozart, Beethoven, Weber, Cherubini, Spohr, and Mendelssohn, and with it we shall conclude this article.

STRINGED BAND.

First Violins (from 6 to 12).
Second Violins (from 6 to 12).
Viola (from 4 to 8).
Violoncelli (from 4 to 8).
Contra-bassi (from 4 to 8).

WIND WOOD.	BRASS AND PERCUSSION.
2 Flutes.	2 Trumpets.
2 Oboes.	2 or 4 Horns.
2 Clarinets.	3 Trombones.
2 Bassoons.	2 Drums.

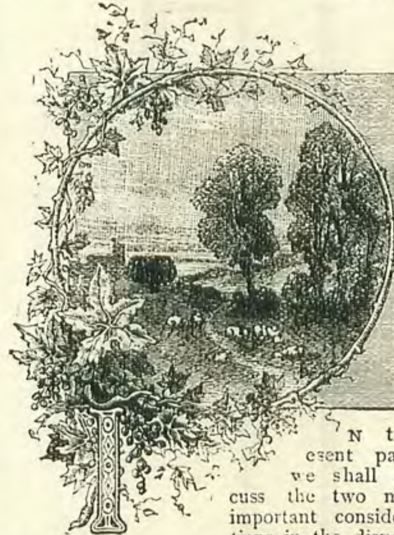
"An orchestra," says Mr. W. S. Rockstro, "consisting of these component parts is generally looked upon as sufficiently complete for all practical purposes, including the performances of the oratorio, the opera, or the symphony. It may, however, be necessary on special occasions to make additions to it."

GIRLS' ALLOWANCES, AND HOW TO MANAGE THEM.

DRESSES, WINTER CLOAKS, AND SUMMER MANTLES.

"There are many reasons for thinking that we do not at present attach enough importance to beautiful dress, as one of the means of influencing taste and character."

—*Ruskin.*



IN the present paper we shall discuss the two most important considerations in the disposal of our allowance, *i.e.*, the winter cloak and the dresses for summer and winter. It will be seen by a reference to articles on the above subject in last year's volume that in the list for three years' expenditure I have provided for a winter dress at 30s., a nun's cloth at 16s., and washing dress 10s. This I have allowed every year. But taking one year with another there are some for which you will not need a winter dress, and many when you can manage without a new summer one. Indeed, these last few years I have found many girls adhering to their costumes of cashmere and serge in all seasons, winter and summer, purchasing the skirts ready made, and making the bodices themselves.

Washing dresses, if properly chosen, will last several years, and nothing is prettier nor more economical for the summer weather (if warm enough) and more especially if you have not to pay for your own washing. There are several fabrics that wash and wear well, and of these nothing is better nor more becoming than gingham. All the colours shown are quite reliable, but of them all I prefer the pink; that never looks washed out, and it can be so prettily trimmed with Swiss embroidery or lace, that it may be as "dressy" as you please. Besides, by changing the trimmings you may nearly make a last year's dress into a new one for the present year. Next to this come white dresses of all kinds of material, for, provided they wash, they all look well when trimmed with plenty of good embroidery, which you will do well to work for yourself. In this case it will wear double the time of any you can purchase. Workhouse sheeting is also a good material, and should be trimmed with lace to match, and looks well with a black velveteen skirt. One of the most useful of textiles is the coarse Indian tussore silk. Nothing surpasses it for wearing and for washing, and a well-made polonaise can be worn with a black velveteen or a Turkey-red skirt. I fear the newer introductions of sateens, chintzes, and cottonettes are not to be recommended, unless, indeed, you prefer to purchase a fashionable dress and wear it until it be past its work. This is the case with some young ladies, and they consider it saves much trouble, and enables them to devote time to other things which they would be obliged to give to dress.

Having discussed the dress for hot weather, we must now turn to the winter one, which should not on any account be too heavy, as you will be obliged to take turns out of it during the whole course of the year. At the seaside or in the country, warm dresses are never out of place, and one should be always at hand to put on when chilly.

