

THE SYMBOL.

BY HORACE G. GROSER.

NOT thrice the silver summer moon
Had sphered her crescent dimly grey;
The harvest month was nigh, and soon
Brown hands at Ceres' feet would lay
White oaten sheaves and poppies red,
From sun-lit acres far away;

When first to me young Marcius sighed
His tale of love, with vows sincere,
And wooed me for his virgin bride
By tender words and names most dear;—
But ah! the myrtle wreaths are dead,
My sun is set, and night is near.

The bond is severed—he is gone!
But still I feel his hand's impress,
And see the angry eyes that shone—
Those eyes once lit with tenderness—
And hear the stern impeachment fall
From lips yet moist with love's caress.

'Twas in the gardens, when the light
Fell slant the cypress spires between,
Where, winding from the gazer's sight,
A pathway curved betwixt the green;
A favourite haunt for lovers all,
Where many a soft-paced foot had been.

And there he found me, as he came
From bending at Apollo's shrine,
Stern-browed, as though the Pythian flame
Had fired his heart with zeal divine,
And, as we kissed, a glance betrayed
The pendant cross, the hated sign.

I looked into his angry eyes,
And silent stood, and silent he.
Red cloudlets drifted down the skies,
The air of every sound was free,
And Pan with stony fingers played,
Hard by, his silent minstrelsy.

Then came, in cruel tones and clear,
The mocking words: "I little dreamed
To find the accurséd token here,
Where all so fair and faultless seemed;
Whereby hath Jove thy favour lost,
So lightly thus to be esteemed?"

"By this I know why unreplaced
The roses and the myrtles lay,
Wherewith thy stainless fingers graced
The Paphian's image, day by day;
And why the ungathered apples toss'd,
Sun-mellowed, o'er the orchard way.

"By this I know why paled thy cheek,
When, gazing on the arena sands,
Thou tremblest at the dying shriek
That shrilled above the applauding hands,
Weeping when beast and Christian met
And crimson splash'd the Dacian brands.

"For this was thine averted glance,
When, in the gardens, yesternight,
We saw the lurid shadows dance
Where living torches cast their light,
Uprear'd where they their eyes might set
Upon the racing chariot's flight.

"Oh, faithless to the mighty gods!
Cast in thy lot with those that brave
The lions and the lictors' rods,
And bid your Master seek and save!
Go learn, by tasting death and shame,
What life remains beyond the grave!"

He ceased; and I am left alone,
To cry for strength, Oh Christ, to Thee,
Against the awful hour unknown,
When foes will rage and friends will flee;
Yet, through the clouds of leaping flame,
These mortal eyes Thy face shall see.



HOW TO LIVE ON £100 A YEAR.

PRACTICAL EXPERIENCES, BY THE HEAD OF A HOUSE.

CONSIDERABLE interest was shown awhile ago in an order of the directors of a certain bank, that in the future none of their staff were to marry, except under special circumstances, on a lower salary than £150 a year, this being considered the minimum upon which such responsibility should be undertaken. There was evident good sense in the order; but when one realises that the majority of those who marry do not obtain this income, and still a large proportion live respectably and in moderate comfort, it is clear that there are more things in household life than are dreamt of in the philosophy of a bank director.

Now the object of this article is decidedly not to recommend the grave step of marrying on £100 a year, which certainly involves the

necessity of continual frugality and watchfulness; but since, after all, this is an everyday undertaking, I hope the following hints may be of interest and practical help to many readers of this paper, indicating how affairs may be managed so as to avoid the overcare which we know is not the better part of life.

In determining on prudential grounds, the first step, the great factor is of course the good sense of those directly concerned and the judgment of their advisers. All will agree with me that it would be the height of unwisdom for anyone to adopt household cares unless suitable means of residence—furniture, etc.—are provided, and both parties financially unencumbered; and unless, also, previously contracted habits of extravagance

are laid aside, and, in their place, substituted a mutual recognition that in this dual control every effort should be made to husband resources, deeming trifling savings neither inconsequential nor sordid.

