

TWO LADY ALPINE CLIMBERS.

MRS. BURNABY—MISS WALKER.

By EDWARD WHYMPER, Author of "The Ascent of the Matterhorn."

In these latter days many ladies have travelled in the Alps, performing feats which have both astonished the natives, and caused a feeling of wonder, sometimes not unmixed with apprehension, in the minds of those who were brought up in the more sober and cautious school of the last generation.

Of the modern school, Mrs. F. Burnaby is, decidedly, the most enterprising and the most remarkable; and she is also, at the present time, one of the most interesting, from circumstances which entitle her to much sympathy. She is one of the most enterprising, for she has, without having the least knowledge of mountaineering, essayed to ascend some of the loftiest peaks of the Alps—summits which even in the summer time are often found to tax the energies of robust men; she is one of the most remarkable, inasmuch as she has not only essayed these things but has actually performed some of them; and, as the widow of the late Colonel Burnaby—an eminent traveller and a distinguished soldier—she has claims to respectful consideration, apart from her own as authoress and Alpine climber.

The story of her introduction to the high Alps is so extraordinary that it would scarcely be credited if it were given to the world by any pen except her own; but there is her own authority for stating* that she went for the first time to Chamounix in the summer of 1881, in bad health.† "As for mountaineering, I knew nothing of it, and cared less." Within *three weeks* she attempted to ascend Mont Blanc, but failed, through bad weather. Next year she returned to Chamounix, "not with any intention of mountaineering, however. But before long the desire to go up something grew too strong to be resisted. Still I did nothing worthy of note." This declaration is followed by a list of the excursions made that season, and they include the ascent of Mont Blanc twice! of the Grandes Jorasses! and various minor affairs. Mrs. Burnaby, it must be confessed, is rather hard on Mont Blanc—the loftiest of the Alps—always considered a mountain of note; and is almost equally cruel to the Grandes Jorasses, which is a mountain of highly respectable reputation, and generally affords fair occupation to anyone who tries to ascend it.

Great benefits to her health Mrs. Burnaby declares resulted from these excursions, and, she says, "at the conclusion of the season (1882) I announced my intention of spending the winter in Switzerland. Doctor—friends—everyone exclaimed that it was madness. I, who had been on the borders of consumption, to think of anything so imprudent. . . . I compromised the matter, and went to Montreux" (a comparatively warm place, on the Lake of Geneva). "Six weeks of damp proved too much for me. In spite of kindly warnings . . .

I returned to Chamounix on the 18th of December. Two days later I began my winter ascents." They were carried on from the middle of December, 1882, nearly up to the middle of March, 1883. A few months later, Mrs. Burnaby's book was written, printed, and published; and those who have experienced the delays which occur to authors will be inclined to hold that this last feat is not the least that Mrs. Burnaby has performed.

The principal object of this book appears to be to show that persons of consumptive tendency may and do derive great benefit from experiencing cold in lofty situations. She main-

above the sea, and is about 9,500 feet above the village of Courmayeur, the starting-place of the expedition. On the first day the party went only a few thousand feet up, to a rude hut which has been constructed to facilitate ascents, and left this on the following morning at *half-past three*, getting to the summit at eleven o'clock. It is not stated at what hour the descent was commenced, but by the time darkness had set in (which in the middle of September is about seven o'clock) they had not regained the hut, and endeavoured to get downwards by *candle-light*, ultimately stopping about 10 p.m. on the middle of a snow-covered

glacier, from sheer inability to get lower. The invalid lady and a porter remained here, in a hole dug in the snow, for five hours, while two guides ventured downwards in the darkness to fetch more candles from the hut. They returned at 3 a.m., and the whole party then descended, and reached the hut at half-past four in the morning. Thus from the hut and back to it again occupied 25 hours, which seems a rather long piece of exercise for a lady on the borders of consumption. Mrs. Burnaby's account is as follows:—

"We started in hot haste for the descent, as it was most important to reach the cabane before dark. Not once did we stop, and yet, just as we were getting off the last rocks, the night overtook us. Our bit of candle remained, but what a small piece it seemed with which to do the hour and a half which must elapse before we could hope to reach the cabin! We economised it as long as we could. At first we had our steps in the ice to guide us, and could feel for them with our feet. Then came hard snow, crevasses abounded, and we had to light our precious candle. For half an hour we descended by its light, walking as fast as we could; but the numerous 'schrunds' took up a great deal of time, and, all too soon, our light began to flicker. Tenderly we placed it on the edge of an ice-axe, carefully gathering all the drops of grease around its wick. On we pressed. Would the glacier never end?"