I like, for my own part, serge and tweed as winter dresses; nothing looks so well or wears better, but both must be carefully chosen at a reliable shop and a fair price be paid for them. There is still another material, and that is linsey, which has been much improved of late years in its manufacture. The best rule to make for yourself in this matter of winter dresses is to buy nothing but the best materials. A good dress, well made and well fitting, should last at least three winters. The first year it will be the very best dress, the second year not quite in so good a position, and the third year some serious alteration and amendment will be required. Fresh braid and buttons for the front and sleeves should be supplied to all dresses directly they require them, for nothing makes a dress look more old and shabby than a single worn-out button. Fronts and plastrons of silk and velvet, with new cuffs, are invaluable for making a dress look new again, and one of the new Swiss belts will much improve them also.

It is on this point of renovation that the sewing machine will assist you, for you can alter and remake a dress in half the time when you have your sewing machine to help you. Cashmere is another of the invaluable materials to the economical. The wear of a good one is endless, and it bears making over and cleaning to any amount. It combines with silk, velveteen, poplin, and satin, and thus can be made up again when half worn, so as to look as good as new. Nun's cloth is also an excellent wearing material; but I do not advise you to buy a thick one, as they generally wear rough. Nun's cloth trimmed with black lace forms a very pretty summer dress, and is so inexpensive that I have seen them at the summer sales with the skirt made up for 37s. or 38s.

And now we must turn to the subject of colour. So far as economy is concerned, we have no choice; we must stick to black, or to brown-grey or steels of various shades, for we cannot afford to choose anything which would appear remarkable either for its colour or its shape. Black, unless very good, looks rusty after a great deal of wear, while brown has not this drawback, and, besides this, it can be worn with so many different colours to enliven it, that for a young girl it is perhaps preferable to black. But the brown must be a rich one, of a kind of chocolate hue, to look always well.

Brown velveteen wears longer than black, and looks well to the last.

I have not yet touched on the subject of evening dress, but I do not think you need have much anxiety about that, as, at the sales,

great bargains may be picked up; and now that black lace is so much worn, either that or "string-coloured" will be suitable. I have seen black lace dresses, mixed with satin, for 35s. 6d.; and black striped grenadines are to be purchased for a guinea. Pale-coloured cashmeres are also to be got for that amount, and they are very pretty and girlish.

What is called a "Cora" silk, has been strongly recommended as a best or evening dress for young girls. It is of a pale cream-colour, and is beautifully soft, and wears wonderfully well. I think it costs about a guinea the piece of nine or ten yards, and a dress of it could be made up on a foundation of white alpaca. There are other Indian silks, of much the same quality, in what are called "art colours;" and these make exceedingly pretty dresses. A very dark girl of my acquaintance always has a bright Indian yellow one, which is the object of universal admiration; and there is a dull, Egyptian-like blue, which is equally becoming and inexpensive for girls of fairer complexion.

And now arises an anxious question, which has been put to me over and over again: Is there any chance of ever having a black or coloured silk, on such a small annual allowance as £10 or £15? I think there is a very good chance indeed, with management, but of course a large price cannot be given for it; and I would advise you to go to a really good shop, where you are sure to be able to trust their opinion in the purchase. The material itself will cost about £5, and you should not pay less than 6s. a yard, being careful to select a small-ribbed silk, not very stiff nor firm, but soft and yet not flimsy. The underskirt must, of course, be made of alpaca; and from fourteen to sixteen yards of silk should be ample. I have seen plenty of black silks, with the skirts made, in the shops for £5 and £6; but, unless quite sure that they are of pretty good quality, you had better get good silk and make it at home. A black silk is a real tower of strength, for you can make many changes both in morning and evening dress by its means. A grenadine polonaise turns it into a summer dress; and when it becomes worn, and a little shabby, one of the numberless members of the family of brocades will make it look quite new again, unless you prefer to use a good cashmere, which, however, is not so dressy.

