

in the distance; but whence came the light, or whither it led, Morten could not make out, because it dazzled and flickered.

The next afternoon Peter and Miss Fanny wandered down to the shore with light hearts and bright faces. They bore kind greetings from the count to Morten. So it was not for nothing that the fairies had pointed to the light, since the count was a good man, and when he stretched forth his hand, it never stopped half way. Morten's fortune was made.

But neither Morten nor Mette was to be seen on the beach. Peter shook his head doubtfully, for this had never happened before. As the flower is a part of the meadow, so was Morten a part of the beach to Peter. The children went silently to the hut where he lived. There he lay all alone, with wandering eyes and a glowing rose on either cheek. The peasants had neither heart nor wish to give up work for such a poor little fellow, who paid so badly. When he saw his friends he said excitedly—

"Thank God you are come! Help me, for it rocks up and down so that it makes my head ache. See! they all stand far off, and stretch out their arms, but cannot reach me."

Morten was wandering in fever, and Peter and Miss Fanny ran home perplexed and sorrowful. The count sent in haste for a doctor, and Miss Lørke packed up a basket of dainties enough for sick and sound, and despatched it by one of her trusted servants, charging her to nurse Morten till other help came. Peter was so touched by this, that he took Miss Fanny aside, and solemnly declared that they would never again say an unkind word of Miss Lørke, but live with her in eternal peace and love.

Many days passed, and Morten grew worse and worse. Again and again he went on board the little ship in the old clock, in which he had made so many pleasant trips; but now it tossed him about so wildly that his head whirled and his thoughts rambled. The distant light and the fairies, too, stood so far away that he could not reach them, and his eyes were dazzled when he tried. The peasants said he was nursed as tenderly as if he were a lord's son; but he was unconscious, and could not enjoy it.

At first Peter and Miss Fanny might not go near him, because the doctor feared infection. They spent the days planning what they could do for him when he recovered. Peter had abundant gifts to bestow upon him, and Miss Fanny pondered over a scheme on which she could come to no conclusion—whether she should kiss him when she saw him next.

But at last the doctor said there was no infection, so Morten's two friends were allowed to visit him.

It was a lovely summer's afternoon, and just the hour when Morten had been wont to watch for Peter on the shore. Now he lay on his bed weak and quiet, his face more wan than ever, and his breathing—always so short and hard—fainter than the last dying breath of evening; but in his eyes were rest and peace.

"Now I can return you loving thanks for all you have done for me," he whispered, holding out a hand to each of his friends as they stood on either side of his bed.

All Miss Fanny's doubts vanished. She bent over him and kissed his lips. The bright brown eyes, undimmed before, swam in glistening tears. Peter laid his head beside Morten's, and could not speak a word. Morten turned towards him, took his little faithful hand, and whispered again—

"You must take my half of Mette."

This was Morten's will, and when he had made it, he turned a dying look upon the old clock on the wall, and moaned in broken words—"Now I will sail out into the wide, wide world. There is light, and the fairies are there."

"When the room is still a fairy flies through it," says an old proverb. An angel flew through that poor chamber, and bore away Morten's soul to realms of joy. The light broke to which the fairies had been pointing, the old clock struck, and rang him mournfully into Heaven. Peter and Miss Fanny sat motionless on his bed, believing that he slept.

One week later a small coffin was carried from the hut on the shore. It was only a little charity boy, still there followed as chief mourner the count, holding Peter and Miss Fanny by the hands. Their eyes were swollen with weeping, and his filled with tears as they

lowered the coffin into the earth. This was all the joy that God had left in the count's power, who had hoped to do so much for the poor boy who had shared his children's danger. He thought humbly of this as he stood with head bare and lowly bent beside the little grave.

In the evening Peter and Miss Fanny went secretly to the churchyard, leading Mette between them. At Peter's request, the count had purchased her. As no one had followed Morten so faithfully in life as Mette, she was to join in bidding him farewell; and she stood by the new-made grave as if lost in silent grief.

"Fanny, we have now each half of Mette, and she is the prettiest little creature the eye ever looked upon," said Peter solemnly.

