

CONTENT.

By CONSTANCE MORGAN.

THE sunlight shone upon the flower-strewn way,
The summer fields lay smiling 'neath the glow;
All Nature sang the livelong golden day,
And heaven was mirrored in the earth below;
And only I was longing, spirit-pent,
For God's fair messenger, the sweet Content.

Then Mirth awoke and strove to make me glad,
And bright-eyed Pleasure led me by the hand,
And wealth arose, in purple garment clad,
And Beauty smiled upon the summer land;
But still upon my way I sorrowing went
For God's fair messenger, the sweet Content.

Came Fame, that fickle goddess, to my aid,
And crowned me with a wreath of laurel green,
Then at my feet a deep obeisance made,
And of the realm of Fancy hailed me queen;
And yet I mourned, my soul on thee intent,
For still I found thee not, oh sweet Content!

Across the plain what spirit draweth near,
Bright as an angel from the land above?
Ah, with thy tender smile so fair, so dear,
I know thee well, oh gentle Human Love!
But joy and pain are at thy coming blent,
For thou has brought me not the sweet Content.

With one great flash of gladness, pure and true,
Came God's blest Spirit to my heart one day,
And with a mystic glory, strange and new,
Illumed brightly all the onward way;
And radiant joy with gentle peace is blent,
For thou hast come to me, oh sweet Content.

A WORD TO GIRLS ON THRIFT.



domestic economy, hygiene, for instance, are matters which come specially within a woman's sphere of work, and whose importance it is difficult to over-rate. Psychology, Greek, and other abstruse studies are very well in their proper place, and those women, who will always be very much in the minority, who have a decided bent for this kind of work, may safely be trusted to follow it up and make opportunities for the acquiring of such knowledge. With the common everyday facts of life and our relation to them, it is otherwise; we are apt to put them aside to await a more convenient season; it would be wiser to prepare ourselves to face them.

Speaking roughly, perhaps half of the girls in my class may have to earn their own living; some may marry, and others have at present good reason to expect to be placed above the trials of poverty, but whatever their eventual individual lot may be, the care of, and the spending of money is pretty sure to occupy the thoughts and the time of them all. To do these judiciously is very desirable, and I think the following hints may perhaps be a little

help in that direction. Here is a short *résumé* of my lecture.

"Thrift"—some people say the want of it is chiefly the cause of the misery in which so many of our fellow-creatures in towns and country villages are living to-day. I am afraid the accusation has much truth in it. Without touching on this—the larger and general view of the matter—I intend to confine myself to-day to a very practical side of it, which may be brought home to one or other of you before long, and what I am about to say concerns those of you who may come to have the spending and care of money which you have not had to earn, just as much as others who expect to take up the honourable post of bread-winning when their school-days are over.

We are all, I expect, ready to admit in theory, that if we are possessed of a small capital, about the most foolish thing we could do with it would be to spend fifty pounds of it every year—perhaps less, perhaps more, according to its amount—until our store became exhausted; we should then be left in sorry case. And yet, sad to say, this is what many young people do, and the temptation to do so is one that is easily understood; I have known it myself. The ordinary and sensible plan would be to put it out to interest and keep the capital intact; that the investment should be a judicious one, made under competent advice (if a government investment is not chosen), is a matter of course.

The importance of keeping intact any capital we may possess, lies of course in the obvious misery which would await us in middle life or old age, if we had run through all our means before we had reached these periods of existence, for it is then that we should realise the difficulty, I might almost say impossibility, of making up the loss by earnings of our own, which to a certain extent we might be able to do in our earlier years. I was reading the other day for the first time an article written several years ago for a small publication which bore more or less on the subject on which I am speaking, and I found in it a suggestion so practical, that I think it well worth bringing to your notice. The youngest among you is well acquainted with

the aid to thrift offered by the Post Office Savings Bank, which receives, keeps for you in security, and pays you interest on the smallest sums, but the matter I am going to mention has to do with the great Insurance companies, whose security is considered second only to that of government itself.