We were just crossing a large crevasse, my turn had come to crawl over the frail snow bridge, when our candle went out, and once more darkness overtook us! . . . Then my fears got the better of me. I declined to advance a single step further! The porter behind me muttered, 'Better make a night of it here than break our necks in a crevasse!'

"The others said that it certainly would be wiser to remain where we were—'if madame won't be frozen?' 'Certainly, I shall not,' I answered. . . . We began to arrange our impromptu bivouac. First a deep hole was dug in the snow. One knapsack was placed in it for me to sit on. I took off my boots, wrapped a silk handkerchief round my feet, and put them in another. . . . As for wraps, I had a warm red Indian shawl. After half an hour Proment" (one of the guides) "got impatient. He wanted to take one of the porters to try to find the cabin, and return to us with



MRS. FRED BURNABY.

tains that such health resorts as Algiers, Hyères, and Mentone are a mistake, so far as consumptives are concerned, and that Chamounix, the Col du Géant, and other frigid places are preferable. Upon this matter a word will be said at a later point. All will agree that if Mrs. Burnaby has discovered any method by which consumption can be stayed off or cured, she has made an important discovery, which will justly earn her much gratitude. The interest of this volume thus lies more in the experiences which produced such beneficial results than in the particular localities which were visited, and some of these experiences are accordingly given.

The book opens with an ascent of the Grandes Jorasses, one of the loftiest of the peaks of the range of Mont Blanc, which is a noble object both on the French and Italian sides, and is not generally regarded as an easily ascended mountain. Its summit is 13,700 feet

* In *The High Alps in Winter*. S. Low and Co., 1883.

† Later in the book (p. 187) it is said, "on the borders of consumption."

candles. . . . It was then to p.m. They started with the full length of the rope between them. After twenty minutes they returned; it was impossible to advance at that point. They then tried the other side, and presently called to the porter who was with me to come to help them. They were descending a steep slope, with a crevasse at the bottom of it. He put his ice-axe at the top, twisted the rope around it, let them down, and then returned to me.

"What a dull time we had up there. . . . At last I dozed off. On awaking it appeared to me that I had slept for some hours. I determined to keep awake in case the others should call, for it was important that we should be ready to answer. As I was turning this over in my mind a cry was heard. . . . Below shone a light. It advanced steadily, and, at 3 a.m. our companions arrived, well provided with candles. We went down at once to the cabin, and got there at 4.30. . . . I can thoroughly recommend," adds Mrs. Burnaby, "the ascent of the Grandes Jorasses to all mountaineers of tolerable ability. . . . The ice-slopes are steep," indeed she might have said that the whole ascent is continuously steep, one of the most rapid in the Alps, affording very few places where slopes ease off, for a little breathing-time.

This ascent terminated Mrs. Burnaby's summer season in 1882; but she seems to have been strongly bitten by mountain madness, and returned to Chamounix in the middle of December. Winter ascents are not yet fashionable, nor is it desirable that they should become so, for there is much more risk in travelling in the winter than in the summer, especially in the neighbourhood of lofty snowy summits, and for two principal reasons, namely, the shortness of the days and the uncertainty of the weather. It is always well on mountain excursions to have a good margin of daylight, but in the winter this is impossible, as the days are only seven or eight hours long. The risk of being surprised by night in inconvenient places is therefore considerable, and a fifteen or sixteen hours' night, in an exposed situation, in bad weather, would kill many persons. Mrs. Burnaby, however, went through her campaign, and declares that she was benefited by her experiences!