Poor Mette was still matted and dirty, and Peter was not blind to the fact, so, while bursting into a fresh flood of tears, he added—

"She shall be combed and made as fine as a princess, for she needs and deserves it."

Miss Fanny did what Morten had done—she laid her head on Mette's shaggy body and wept.

Thus the sun set in golden radiance on the last evening of Miss Fanny's visit.

She left the honest Jutlanders for Copenhagen by steamer, an elegant young lady still, and quite restored to health. Her girl friends thought she had grown countrified and wild; and the midshipmite feared she had developed a taste for low society, because, whenever she met a poor little boy with thin legs and wan face, her eyes grew moist, and she would slip away to give him all the small coin she possessed. This certainly could not have been better spent.

Meanwhile, in the hut on the Jutland coast, the old clock continued its steady, trustworthiness course; the ship beckoned and sailed out as it had ever been sailing, and the fairies came in the hush of night and sang—

"Tick-tack, tick-tack,

Little one, come with me.

The ship shall sail with pick and pack,
Over the deep blue sea."

And the ship still sails away—away, whenever she has anyone to sail with her.

ECONOMY: THE RIGHT SORT AND THE WRONG.

By A MIDDLE-AGED WOMAN.



ECONOMY is a subject worthy at all times of consideration, but especially so in England in the present day. As the population increases, the professions become more and more crowded, agricultural pursuits less and less remunerative, and the lower classes less and less willing to do what has been hitherto considered a fair day's work for a fair day's wages, the position of persons in the middle or upper classes, with moderate and fixed incomes, must evidently day by day prove more difficult and embarrassing. For heads of families the outlook is distinctly gloomy. How to place boys in the world so as to give them a reasonable opportunity of earning their living in the station of life to which they are born, is a problem in many cases almost insoluble. How to dispose of daughters who have no yearnings after Girton, betray no tendencies towards an art career, and fail to display the patience and self-denial necessary to qualify them for hospital duties, puzzles many an

anxious mother, who plainly perceives, that if she marries one out of the blooming group around her she may esteem herself fortunate. Unhappily, at the very time when the means of living are more than usually difficult of attainment, custom demands more expenditure than of old in "keeping up appearances." The many pretty decorative fashions which are the rule rather than the exception now in middle-class houses, are esteemed daily necessities, where formerly they were occasional luxuries. The number and style of dresses and hats required by young ladies who have left school, if they are to mix on equal terms in the society of their class, produces a serious item in the family bills. The flowers for the table, the palms and ferns for the drawing-room, the hundred and one pretty knick-knacks scattered about not only sitting-rooms but bedrooms, though often tasteful and refreshing to the eye, cannot be supplied without money. Then there is a perfect rage for "amusement" among the young people. They must have "society" of some kind in the evening: just as it is found necessary to furnish the poor with penny readings, concerts, and entertainments, if we would keep them out of public

houses and music-halls, so in the classes above them dissipation in some shape or form is voted absolutely indispensable. The days when the girls were content to sit at home and work while the father or mother read aloud, or when the sisters played their brothers' accompaniments, and the parents listened, pleased, and proud of their children's accomplishments; when a "party" was a great event, and chess or other games supposed to furnish sufficient diversion if reading, work, and music palled, are certainly gone for the present if not for ever, in town more particularly. We may regret it or not, but such is the fact; and frequent concerts, little dinners, and evening "at homes" all cost money. The girls must have cabs and fresh gloves if they go out, and the most simple refreshments cannot be supplied to guests without some cost. Truly, the situation of a married lady of limited income is in these days no sinecure. We have no doubt that many of our readers are anxiously pondering over ways and means, desirous to do their duty to God, as well as by their husbands and children, but hopelessly puzzled how to effect a reduction in the expenditure, which they plainly perceive will

soon become, if it be not already, beyond their means. Perhaps a few simple suggestions may be of use to such "married girls," as well as to distressed maidens, who find themselves bankrupt long before the day for the payment of their "allowance" has come round.