No one who has attended this school can have failed to acquire sufficient knowledge to be able to follow me when I explain that one or more of these great companies has instituted a system of "endowments," which, when applied to our sex, might aptly be called "self-endowments for women." Just now I have specially in my mind those of you who mean to take up a professional life. I cannot do better than quote the statement which I read in the article alluded to in the authoress's own words.

"One excellent insurance company has a special system of 'endowments,' which deserves to be more widely known. The plan is simplicity itself; by putting aside a certain moderate sum every year, one can secure at the end of a given number of years a lump sum of considerable magnitude in relation to the premium paid. Take, for instance, the case of a young professional woman who wishes to secure £1000 at the end of twenty-five years. She could do this by paying £26 3s. 4d. a year to the association, and at the end of the twenty-five years the £1000 would be handed over to her absolutely. But suppose she were to die before the twenty-five years had expired, her money would not be lost. Her representatives would receive back all that she had paid—except the first premium—together with 2 per cent. compound interest. If she wished to secure £600 twenty-one years hence, she would pay to the insurance company £20 a year for twenty-one years; at the end of that time she would receive her £600. It is hardly necessary to explain that a woman may endow herself with any amount she likes, from £100 to £500 or more."

I am sure you will all understand the lucid explanation of this matter which I have given as nearly as possible in the writer's own words, and I may add that I wish such opportunities for thrift had been brought to

my notice in my own young days. You think, and naturally, that to look forward as far as twenty-one or twenty-five years when one is but eighteen or nineteen seems hardly necessary; so many things may happen in the interval. *So they may*; but again they may not; a great many of us find ourselves on the verge of middle age before we have quite realised that youth is past, and often in very much the same circumstances. Time flies so quickly; one loses count of the years, and then perhaps a rude awakening comes in one shape or other—in the failure of physical powers, bereavements, losses—all sorts of reminders sent to warn us that we are but mortal.

Perhaps you may think that after all £1000 would not be of much use at forty or fifty years of age; investments which afford interest sufficient for a woman to live on would be far too risky if the sum represented one's little all. Here both Government and Insurance Companies step in once more—it must be understood, that with reference to these latter, it is only the few great companies with whom it is safe to transact business. At fifty years of age it is quite possible, if you have no one depending on you, to sink such a sum in an annuity, and derive from it an income on which it is possible to live, which will be paid you yearly or half-yearly till you die. From five and a half to six and a half per cent. are about the sums paid respectively by govern-

ment and the companies; these figures may be verified by a reference to Whitaker's Almanac. The reason why the companies can give higher interest is that many modes of investment are open to them of which government may not avail itself.

Of course one can become an annuitant at any age, but except in exceptional cases, it is generally better to await the approach of middle age before disposing of capital finally. What, therefore, I want especially to impress on you is the importance of thrift in youth. By this means many girls whose parents may die leaving them totally unprovided for can often lay up a store sufficient to enable them to live out the end of their lives on their own savings or earnings, instead of being forced—as so many alas! are—to eat the bread of charity. I need hardly remind girls of your age that every day there are instances of well-to-do and even wealthy families being suddenly brought to beggary by their own fault or that of others. To-day they and their children may be living in the greatest comfort; before the year is out every member of that household may be penniless. Let us therefore do all we can now to avert such a possible calamity; those of us who have good reason to believe that their future seems secure in this respect, can, at all events, help others to form habits of thrift. Some of you may become mistresses of households and may have others under you whom you can influence; try to persuade

them to put by a trifle out of every sum of money you pay them; let those who themselves will be receiving money for work done try to influence their companions by example.

Suppose one of you should receive either a small legacy of £20 or say £50; it seems hardly worth while to put by so small a sum, perhaps, when the shops are full of such tempting things, but there is more than one reason why it is very much worth while. When one has a nice little sum in a bank, or elsewhere, there often arises a desire to add to it, then a pleasant addition will be made to it at the year's end in the form of interest, and again the habit of self-denial, of doing without will be formed—a most desirable trait of character to cultivate. Do not be miserly, but use a wise discretion in your outlay; in this way you may either lay up a provision for the future, or if your means permit, may have to give to him that needeth.