During the whole of this time she was under the leading of a Chamounix guide named Cupelin, who is described as a person of unusual agility. "How difficult it would be," Mrs. Burnaby remarked to him, "if one were to meet in the mountains with a piece of rock like the walls of this chalet, to ascend it, supposing, of course, that one received no help from any one else." "Not a bit of it," answered the guide, who at once began to climb it like a monkey. A cornice hung from the roof, but at last, by the aid of his ice-axe, he arrived on the top, and proceeded to jump down again. Presently I asked, "Could you do that with the tea-things in your hand, and break nothing?" "To be sure!" and with the tea-pot in one hand and the cream-jug and cup in the other, down he sprang, arriving on



his feet, nothing even spilt." He goes up and down more or less perpendicular places, apparently like a fly, with his employer after him, and is, says Mrs. Burnaby, "without exception, the very best guide I know."

To a gentleman who can skip about in this nimble way mountaineering naturally comes easy. The first excursion made under the guidance of Cupelin is called the passage of the Col du Tacul. The nature of this may be partly inferred from a reference made to it which is given towards the end of the book. "The last part was so," said Cupelin, standing his ice-axe bolt upright on the floor, "and if you fell you would have gone so," passing his hand down it in a suggestive manner till he came to the boards." Mrs. Burnaby says of this pass (p. 21) that "it led from nothing—nowhere," and her description of their arrival at its summit is as follows.

"We saw the Col only about ten feet above us. Ah! those ten feet! They were not to be won so easily. Steeper and steeper grew the slope, a cornice hung over us. . . . Auguste crawled under it, and told us to keep our heads down while he cut it away. We did so, but, getting impatient, I looked up, and received a reminder on my nose, in the shape of a piece of ice, which hurt a good deal at the time, and left a mark for long afterwards. With axes deeply buried in the snow, rope passed around them, and our bodies flattened against the slope, we waited. At last a loud 'hurrah!' announced that Auguste had got his hands over. But it was less easy for him to follow them. However, by aid of violent pushes from his brothers' ice-axe, he got up, and was soon dragging us after him. . . . I gazed down the slope up which we had come with enormous satisfaction."

After an interval of a fortnight, Mrs. Burnaby set out for another ascent of Mont Blanc, and went, according to the usual custom, to the cabane on the rocks called the Grands Mulets to pass the night. "The snow in the upper regions was simply atrocious! . . . We floundered upwards, and presently gained the rocks and the cabin. A quarter of an hour was spent in removing the snow which had



MONTE ROSA FROM THE GORNER GRAT.

drifted against the door. When, at last, we could open it and go in, what desolation met our eyes! Piles of snow on the shelves, a coating of ice on the floor, and everything frozen. Wine bottles smashed from the congelation, the chimney full of snow, and suffocation when we tried to light the fire. Simon poured gallons of petroleum on it, but to no purpose. However, after an hour's work the place began to look more comfortable.

"We had arrived at the cabin before 3 p.m. The next morning at 3.30, the guides knocked at my door, saying, 'the weather is lovely.' . . . The thermometer in my room was at freezing-point during the night. Outside the cabin it stood at 13 degs. of frost. At half-past four we started. . . . The Grand Plateau was reached at eight o'clock without serious difficulty, though the softness of the snow made the ascent a tiring one. On the Grand Plateau the thermometer marked twenty-three degrees of frost, and a fine snow had begun to fall. . . . We toiled across. Endless it seemed on that winter's morning, as with our eyes rivetted on the white cone above, enveloped in the lightest of mists, we calculated the chances for and against our fortunes. The Corridor came at last, and we began to mount it; but a mighty bergschrund swept across its entire width, and a single bridge crossed the yawning gulf, and showed us our passage. It was not by any means a solid-looking bridge. Would it bear the weight of a human body? This was the point to be decided. Our leader, Auguste, dropped on his hands and knees to try it. The others kept back, and watched. He safely reached the

middle. Crack! he and the bridge disappeared. A gap in the snow told us that our leader was below in the crevasse. We pulled; he yelled. We redoubled our efforts, till an exclamation of 'Don't pull like that, unless you want to manufacture a tunnel through the bank!' caused us to stop. Cupelin advanced, lay down, and looked over. His brother had fallen on a convenient little ledge, from which, by our mistaken zeal, he had been lifted. The rope had become deeply imbedded in the bank, and had, in consequence, pulled him against the side of the crevasse. A little judicious cutting away of its edge released him, and he got out, none the worse."