The first principle to lay down is—live within your income, and cut your coat according to your cloth. Persons of fixed income, (for whom this paper is meant,) have of course no difficulty in ascertaining its precise amount. Take a sheet of paper and write down the amount; then consider what proportion it is your duty and desire to set apart for God's service in some shape or form. If you are a wife, of course this can only be done in union and consultation with your husband; and if he objects to the proceeding, you are not responsible for the neglected duty; but for the sake of argument, we will suppose that you do this. You perceive that you must subtract this sum from your total income, and regard the remainder as the whole of your available funds. You will find this arrangement a great comfort and convenience in everyday life. In distributing your charities, you will be able to discriminate as your conscience dictates between the spiritual and temporal demands of your neighbours, between the claims of home and foreign missions. You will feel no anxious fears lest you are doing wrong, when you are obliged to deny requests for assistance, because your resources are exhausted, for you will always know what you have in hand, and how long it must last; you cannot give what you do not possess, and we are bound to be as careful to use rightly and wisely the funds we dedicate to God's service, as those we expend on ourselves. We are but stewards after all, and should not regard ourselves in any other light.

We turn now to what we call "our own," as distinct from our "charity" purse. We know it will be difficult to make both ends meet, and we wish to make its contents go as far as possible. We take it for granted that you are firmly determined not to run into debt, happen what may. Debt is not only a burden which ruins the peace of the debtor, but it is using other people's money without their consent; and the difference between that and dishonesty appears to us extremely difficult to discover. It is clear, then, that if we cannot stretch our income to cover our desires, we must contract our desires till they are commensurate with our income. If we will have show at any price, we must do without comfort. If we indulge our bodies, we must starve our minds. If we are extravagant in one direction, we must be parsimonious in another to make up. A few details will explain our meaning. Mrs. A. feels it necessary to live in a "good" neighbourhood; she wishes, it may be, to be near wealthier friends; she believes it advantageous to her children's prospects, or necessary to her husband's professional success. Very well; she may be quite right to do so, but she must bear in mind that she spends more than the legitimate proportion of her money on rent and taxes, and must spend less in dress, or holidays, or servants, or house-keeping, to make up the difference. Miss B. is going on a visit to rich friends or relatives; she feels it necessary to provide herself with a greater variety and a more costly sort of *toilettes* than she would have thought of procuring for home use. She knows she will incur countless little expenses while away which she most carefully avoids at home; yet she decides that on the whole it is desirable to go. It may not be extravagant; change of scene and society are as good for poor girls as rich ones—perhaps more essential, as their ordinary life affords them little enlightenment; but she should recollect that the money thus expended must be made up by strict self-denial and care

during the rest of the year. Miss C. has aspirations after "higher education." She wants advantages which involve expense; she must not expect, if her parents bestow those upon her, that they can add to them the "society" opportunities and privileges which her sister, who requires no art-training, or course at Girton, may enjoy.

Another point, in considering the right division of one's income, is the importance of ensuring justice. How many parents sacrifice the daughters to the sons, or the sons to the daughters! In some homes the sons are expensively educated, supplied with sufficient—sometimes too ample—allowances, and well started in life, while the daughters are kept at home, badly dressed, poorly taught, deprived of all opportunities of cultivating accomplishments, making friends, enjoying society, or forming matrimonial alliances. In other establishments, father and mother make the girls the first consideration; there is never any difficulty in finding money for their dress, amusements, or diversions; while the boys are sent to cheap schools, and early launched into "business;" their tastes ignored, and the fact brought home to their consciousness that they are regarded as uninteresting ciphers in the domestic circle. How often, too, are the domestic resources drained by some favourite son or brother, who is allowed to waste in vice and folly the funds that ought to be saved to provide for the future of the women of the family, whom the death of the father and breadwinner leaves penniless! Again, it must be remembered that economy is not synonymous with stinginess. Some people treat their servants and *employés* with such meanness as to recall to our minds the text about "grinding the faces of the poor." We are naturally tempted, when funds run low, and an opportunity offers for getting our needlework or charring done at a charge which we know to be below the market price, to avail ourselves of it. But we should remember that we ought, as Christians, to bear one another's burdens, and resist the inclination to make capital out of our poor neighbour's necessities, by giving less than a fair return for services rendered. There is no need to be unduly lavish either. Persons who always give cabmen more than their fare, and astonish porters and servants by the munificence of their "tips," no doubt earn a sort of popularity at the expense of more frugal individuals; but, nevertheless, they might use their money much more profitably both to themselves and their neighbours. Once more; we must not be selfish in our economy. We all have our peculiar tastes and distastes. The margin for indulging them may be larger or smaller, according to circumstances; but such as it is, it should be divided equitably between husband and wife, parents and children. It is not pleasant to hear a husband, who spends a considerable proportion of his resources on choice cigars and hansom, reproach his wife for extravagance if she fills her drawing-room with flowers, or travels by the first instead of second class. On the other hand, it is hard on a man, who is straining his energies to the utmost to make both ends meet, who denies himself all kinds of pleasure, and allows himself the narrowest possible margin of rest and relaxation, to see his wife careless and self-indulgent in personal expenditure, and eagerly snatching at every amusement within reach, regardless of cost. It is sad, too, to see parents depriving themselves of the little luxuries and comforts which old age demands, that children or grandchildren may have more to squander on ostentatious show or selfish enjoyment. The cases where parents neglect their children, depriving them of proper food and suitable clothing, to say nothing of education and companionship appropriate to their station in life, are, we believe, much less common, but we fear they are not altogether unknown. Such