I do not wish to lay down any arbitrary rules for the carrying out of these desirable ends; I have only made a few suggestions to show you that thrift is not an impossible thing by any means, nor is it necessary to lay up that talent—money—in a napkin. Seek the advice of competent friends whom you can trust when you have a little capital to invest; in the meantime never forget to provide yourselves with a Post Office Savings Bank book.

“SPAIN.”

HALF-A-DOZEN SISTERS.

By EVELYN EVERETT GREEN, Author of “Greyfriars,” “Next Door Neighbours,” “Barbara's Brothers,” etc.



CHAPTER XIX. THE RETURN HOME.

R. SALISBURY came with an alacrity that rather surprised Mrs. Masham, who had been told by Beatrice that she was perfectly sure he was much too busy to dream of such a thing, and that it was quite unnecessary to get leave from a doctor before taking the journey home now that she was

quite well and strong again.

The letter however had gone before she knew anything about it, and Dr. Salisbury appeared very quickly in response. He stayed for two nights and then took the sisters under his escort for the return journey, as he had obtained Mr. Wilberforce's consent to do. The father had brought Beatrice down himself, but was glad to be spared making the journey a second time, as he was very busy.

Guinivere had been rather surprised by the ill-success of her little artifice, as suggested by the foolish Mrs. Masham. She had donned her most becoming dress, had put forth all her arts to captivate the doctor, and had been most charming and sweet; yet he had looked at her absently, and had answered in a

slightly preoccupied fashion, and was much more interested in asking why it was that Beatrice did not dine at table, than in responding to the advances of his neighbour. There was a little dinner-party in his honour—though he was not aware of it—and Beatrice had as usual begged off, as the long meal and the talk and lights still tried her head! But the doctor did not shine quite as much as his hostess had expected, and though the men pronounced him a very clever and cultivated man, the ladies thought him singularly uninteresting in spite of his distinguished appearance.

Guinivere devoted herself to him the greater part of the evening, stealing from time to time a glance at Lord Woodmayne, who sat solitary with a curious sort of smile upon his thin lips. Once when she met the look in his eyes she quailed a little before it, and felt almost for the first time a qualm of doubt as to the truth of Beatrice's warning. A jealous lover was one thing—but a jealous husband could become a terrible tyrant. She was not altogether sorry when the moment came for bidding him farewell. He held her hand in his rather long, and looked into her face with a gaze which she did not try to meet.

“Good-bye, my dear Miss Wilberforce,” he said in his thin clear tones. “Perhaps we may meet again in the future, near or far; but however that may be, you have my sincerest wishes for your happiness and success in life!”

He bowed over her hand almost as though he would have kissed it and stood upon the steps to watch the car-

riage as it moved off, with a smile upon his face of so curious a kind that Mrs. Masham said to herself with a sudden sinking at heart—

“Dear me! I do hope we have not gone and made a frightful blunder! I generally know how to take a man; but this one is unfathomable! just what all the world says of him!”

Guinivere's heart had sunk within her at the wording of his farewell; and as she sat in the train, being whirled back to the old life and the old routine of home, after these long months of splendid luxury and pleasure-seeking, she felt as though all the flavour and spice of life must have left it for ever, and but for the presence of Dr. Salisbury she could have cried from mortification and despite.

Why had she come away? Why had she allowed herself to be tempted to show independence and pride with such a man as Lord Woodmayne, who must be master or nothing? She had learned so much already of his character, and sometimes she had felt afraid of what she saw. But the fear of losing all those bright prospects which had seemed actually within her reach outweighed every other consideration now, and had the sisters been alone she would have broken into bitter lamentation and recrimination, charging Beatrice with having deliberately set herself to destroy her brilliant prospects in life.

It was additional mortification to Guinivere upon this journey to feel herself the superfluous and neglected member of the party. Dr. Salisbury