The end of the matter was that they did not get up Mont Blanc, and returned to Chamounix; starting after another fortnight for the ascent of the Aiguille du Midi, one of the peaks of the Mont Blanc range. "In some places the snow did not lie thick enough to admit of a good step being cut in it. It had in that case to be removed until a ledge was found beneath, and the rocks were then wet and slippery. They were smooth and polished in the Cheminée, and without foothold or handhold for a person of my small stature. I mounted them on my knees, my hands spread out against the rougher portions of the rock. A considerable amount of tugging from above was necessary, and Cupelin, from his lofty perch, looked like a fisherman landing an unwieldy salmon. . . . In a few minutes we all stood on the top." While descending, says Mrs. Burnaby, we "wondered what more we could do to make the good people below open their eyes."

The succeeding excursions do not call for notice until we come to the passage of the Col d'Argentière on February 7. This Col gives grand views, it is very lofty, and it is considered, even in the summer time, to be one of the more difficult of glacier passes. Mr. John Ball (a very competent authority) says in his *Alpine Guide* that the sheer descent on the eastern side is positively startling. Mrs. Burnaby, however, says she was *not* startled, so no more need be said about it, except that her party occupied *eighteen hours* going from their starting-point to the village of Orsières, walking mostly over snow, which again seems a rather long piece of exercise for an invalid.

A considerable interval followed this excursion, and then the party set out across the St. Bernard pass to make one or two more ascents before the spring commenced. "I carefully planned a programme," says Mrs. Burnaby, "for the following week. Its two principal items were the Matterhorn and Monte Rosa." After remarking that the former mountain might prove troublesome, she continues, "as for Monte Rosa, it had never before been ascended in winter, and, unless beaten by bad weather, we were sure to do it."

The passage of the St. Bernard was successfully made. It is said of the monks that no summer tourist has ever "seen the holy fathers attired in anything so unclerical" as the costumes they were wearing in the winter, which were made up of "top boots and gaiters, snuff-coloured knickerbockers, short coats, woollen gloves, and fur caps. . . . Dinner was quickly prepared, and very hungry we were. First came soup, then fish cooked with cheese and eggs, and finally a dish of curious little black creatures, quite new both to A— and myself. We had eaten about half of them when A— suddenly put down her knife and fork, and exclaimed,—

"I know what they are!"

"Do you?" I said. "What are they, then?"

"I don't like to tell you; you won't eat any more if I do," she answered.

"I don't mind so long as they taste good," I replied.

"Well," said A—, "I think that they're—slugs;" and Mrs. Burnaby, most contradictorily, did *not* eat any more.

They pushed on rapidly through Aosta to the Val Tournanche; went up that valley; passed a night in the hut on the top of the Col Théodule, and started on March 4, to try to get up Monte Rosa. The cold was great, and the wind grew into a gale. "So far my men had not uttered a word as to the cold. The other guides had already grumbled once or twice to them. A more furious gust than we had yet felt made me exclaim 'if we persist we shall all be frozen,' and they one and all declined to advance a step further. . . . As we were talking, I saw Michel's eyes opening to their widest extent.

"The nose of Madame, the nose of Madame!" he screamed, and to my astonishment everyone began rubbing my poor nose with all their force.

"What is the matter?" I asked.

"Rub; rub hard!" was all the answer I got.

Presently the amount of rubbing which it received seemed to satisfy them, for Cupelin exclaimed, "Ah, it is beautiful now!"

"Beautiful! What do you mean?" I inquired.

"Yes," answered my guide, "it is now getting quite black!"

At length they enlightened me. It seemed that my nose had got frost-bitten; that its turning white was the first sign of the catastrophe, and getting black afterwards showed that it was cured. I felt no pain, owing to the intense cold, when it came to, but it burnt as if held before a fire for several days afterwards. . . . The thermometer sank as low as it could (13 deg. below zero, Fahrenheit), but all were agreed that there were many more degrees of cold. . . . We turned and fled down the slopes as fast as we could run, and only halted when we got some 2,000 feet lower, where an enormous sérac, which had fallen from a glacier above, gave us shelter from the wind. . . . Chicken, soup, champagne, in fact, everything except the cognac, was frozen as hard as a stone. Every time anything had been poured into the glass half of it had frozen instantaneously to the sides. It was now a queer medley of white and red wine in layers one over the other." Zero of Fahrenheit is 32 degrees below freezing-point, so no wonder chicken, soup, etc., were frozen. The attempt to ascend Monte Rosa was abandoned, and they descended to Zermatt, having, apparently, been afoot from 1 a.m. to 8 p.m., that is for nineteen hours!