To illustrate how a small house should be managed, let me give you my own experience. I will endeavour not to tire you. Before I married I was respectably placed, my income £100. My fiancée lived in a comfortable home; but she was ready in household matters, and deft with her needle. With mutual help we have fully sustained our old status, while our friends have all been retained, and I can at any time invite a friend home; nor have invitations to be declined through our not being *bien mis*.

I had in hand sufficient to furnish the house, while wedding gifts added much to its beauty, and so did the work of a pair of loving busy hands. In choosing a house, I found rents high near my place of employment, but a little over a mile away, just in the country, I found a pleasant six-roomed house with a small garden in front and a large one behind, for £16 a year. I considered this high, when rates were reckoned, for my income; but, as the situation was good, I took it. The walk was by no means a disadvantage. Now came the time for the exercise of forethought, and I strongly recommend you to bear in mind the following conclusions, to make the best of your circumstances.

In starting housekeeping, the amount you have in hand should never be fully expended, as some requirements are certain to be at first overlooked, and will only be noticed after the lapse of a short time.

It is important to always have in hand as much money as will suffice until the next instalment of salary is due, and a pound or so over. To be always holding the last shilling is highly indicative of mismanagement. It is very humiliating to have to borrow small sums; it is equally so to have to ask the gas or rate collector to call again; and you should always be in a position to secure any passing opportunity of making a favourable purchase of anything you may require.

Never, on any account, run a bill or get into debt. You have no right to draw on the future, even for a week. It was the system of cash payments which gave the stores so great an advantage over the shops; but in most towns there are now tradesmen in all branches who for similar payment will place you on similar terms to these stores. For cash, the simplest orders are readily executed at the lowest prices. I emphasise this, as credit is obtained with such fatal facility that a little determination is sometimes necessary to avoid it. Once start running bills, and you will almost certainly overrun your income, and land in a mire of debt from which escape is difficult.

The great secret of managing a small income to its greatest advantage is the proper apportioning of the different items of expenditure, assigning them the limits beyond which they should not pass, providing for the regular payments for food, rent, clothes,—reserving sufficient for the tailor or bootmaker in their turn, and keeping an eye to possible sickness or accidents. "But," many may say, "we have managed well enough without that trouble. We hardly ever have a bill owing, and we can easily screw a little when one does come, and get it done with." True; but is this the best way? This is the way friction commences which may easily throw the whole machine out of order. A thoughtless way of getting what you want and paying "when convenient" breaks down at the first serious obstacle: a month's illness, an enforced holiday, and you are ankle-deep in debt; and then, besides having this to recover, you are having to pay higher to the different tradesmen than heretofore. In fact, your freedom is lost. A little system is really a great saving of trouble when the habit is once established. When you have ascertained a fair limit to each expense, let that guide you; when you come short of it, you can devote the small spare amounts to any other object without consciousness of doing more than you ought to afford; or you can, more prudently, if you will, add them to your reserve.

To illustrate this fully I append a list of expenditure, by no means an experimental one. The early years of housekeeping require rather fewer expenses; there are no renewals or breakages either, and if well-equipped there are very few expenses indeed, and a decided start ought to be made to lay aside a "nest egg" upon which you can fall back

in case of any reverse. The following list is a tried one, the family numbering three children besides their parents, but as time goes on further alterations will come.

Groceries	s. d.
Flour, 1½ stone (sometimes whole meal)	4 5
Eggs, 1s., butter 1lb, 1s. 4d.	2 3
Milk 3d. per day	1 9
Butcher	5 0
Bacon, 1s., cheese, 6d.	1 6
Vegetables and fruit	1 3
Charwoman, etc.	1 6
Books	0 6
	£1 0 6

At £1 os. 6d. per week these expenses per year amount to	£53 6 0
Add rent per year	16 0 0
Rates and taxes	2 5 0
Water, 16s. gas, £1	1 10 0
Clothing for children	2 5 0
" for mistress	5 5 0
Suit, boots, and sundries, self	5 15 0
Coals, 3 tons at 16s., coke, 1½ tons at 10s.	3 3 0
Household renewals, including linen	1 15 0
Collections or charity	1 0 0
Miscellaneous	1 5 0
Total for the year	£93 15 0