The next step to be discussed is the winter's cloak or jacket. This forms rather a trouble to some people, but I do not see any difficulty in getting what we want, and at a moderate price. Many girls, just at present, are buying plain jackets, and braiding them themselves with the sewing machine. I have put down the winter jacket at a guinea, but, of course, 30s. would be a better sum to expend on it, for the materials would be so much better, and would wear longer. The fur cape at 12s. would be a dyed fur, but still it would look very well for a long time, unless you got it wet, when it would never look well again. If you could afford it, a better cape would be advisable; but a clever and thoughtful girl, with a head for contriving, and with the assistance of my three years' table, would see where she could save during one year to improve her next year's purchases.

Young girls do not now wear much out-of-doors in the way of a mantle; and, indeed, they may always avoid the expense of this, either by wearing a thicker bodice, or else by having a flannel habit-shirt or flannel bodice made to wear inside to give sufficient warmth. If an outer covering must be worn, the small shoulder-capes are not very expensive, and can be obtained in brocaded velvet, which is nearly as warm as a fur. I think, however, that a well-made black jacket of cloth, braided, or of *broché* velvet, is better for a young girl. These light cloth jackets are invaluable to take the place of the winter jacket, for in our changeable climate we need an extra covering.

I have put down the Ulster at a guinea. A young friend of mine informs me that she has got one for 16s. in Oxford-street; but it is only fair to say that she required a very small size, and when this is the case there is usually no difficulty in buying cheap out-of-door garments. The winter petticoat, also, I am informed, is too extravagantly priced, as, with the help of old dress skirts, a far better arrangement could be made.

The under-vest can be purchased of any price, but many girls I know prefer to knit them of white wool, and consider them softer and better. Other girls have adopted the combination worn by many of the Girton girls, made of fine flannels or winseys, of a grey colour, and have thus got rid of under-vests and chemises, and only wear one petticoat instead of two. This naturally is a great saving, and has only one drawback—the inevitable washing; and when the London washerwoman gets hold of flannel, woe betides it, indeed!

I must not omit to exhort my young readers to practise extreme neatness in all their ways, and cleanliness in the various little appointments of the toilet. Do not fail to have a pretty dressing-jacket, or gown; a nightdress sachet, and small bags for your shoes, if you travel. Mend all the holes, and sew on all the buttons in your gloves, and everywhere else directly they require it; and beware of putting on soiled and dusty clothes. Use the clothes brush with an unsparing hand. Never go away from home without work materials, pins, hairpins, and boot buttons; and do not make yourself a nuisance by borrowing from your friends. Take your writing materials wherever you go; and when leaving home take no untidy luggage. Trunks and boxes are now so cheap, that no one need be without a neat one, lettered with their initials, and neatly bound. Be careful in packing; fold everything neatly; do not turn your dresses inside out, but fold them on the right side, and lay sheets of tissue paper between the folds of delicate dresses. When you arrive, do not fail to unpack all your things at once, and lay them in the drawers, or hang them up; and put all your belongings where you can find them in a moment; or you will surely be in a hurry, toss things over, and spoil them.

And now I have to enter on a different part of my subject. I have hitherto spoken of small allowances for dress, and the way to make the most of them; but our correspondence shows that there are others who claim help in making the most of allowances much larger in amount, and yet small in proportion to the style in which they live and the duties they have to perform. So I have obtained a few notes from a lady of high rank as assistance to those who have allowances of £60 to £100, and I have no doubt all my girl-readers will like to know what other girls do who are obliged to think of economy as well as themselves, and who are expected to do as much, in proportion, with a large allowance as they are obliged to do with a small one.

"From the allowance being ample," says the writer, "I conclude that the owner is in a position where stationery, washing, and travelling expenses are paid for her; also fees for servants when visiting, and tickets for various entertainments and amusements. I also take it for granted that there are visits to be paid to country houses, six weeks, or perhaps a season in town, and that evening or dinner dress is to be worn every evening. I must also suppose that she begins with a certain amount of dresses and underclothing, which will only require renewing in part from the yearly allowance.