The extracts which have been made from Mrs. Burnaby's book give a fair idea of its readable nature. In quoting them, however, we by no means endorse her opinions. It may be considered an established fact, though one which is not yet half appreciated, that persons with weak lungs may and do derive benefit from going to live at considerable elevations above the sea, in pure and dry air, and to that extent we are entirely in accord with Mrs. Burnaby; but we take leave to doubt whether it is advantageous for persons in indifferent health to tax their strength by undertaking excursions extending to 18 or 20 hours of continuous labour, still less can we believe that it is desirable for them to be dragged through snow by ropes around their waists, to experience great and rapid alternations of temperature, or to have their noses frost-bitten. We do not, therefore, counsel anyone to follow her example; but all may read her book, and after doing so most persons will be inclined to say, "Well, if Mrs. Burnaby could do these things as an invalid, what *could* she not do when in a robust state of health!"

Our second lady Alpine traveller—Miss Lucy Walker—was a celebrity almost before Mrs. Burnaby was born. Twenty to five-and-

twenty years ago, at the little after-dinner chatters which take place at most Alpine hotels, there were many inquiries made after Miss Walker. "Has Miss Walker come out?" "Have you heard that Miss Walker has been up the Monte Jumbo?" or "the Needlespitze?" "Do you know that Miss Walker is going to try the Dummihorn?" "Can you tell me where Miss Walker is now?" and so forth. It is no secret that Miss Walker excited much curiosity, and inspired a large amount of talk. Some individuals professed to disbelieve in her existence, and said there never was such a person, and regarded the questions as mere badinage; and others said they did not care a fig for Miss Walker (of course, *they* belonged to the *rude* sex), but they generally ended by becoming just as curious as the others, and were presently heard making similar inquiries.

Frequenters of the Alps soon became convinced of Miss Walker's reality; for she did not always live on mountain tops, and descended sometimes to the level of ordinary mortals, and was even occasionally encountered upon high roads. Whether she ever failed in any of her enterprises cannot be told, as a discreet reticence was maintained regarding them—if there were any; but year after year fresh rumours circulated of new conquests, until one got to believe that Miss Walker's appetite for peaks was quite insatiable. It required a bold person to say what she had *not* done, for she seemed ubiquitous, and we could not have ventured to draw out a list of her achievements without inquiry and assistance. The following table of ascents which have been made by her has not heretofore been published, and we have Miss Walker's kind permission to print it in THE GIRL'S OWN PAPER. It contains the names only of mountains 12,000 feet high and upwards, and it will be almost as much a revelation to those who are usually well-informed on Alpine matters as to those who are not:—

In the Pennine Alps—

1. Mont Blanc (15,780).
2. Aiguille Verte (13,540).
3. Monte Rosa (15,217).
4. The Dom (14,935).
5. Lyskamm (14,869).
6. Weisshorn (14,800).
7. Matterhorn (14,780).
8. Täschhorn (14,758).
9. Grand Combin (14,100).
10. Balferihorn (13,900).
11. Twins (13,880).
12. Alphubel (13,800).
13. Rymfischhorn (13,790).
14. Strahlhorn (13,750).
15. Breithorn (13,685).
16. Allaleinhorn (13,235).
17. Weissmies (13,225).
18. Mont Vélan (12,355).

In the Graian and Cottian Alps—

19. Grivoia (13,000).
20. Mont Pourri (12,490).
21. Monte Viso (12,640).

In the Eastern Alps—

22. The Ortlerspitze (12,814).
23. Bernina (13,290).

And in the Oberland—

24. Finsteraarhorn (14,020).
25. Aletschorn (13,800).
26. Jungfrau (13,760).
27. Mönch (13,438).
28. Schreckhorn (13,391).
29. Figer (13,045).
30. Viescherhorn (12,700).
31. Wetterhorn (12,150).
32. Balmhorn, first ascent (12,100).
33. Blumlis Alp (12,640).
34. Galenstock (11,950).