We have not reached the hundred here, but have spent quite as large a proportion as is prudent. There is no doctor's bill, insurance, nor holiday allowance, nor is any provision specified for such possibilities as loss of work, removals, or even more serious events, to which all households are liable. If you are relying upon your own resources, and for the first year or two place a £10 note to the credit of a banking account, and afterwards add regularly a few pounds yearly, you place yourself in a far more secure and independent position than otherwise. To neglect to make some reserve, whatever the income, at least in the early years of a household, is shortsighted, if not positively wrong. As to insurance, a systematic habit of depositing in your bank is probably as profitable a method as any of insuring those around you against desolation, if you will only resolutely make the deposits.

To make the best of your income it is necessary to place some such limit upon the different headings; and although this list has been proved by experience to be practicable, it is, of course, not necessary that it should be followed literally, provided the decision exists to keep within such bounds as will really enable you to pay your way, and a little over. But, lest you should incline to challenge the list, let us look over it together.

The allowance for groceries appears small, but you see here how greatly the purchasing power of money has increased in the country. There is hardly an article named which, forty years ago, would not have cost fully three times as much for worse quality. It is more convenient to us to obtain supplies fortnightly, and the following is an example of an order for two weeks:—

¼lb. tea	s. d.
¼lb. coffee	1 3
6lb. moist sugar	1 0
1lb. lump sugar	1 3
1lb. sago or tapioca	0 4
Currants, sultanas, or carraways	0 4
Lemon peel	0 3
Cocoa	0 6
2lbs. treacle	0 6
¼lb. oatmeal	0 4
Mustard, pepper, etc.	0 6
Baking powder, yeast, etc.	0 8

Toilet soap	0 4
Washing materials	1 3
	8 10

Common things at these prices, do you say? Decidedly not. Your cash payment places you on similar terms to the stores, where you would not consider these prices at all indicative of inferiority.

I enter more for milk, butter, and eggs than for grocer's food. There is nothing so wholesome or so perfect a food as dairy produce. Skimmed milk, when it can be obtained good, is much cheaper than new, so can be used more freely for cooking purposes. It contains a really larger proportion of flesh-forming material than new milk. In early summer the best farm lump butter can be obtained very cheap indeed; and it is a good plan then to obtain about a couple of stones, and press down in stone jars with a little salt, and keep in a cool place until winter, when it is double the price.

For vegetables and fruit, it rests upon how your marketing is done whether this sum suffices. You cannot obtain the earliest vegetables or fruit, but a very little management will procure an ample and well-varied supply of garden produce. I find in my own garden—besides amusement—a good supply of fruit; also early green peas and beans, and sufficient flowers to always render the house beautiful; so in this I obtain a distinct advantage over urban residence.

A butcher would tell you I did not allow enough for him. It is, however, a truism that in most families too much meat is eaten; and we have a fair allowance of dairy produce. It is not an economical method to lay out the whole of your portion in one purchase, and, when the middle of the week arrives, to provide meagre dinners or else make another levy on your cash box. A very little experience will guide you in the purchase of suitable pieces of meat, and you find here, as everywhere else, your ready money is a magic wand to reveal the best purchases.

The item for charwoman will allow of her coming for your fortnight's washing, and a day occasionally to clean. A very little more would provide you a little maid.

Sixpence weekly provides occasional newspapers, a monthly or two, and a new book occasionally. Books, even the best, are now so cheap that this trifling sum will bring within your reach the thoughts of the greatest men of all times.

I don't pretend the allowance I make myself for clothes is liberal, but it is sufficient. I generally get a suit of tough black cloth, such as is largely worn by country professional men. If well fitting, a suit will last over a year, and as I was well clad when a bachelor, I make occasional changes with the clothes of other days. By always brushing and folding those not in use, I keep them presentable. My dress suit promises to last a lifetime, through ordinary care. My old tweeds will, in time, I expect, be reduced, and clothe the limbs of my son.