parents look at everything from their own point of view, and systematically stint the nursery and schoolroom expenses, that they may have more to spend on themselves. This is not just; the whole future of the children may be injuriously affected by neglect, physical or mental, in childhood.

There is another side to economy which we must mention before closing our paper. It consists in making the most of what we already possess. We have known people who would on no account buy a ticket for a popular concert, or a twopenny bunch of violets at the greengrocer's, who shook their heads at taking a cab when an omnibus was available, and were shocked beyond words at the notion of hiring a brougham to convey them to a dinner-party, who wasted ten times the value thus saved by careless use (or rather abuse) of dress or furniture. Valuable china and fragile glass will be chipped and destroyed by everyday wear, in order to avoid the expense of a cheap dinner-service to save them. Little children will be allowed to make playthings of costly presents, or rare curiosities, till they are broken or shabby. Rough boys will be permitted to turn the drawing-room into a bear garden, doing mischief to carpets, curtains, polished wood, delicate ornaments, and richly-bound books, which nothing can ever repair. Ladies will expose handsome dresses and expensive bonnets to rain, fog, or snow, rather than take the trouble of changing them, or endure the fatigue of carrying a waterproof. Girls have been known to put a wet gum-bottle on a velvet tablecloth, a lamp on an album covered with light morocco, to leave a new book on a chair by a blazing fire till its binding is irrevocably injured, or to take all the colour out of a fresh gown by first appearing in it, on a brilliant August day, on a seaside parade. It is not economy to sacrifice your health by going without the tonics, or food, or change of air, which may save you a doctor's bill, and a long period of inaction. Never give up a bird in the hand for one in the bush. Do not be in a hurry to leave a tradesman who serves you well, or a dressmaker who takes pains to please you, because you hear of someone else who gets her things a fraction cheaper. Very likely in the long run you would lose more than you save by the exchange. Do not be too eager after bargains. As a rule the old saying, "cheap and nasty," holds good. You may buy two cheap dresses for one good one, but they will probably last only half the time, and you will have to pay for making, twice over in the period. Avoid frittering away your money on trifles which give you little or no pleasure. Young people especially are tempted to fall into this snare. They buy little things which they do not want, because the shopman presses them, or because a friend buys them, or—worst reason of all, perhaps—"because they are so cheap!" Fix firmly in your mind the conviction that nothing is cheap to you that you do not want. Try to form the habit of resistance to the inclination to spend needlessly. Unexpected emergencies are certain to arise in every life. You may have to go into mourning, or to find a wedding present, to consult a specialist, or go a journey; and then what a relief it will be to have a small surplus in hand, instead of a litter of unvalued purchases in your home, and an empty purse in your pocket! In many cases, too, it is right to look forward, and strive to make some provision for the future of yourself or your family; but this subject is too large to enter upon at the close of an article, and hardly perhaps comes legitimately within its scope, so we will only add a quaint epitaph to be found in Exeter Cathedral, as a suggestive conclusion—

"Did youth but know what age doth crave,
How many a sixpence it would save."