She has also crossed the following passes, besides very many of an inferior nature:—

1. Lys Joch (14,040).
2. Felik Joch (13,400).
3. Schwartz Thor (12,777).
4. Morning Pass (12,750).
5. Mischabel Joch (12,050).
6. Alphubel Joch (12,474).
7. Adler Pass (12,461).
8. Monch Joch (12,093).
9. Ried Pass (11,800).
10. Col de Valpelline (11,087).
11. Bies Joch (11,645).
12. Trift Joch (11,614).
13. Col du Sonadon (11,483).
14. Col d'Eirin (11,418).
15. Col Durand (11,398).
16. Col du Tour (11,213).
17. Jungfrau Joch (11,095).
18. Col du Géant (11,030).

19. Strahleck (10,994).
20. Lauteraarjoch (10,663).
21. Gauli Pass (10,500).
22. Wetterlücke (10,359).
23. Oberaarjoch (10,264).

Although this most remarkable list does not include the *whole* of the chief Alpine summits it is not far from doing so; and, omitting the peaks ascended by Miss Walker, it would be impossible to frame another list of Alps half so important. It is probably correct to say that no candidate for election in the Alpine Club has ever submitted a list of qualifications at all approaching the list Miss Walker could produce; and we are not acquainted with any work written by a single person which treats upon so many mountains from personal knowledge. Strange to say, when young, Miss

Walker suffered acutely from rheumatism, but was never troubled with it after she commenced mountaineering; and she was able in her fiftieth year to make the ascent of the Petit Mont Cervin (12,750 feet) without fatigue.

Should Miss Walker ever give to the world some account of her unparalleled experiences, her book would be unique of its kind; and, amidst descriptions of scenes such as it has been the lot of few to enjoy, we may be sure she would not forget to do justice equally to the loving watchfulness of father and brother—her constant companions—and to the tender care of the faithful Swiss, their incomparable leader, whose ability and prudence have never failed in this long series of expeditions, and whose sterling qualities have long since justly earned for him the title of Prince of Guides.

MONEY OBLIGATIONS.

By ARDERN HOLT.

THERE is a great deal more mischief done in this world by want of thought than from *malice prepense*, and this remark more particularly applies to matters relating to money, especially where they concern women.

As a rule, women are not only careless, but extremely ignorant about money matters, such ignorance being more culpable than ever now that the recent Married Women's Property Act recognises that the fair sex are capable of managing their own affairs, and, moreover, gives them the power to do so.

For the first time they are made legally responsible for their own acts. If they overspend, their husbands are no longer liable, and their creditors can come upon their own separate estate for payment. They may invest their own money as they will, provided it is not vested in trustees; they may trade on their own responsibility, and they may go to law on their own account without the intervention of their husbands. If, then, as married women, such grave liabilities will in the future rest on women's shoulders, they cannot begin too early to learn the value of money, and the duties which its possession entails.

Every girl, to my thinking, ought to have an allowance for dress and her own small personal expenses proportional to her position in life, for it is the only way by which they will realise what money will do, how far it will go, and how much art there is in the manner of spending it.

Taking for granted, then, that my girl-readers have an allowance, I should advise them, simultaneously with obtaining it, to invest in an account-book, then to sit down quietly and dot down on a piece of paper what the items of their expenditure are likely to be in the year and quarter, and how to apportion the sum to their wants. Twenty pounds, ten pounds—even five pounds—seems a large sum of money when you have it for the first time, and do not quite realise how far it has to go and how quickly it will slip away when the sovereigns are changed to shillings and sixpences. But forethought and pre-arrangement do wonders, and enable you to buy twice as much as you otherwise would, or else you are very likely to invest in a new dress or a new mantle, or perhaps only two or three pairs of shoes, which seemed cheap and desirable, and so take up a much larger share of your income than you can afford. There is an old saying, "Take care of the pence, and the shillings will take care of themselves;" and on this theory I always begin with the little things that must be had, and see first which of them are absolutely necessary.