"I think I must begin with a few rules which I laid down for my own use long ago, and finding in them safe guides, I rarely deviate from them. First, you must make no agreement to give your wardrobe to your maid, as it leads to discomfort and often prevents your making use of old materials, which would have been a saving; but, worst of all, it prevents your helping friends or relatives who are less well off than yourself, and, moreover, debars you from the duty, as well as pleasure, of giving to the poor. Next, you must have a good sewing-machine, and be able to work it yourself; and, lastly, you must be able to make your own bonnets, and your maid must be able to make some of your dresses, to fit well, and to be a quick worker. Amongst all others, perhaps the most important rule, to keep you comfortable on your allowance, is to pay for everything, if not at the moment of purchase, within a month's time.

"You will have one great assistance in your struggles if you be of such a stature that you can purchase ready-made skirts to fit you at the best shops in London, for then your maid can make the bodices at little additional expense; but if very tall, or what is called 'over-sized,' no ready-made article will fit you, and that always entails lengthening or another breadth, new sleeves, perchance new fronts to a jacket. This is a difficulty that only those who have suffered from their proportions can realise. You are, in this case, at the mercy of the shopman, who buys his skirts and jackets of a certain measurement and pattern, and if you require them altered, he is obliged to employ more expensive workers, and must increase his charge accordingly. Of course, if the articles be made by the firm themselves, they will generally try to alter them so as to fit.

"It is the fashion to say that dress is 'so much cheaper than it was a few years ago,' because machine-work has considerably lessened the price of labour. But for a more expensive style of dress, I do not see that the actual article is really cheaper. On the contrary, a silk dinner or evening dress from a good London house, some twenty-five years ago, would have cost from £12 to £18, whereas at present you cannot obtain anything of the same sort under from £25 to £30; and the number of dresses, bonnets, etc., required makes it very difficult to manage a fixed allowance as well as formerly.

"I can remember when I was a young girl, moving in London society, and going to Court, out nearly every night of the season, and going to 'breakfasts' (as garden parties were then called), that one walking bonnet, a pretty driving one, and a third for grand occasions, was enough; and a simple muslin dress, with a few ribbons, made a young lady's afternoon-party dress, and might be worn at more than one. But now, the constant change, and the small items *en suite*—parasol, shoes, stockings, etc.—must all match the bonnet and dress; and any muslin dress must be half lace, though the lace may be cheap and effective. Now there are double the number of afternoon gaieties, tennis-parties, and bazaars, all of which must be provided for.

"Then, in the old days, if you rode, your hat would probably last you two years, and your habit certainly the same length of time; but now, both habit and hat, like your bonnets, must be of the last new shape of the year; and you must have special boots and gloves for the park; while for the country you must have a low-crowned hat, and rougher habit, a covert coat, and other things.

"During the first days of the January and July sales you may occasionally obtain things you want in the way of cloak, dresses, ribbons, and flowers; and so they are both

useful and advantageous. But before going, arm yourself with fortitude to resist 'bargains,' and make no such financial mistake as to buy anything in the way of dress because it is 'cheap, and will be useful some day.' That day will never come. Every shade of colour changes each year; you cannot buy more, even of a plain colour, than will make up a dress for the present year; and even the materials in black are difficult to match in quality and colour, and the material itself may be out of date.

"However beautiful a sash, a parasol, or a material may be, depend on it they will not go with anything else you have; and were they not very nearly out of date, the shopkeeper would reserve them till after the sale.

"And now, as there is nothing like seeing a calculation on paper, I have jotted down the items needful for a young lady with a maid, who has an allowance of £100 per annum; and of course it will be an easy matter for those who have less to dismiss or lower the different items:—