As to the other dress items let my wife speak:—"It requires some management, of course, to keep everything tidy, but I make all the clothes myself, so there is only the cost of the materials. I should apportion a year's allowance as follows:—

	£ s. d.
Dress materials, 23s. and 14s.	1 17 0
2 pairs boots	0 15 6
Jacket material	0 10 0
Hat	0 8 0
Linen, etc.	1 0 0
Gloves	0 7 6
Children's boots	1 5 0
" clothing	1 0 0
	£7 0 0

"The following year would be rather different.

"It is a good plan to get a dress every year of good cashmere or other similar material, and, if your older dresses are wearing, a second of serge (if cold weather), or a pompadour or cambric for summer. I make my older dresses last a great deal longer than they would otherwise by wearing a polonaise of print, saten, or indeed almost any material I have on hand, over them. It is needless to say that a good large apron with a bib is necessary when working about the house. A good felt hat, plainly trimmed, is cheap and effective, and lasts a very long time. For summer wear, straws or your old chips retrimmed are the best, and I think that women who lead busy lives always appear to the greatest advantage with a little trimming as possible. For a jacket or mantle I purchase such material as is suitable—not the most expensive, of course. In making it up I find the paper patterns very useful; indeed, I could hardly do without them. I do not go out very much in cold weather, so one jacket now lasts me two years, being altered a little the second year. The items for linen includes hose; and I may say how much better it is to sustain the stockings by suspenders than the old-fashioned method which doctors so rightly condemn.

"When my cashmeres are worn they come in for the bairns. I wish my old boots would also, for boots are the most costly point in a little one's attire. It requires very little money to clothe them, as they have the reversion of their parents' wardrobe.

"My friends sometimes wonder how I manage to get through so much dressmaking as well as to attend to the household; but they find me in good health and spirits, and rightly conclude that to be busy is by no means to be unhappy. If I bought ready-made clothing, it would cost double, and something else in the house would have to go short. The sewing-machine is a great help; I could not manage without it. Of course I am up betimes in the morning and busy until afternoon; but I get out with the children pretty often, and if I do not go out I do a little gardening, as I make the flowers my own special care."

May you all, dear girls, possess the contented spirit of my wife!

A word or two more as to my expense list. I need hardly say how greatly coke saves the coal bill. The ashes should be sifted and the dust thrown away; the remainder should be used again. I need only mention, also, the necessity of renewing breakages in the house and worn linen, using worn sheets by cutting them up the middle and joining the sides, etc.

A very small item is that set aside for Christian purposes; but you will doubtless supplement it by occasional acts of charity around you (not, mind you, the easy random bestowal of alms on whomever your fancy

dictates), for, though your lot is not high, you are better off than the majority of the earth's inhabitants, and you are under distinct obligations towards those who are less fortunate.

The miscellaneous item includes jams and pickles (both of which are far better home-made than bought). Many little requirements which you would expect to provide from this, you will probably supply from small profits from other items where you find your limit has not been reached.

So much for our list. It is needless for me to point out the many ways in which a thrifty housekeeper will find opportunity to reduce the cost of living, and avoid waste or expense while maintaining the health and comfort of the precious charges in the home.

I invite my friends home quite as freely as I once took them to rooms, prudently avoiding washing days. My experience has always been that a real friend, such only as one ought to bring to one's hearth, cares but little for feeding. Of course, if the visit is planned beforehand, a little supper is really desirable; and it has often been a matter of surprise to me how little money a really nice supper costs. I need not speak here of the necessity of faultless linen and table appointments. I never hesitate to bring home a friend without pre-arrangement. A little music, chess, an item of science, art, a book, or a hundred other subjects, besides the run of conversation, with a cup of coffee and a sandwich is pleasurable in the highest degree. My friends come with me readily, too; so I hope the delight is not all on one side.

Wine or beer I consider I cannot afford, so on that ground, as well as for example to the little ones, I banish them from consideration. My cigars, too, were knocked off long ago.