For example, I should begin on a long slip of paper by apportioning a certain sum to gloves, shoes, ribbons, collars, cuffs, laces,

handkerchiefs, umbrellas, parasols, flowers, and other such knick-knacks of dress; then pass on to underclothing, hats, bonnets, and veils, dresses—morning and evening—and mantles. These are the principal requirements of dress. Having decided how I am to spend the sum I have for these, I should then see what was left for stationery, needlework, presents, and last, but most important of all, charity. Everbody, however little money they have, should take a certain sum, before they spend any of the rest, for charity. This is a money obligation which brings with it a rare harvest of blessing.

As years go on, you will find that the happiness of your lives depends far less upon the outward surroundings—wealth, prosperity, and the like—than on yourself, your own capacity for happiness, which, after all, is one of the greatest blessings that comes to us here; and one of the chief things which gives real happiness is helping others. Money troubles are not to be lightly esteemed. Spending annually a little over your income brings endless annoyance—a little under, much comfort and much self-respect. It is not given to all women to do great things—to be successful novelists, or leaders in the political and social world, or even the mothers and wives of successful men, who make a noise in the world. Every year, more and more women have to give up any hope of becoming wives and mothers at all, but have to content themselves with quiet paths. Possibly they are freer from the grave anxieties and the deepest sufferings of life, while they lose a few of the sweetest and holiest joys; but little duties are always within woman's sphere, and it is with these little duties, that bring such great results, that money has so much to do.

Money is the root of all evil—granted; but it is the root of all good, and such a powerful lever, exercising such an amazing influence for good or ill, that we are very wrong and foolish to esteem it but little.

A few pounds—sometimes a few pence—make all the difference between happiness and misery; and you have to understand a good deal of the life of the very poor before you really know what money's worth is. Think what it must be to work from morning till night, as many poor workwomen do—yes, and into the very small hours of the night—and but earn one shilling a day. Many of the dressmakers you girls are likely to employ may very possibly be living from hand to mouth; and if you, in your heedlessness, omit to pay the small account you owe them, the chances are they will have but a meagre dinner on Sunday, and very possibly be stitching from morning to night, with nothing to support them but tea and bread. The chances are they are beginning

entirely on their own resources, and have no parents to fall back upon. Very poor people get so accustomed to the sea of suffering that they live through that they do not complain, fearing to do so, lest it may stop their small earnings. It might do many of you girls a deal of good, and teach you a lesson of patience and sympathy, if you could only see into the heart of the poor woman who is trying on your dress with far more troubles before her than the disappointment that she has not fitted you to perfection. It is a duty in life, and a great one too, to be very prompt and particular about money payments, and the well-to-do have duties as well as the needy. With a well-filled purse it may be a great saving of trouble to pay just what is asked without going into items, but overpaying is as wrong as underpaying—you are thereby making it harder for those who are not so well off, and raising unduly the market value of time or produce. "To be true and just in all our dealings" is not so very easy after all, and entails self-denial, as most of life's duties do. We cannot live for ourselves; our interests are bound up in others; nor did we come into this world to seek and ensure our own happiness. We are sent here to fulfil the great purposes of God, and even the weakest of us are capable of doing His will and living for His glory. In doing so, we promote our own happiness, which a selfish struggle to attain our own ends never will do.

When you can, my girl readers obtain and study deeply Smiles' book on "Thrift," a work which, to my thinking, embodies the whole science of money obligations. Thrift is not meanness nor unworthy economy; it is making the best of everything, turning all to the best advantage—money, time and opportunities for our own good and for others. Life is no summer holiday. There are heavy trials and disappointments before all of us, but with the suffering there is always compensation; and the lessons of adversity are sweet, though the teaching may be bitter. Doing our best will help us through all, and in this I include taking large and noble views of life. We may be poor and generous; meanness and poverty do not necessarily go together. People who know the world well will corroborate what I tell you—that it is far better to have money transactions with poor people than rich; they know better the value of money, so are more particular in the discharge of small debts, and, alas! are more generous.

If you begin when you are young to recognise the importance of money obligations and the misery of debt, you are laying by a small fortune for yourselves. Learning how to spend money means many pounds a year in your pocket.