Item	£	s.	d.
A good black or dark silk dress, suited for any time of year; the skirt may be bought ready-made, and the bodice made at home ..	£7	7	0
Black nun's cloth dress (at home)	3	3	0
Tailor's serge dress	5	5	0
A jacket	3	3	0
A warm cloak	5	5	0
A tennis dress (flannel)	4	4	0
2 cotton dresses (made at home) ..	2	2	0
3 evening dresses	12	12	0
2 dinner dresses	8	8	0
Home dinner dress	2	10	0
1 opera cloak	1	1	0
1 tea gown	2	10	0
1 dressing gown	0	10	0
6 pairs stockings (3 black) 4s. ..	1	4	0
Carried forward	£59	4	0
Brought forward	£59	4	0
3 pairs evening coloured thread stockings, 2s.	0	6	0
3 pairs evening shoes	1	1	0
1 pair house shoes	0	7	0
1 pair walking boots	1	10	0
1 pair tennis shoes	0	9	0
Waterproof	1	1	0
1 umbrella	0	10	0
En tout cas	0	6	0
2 hats	1	10	0
2 bonnets (made at home) ..	1	0	0
Ties, cuffs, and collars	1	0	0
Gloves	3	0	0
Pocket-handkerchiefs	1	0	0
Underclothing—petticoats ..	4	0	0
	£76	4	0

"A wide margin of nearly £25 is left in this calculation, and as I look over the various items, I see that they might be further reduced; for if you ride, your habit (which must be made by a good tailor) will cost £10, your hats £1 1s., your gloves 12s., and boots 18s.; and if you use top-boots, they will be £3 3s. a pair.

"Besides all this, no calculation will be complete without mention of the necessary Court train, which you will not be able to give to a dressmaker; but you must arrange to make it at home, if some friend will allow your maid to see hers made the same year. By it you must measure the length, breadth, and shape at the top. It is the easiest thing to make it; but as they, too, alter every year, a pattern must be seen. The under-dress is, of course a new evening dress, and as our gracious Queen prefers to receive her loyal subjects by daylight instead of candle light, it is essential that every material used should be perfectly fresh and able to bear the test imposed on it of the strongest light to be obtained in our English climate in the early days of spring.

"I have already spoken of the convenience of getting your dresses with the skirts ready-made, and from some of the largest and best class of London shops you can obtain both morning and evening ones, beautifully made and in good taste. With a black and a white silk evening bodice you can refresh your dresses with but little expense, if you also have a clever and a willing maid, one clever enough to take hints for your benefit from every side. So long as you remain true to black and white, you will find evening dresses comparatively inexpensive; they are not recognisable, and bear any amount of changes in flowers, tunics, lace, trimmings, or drapery.

"Underlinen, too, is now so moderate in price, and so excellent in quality, and is trimmed with so much taste, that it does not seem worth while to occupy your own or your maid's time with it; you had far better cultivate a talent for dressmaking or embroidery, which you can apply most usefully to your dresses. What is called 'English embroidery' is always useful, and, possessed of a sewing machine that braids, you can add to the effect of many a plain dress or jacket. Now that jerseys are made so pretty and ornamental, you can often supply the place of a made-up bodice with them, and they can be purchased in either thin or thick materials."

I think I have now alluded to all the chief points that will help your young readers to manage a fixed allowance. One good and golden rule in this, as in everything in life, is that no point is too small to be attended to which touches our personal influence for good, and carries out a parent's wishes, and enables us to give pleasure to those we love. If we do our best to live up to this rule, we shall pursue our path with the sunshine of God's blessing, without which life in either a palace or a cottage would be indeed a dreary thing.

NELLY.

By SYDNEY GREY.

NELLY'S merry visage viewing,
Much I fear there's mischief brewing;
Wherefore else those laughing eyes,
And the mouth demurely hidden?
Mischief in each dimple lies—
Mischief must be chidden.

But, my accusation naming,
Nelly answers, quite disclaiming
Such a notion—says to me
If she smiled she scarcely knew it;
Life is good, she does not see
Who can choose but do it.

Nelly speaks, and I believe her.
What has sweetest Nell to grieve her?
Neither toil, nor grinding care,
Neither lack of love nor leisure;
All things sweet and all things fair
Wait upon her pleasure.

I remember, gazing at her,
Life is oft a harder matter,
Warped by grief, by hunger chilled,
Lonely in the crowded city—
Happy eyes with laughter filled,
Let it move your pity.

And bethink you, bonny maiden,
Sometimes of the sorrow-laden,
Those to whom life is not good;
Cheering paths of pain and sadness;
Win a blessing, as you should,
With your gift of gladness.