If your finances are satisfactory, and you are in good health, finding your life happy and interesting, your battle is won. I do not need to speak of the necessity of mutual forbearance and help in ever-recurring weakness, without which the greatest plenty is famine; nor, I hope, to urge that though thrifty management is the keynote to prosperity in life, and an essential to success, it is only a means to another end; and that health and prosperity are of little worth unless accompanied by higher aims of purity and nobleness and godliness of life, as stepping-stones to a greater hereafter.

A word as to the children. I do not intend to say much, but I would remark how foolish it is to clothe tender children, who are exposed to continual changes of temperature and draughts in breakfast-room or kitchen, in little low-necked dresses which barely cover half their bodies. Many little ones are sacrificed in this way. High-necked, long-sleeved, long dresses, such as Miss Fashion would cry "horror" upon, and grandmother smile over as "sensible"—these are the dresses your little ones should wear as soon as they walk.

Flannel shirts in winter, warm knickerbockers, strong boots, and warm stockings are the only kind of clothes a poor man can afford. They will save many a doctor's bill. The children should go out every morning; if they can't go a good walk, let them romp well in the garden.

As to their diet, children generally get too much meat and potatoes—both of which can easily be given too freely, on account of the little trouble in preparing along with one's own meals. But their requirements are different from ours, and they should have more than they usually get of oatmeal porridge, milk, brown bread, and milk puddings. If fruit is hard, it is better to cook it. Many bairns thrive rather in spite of their diet than upon it. If children ask for food between meal times, should they have it? In small houses, it is so convenient for mother to accede that it is generally done, to the injury of the child, for its stomach cannot deal with such rapid supplies. When it asks, it is a good plan to give it a little dry bread; if really hungry, and requiring food, it will eat it with relish—if not, its appetite will be spared until the next meal-time.

Many of my readers may ask how the children are to be educated on our income. I could, without any effort, provide them with an elementary education—far better, in many ways, by the way, than was given in much higher schools a very few years ago—or I could, by making a modest call on the reserve, provide a larger sum. But there is an item of receipt of which I have not spoken. I suppose there are few with a "fixed" income who have not at times an extra receipt of a few pounds. It is, unfortunately, too commonly the case that such receipts are frittered away without any commensurate benefit. I have, I am glad to say, not unfrequently an extra, though not sufficiently regular that I can anticipate it, and I give myself the pleasure of banking it to an "education fund" for the youngsters. I consider that it is the duty of a parent to give his children the best education he can afford. He then gives them a fortune of greater value than many hundreds a year, and if, with health and religious training, the children have the boon of the best educational teaching, "growing up as the young plants, and becoming as the polished corners of the Temple," there are few parents who will consider trifling self-denials on their own part as worthy of even a passing thought.

In conclusion, if my income never increases, I believe I shall be able to manage to go through the world independent of any other man's money. I consider, however, that in time the way will become more easy, and my experiences will, in that case, show me clearly how to make the most of my income. May it be the same with you!

H.

COURTLEROY.

By ANNE BEALE.

CHAPTER III.

A BORN SOLDIER.

IMPORTANT business letters, and still more publicly important political news in the *Times*, occupied Mr. Prettyman so engrossingly the following morning that he appeared to forget the intruder altogether. Mrs. Prettyman did not remind him of him, knowing that "time and the hour" operated wonders with her husband.

Soon after he had left home for the city, Jones, the policeman, arrived, with a woman

whom he had arrested on suspicion. Sampson told Mrs. Prettyman that the policeman wished to confront the woman with the boy before proceeding farther. Mrs. Prettyman was in a terrible fuss, as may be imagined. She ordered Ada to bring down the child, which she did with much difficulty. The policeman and his charge stood inside the hall door, and they opposite. No sign of recognition passed between the woman and child.

"Do you know her?" whispered Ada, and Master George shook his head.

She had made some slight inroad into his confidence. Not so Jones; for when he stepped cautiously forward towards him, he bolted through the nearest open door.

"May I be struck dead, my lady, if ever I see that child before," said the woman. "I'm a poor hardworkin', strivin' soul, as have lost half a day's work all along of being took up by this gentleman. And he've lost half a day's work, and the public have to pay all the same, for meddlin' wi' what don't concern him. That's what the p'lice is for. I wish they'd