

spare bedroom and the better of their two small sitting-rooms. Ruth had worked very hard in order to make him comfortable, and she had not been altogether sorry when the time of his departure came, although the extra money thus earned had been a great help. Ruth liked to feel that the little home was all their own, but she saw now that she must try to let those rooms again. Happily the warmer weather was approaching, when strangers might be expected to come to Ottermouth for change of air.

"Yes," Ruth said with an involuntary sigh, "Mr.

Buxton was very good-natured and easy to please. We must hope that we may let as favourably again. But it is time I got tea ready."

She laid down her knitting and went into the adjoining room. Her father had seated himself at the table and was writing the order for Mudie, but as soon as she left him he put down his pen and let his head fall upon his hands with a sigh which was almost a groan. Even his daughter could not understand how hardly he was hit.

(To be continued.)



PRACTICAL POINTS OF LAW.

BY A LAWYER.

PART I.

INTRODUCTORY.

EVERYBODY is supposed to know the law.

Ignorance of the law is no excuse for breaking it.

Railway companies and others are empowered by the law to make bye-laws.

Some of these bye-laws are binding on the public; others are not.

People bind themselves by the contracts they enter into.

Even when not fully appreciating the consequences of their own acts.

Certain persons are protected from the consequences of their own acts.

Such persons are infants, lunatics, and in special cases married women.

A legal infant is a person who is under twenty-one years of age.

A legal lunatic is a person declared to be of unsound mind by the Lunacy Commissioners.

People must abide by their bargains.

Thus, when one man said to another, "If you give me a guinea now I will give you a thousand guineas on your wedding-day," the Court held that the man who received the guinea was bound by his bargain.

"The buyer must look after himself" is one maxim.

"A man is not obliged to cry stinking fish" is another.

Therefore, when you desire to purchase a certain article, see that you get it; if you are put off with an inferior imitation you have nobody but yourself to blame.

If you pay for an article at the time when the order is made for it, you are not bound to accept an article inferior to the one ordered; on the contrary, you should decline to take it, and insist on your order being properly carried out or your money returned.

Always ask for a receipt. Especially when goods are sent to your address, or your address is known to the seller.

If you cannot produce your receipt, you may be forced to pay two or three times over for the same article.

If the receipt is for two pounds or upwards, it must have a penny stamp on it.

"A man may be pardoned for mistaking facts, but not for mistaking the law."

This and the following papers will teach you several facts worth knowing, and in them you may learn a little about the law.

PART II.

TRAVELLING.

If you lose your ticket in an omnibus, you cannot be compelled to pay your fare over again, if the conductor admits that you have already paid your fare.

If you lose your ticket in a tramcar, you are bound to purchase another one if the inspector demands your ticket, even though the conductor declares that you paid him for one.

A cabman is entitled to charge twopence extra for every package carried outside, but nothing for a bicycle unless he has arranged to carry it on certain terms.

If you do not travel in the cab on which your luggage is carried, the amount of the fare becomes a matter of bargain, which you should settle beforehand.

The driver of a cab licensed for two passengers is not entitled to charge extra for a third person who has ridden in his cab; but not to pay something extra for the third person would be the height of meanness.

In the country the fare for one to four or five persons is usually the same, whether luggage is carried or not.

If you step on or off an omnibus whilst it is in motion, you cannot successfully claim damages against the company if an accident occurs, unless the fact of the omnibus being in motion was solely due to the fault of the conductor or driver.

If you enter a train whilst in motion, you render yourself liable to a fine under the company's bye-laws.

If you lose your luggage on the railway after it has been properly labelled and delivered into the custody of one of the company's servants, a guard or a porter, the company will have to make good the loss.

If you leave your luggage at a railway station for half an hour or so, telling a porter to keep an eye on it, and your luggage is lost or stolen, the company will not be liable for the loss. You should have left it in the cloak-room.

If you travel on the railway beyond your destination, you must pay the excess fare, unless you have been misled by the company's time-tables or misdirected by one of their servants.

If you travel without a ticket, you need only pay the fare from the station where you joined the train to your destination.

(To be continued.)

under all its most comical aspects, and let no one who reads it and notes that the Buchholz family has its residence in Berlin run away with the notion that the features so whimsically portrayed by Julius Stinde are peculiar to German home-life as led in the Prussian capital.

While Germans, whether they bring a grave eye or a merry one to the contemplation of German life, must be allowed to be best qualified to express themselves on the subject of it, it is, I conceive, permissible for those of other nationalities to make observations here. Has any German writer drawn attention to the importance of the *Tante* in German family life? As the *grand'mère*—after the parents—is the dominant force in the French family, so the *Tante* would seem to be, after the parents, of the first importance in the German family. No one is certainly heard of so much and read of so much, for she bulks no less large in biography than in real life. Enough to remind readers of this of *Tante Yette*—with her name actual Henriette—that very important person in the Mendelssohn family, as what German family ever existed in which there was not a very important person with her title *Tante*?

Having regard to German family customs, the one which perhaps most strikes a foreigner is the custom of much kissing. "Mama," especially, is much and often kissed by sons and daughters, so that, on entering a room in which she is surrounded by visitors, it is not uncommon for her children, separated from her by but a few hours spent away from the home in pleasure or on business, to salute her with a kiss, the others present being saluted with a handshake or the much-bejeered obeisance still so largely in vogue in Germany. This mode of procedure is as amusing to English persons visiting Germany as to Germans visiting England is the English custom of saluting callers, sometimes those of the newest acquaintance, with a kiss, while "mama," the beloved of a life-time, remains unsaluted.

It is not every foreigner who comes among us who tells us how we strike him or her under the aspect of our family life, but now and again a foreigner is informing on this subject. I append a communication made to me by a Danish lady, who spoke from observations made during a long residence in an English family. "The party-dinner every day," said this daughter of Denmark, "oppressed my spirit. Papa and mama in party-dress to meet their sons and daughters; their sons and daughters in party-dress to meet mama and papa. With this no party conversation, but a family-silence so terrible that at the long meal's end my custom was to fly to my bedroom,

where I would spread my arms—*«o!»* (she spread them) "and cry, FREE! FREE!"

Impossible to convey an idea of the joyous abandonment with which this foreigner said the word "FREE!" As regards the dinner described by her, it may perhaps be confessed that there is many a family in England in which there is daily a like dressing of persons unaccompanied by a dressing of spirits, the result being one which is at first surprising and in the end appalling to foreigners.

It has been said of contemporary English family life that it has lost in loveliness by being divested of all ceremonies. A consoling reflection which suggests itself in connection with that charge is that in many countries—indeed, in almost all—family-ceremonies are of the nature of things which promise more than they perform. Conformably to a custom of her country, a young Russian girl known to me after every meal makes obeisance to her parents, kisses their hands, and expresses herself truly thankful to them for what she has received. To see Tatiana, who has a face of great beauty and sweetness and a delighting grace of movement, go through this ceremony is to form the conception that filial dutifulness has its embodiment in her. So far from this being the case, however, she is the wilful petulant darling of indulgent parents kept by her in daily, almost hourly, alarms.

While it is no easy matter for natives of these islands to gain an insight into family-life as led by foreigners, they make it very easy for foreigners to gain an insight into family-life as led by them. To do this it is not needful for the curious to come to these islands. The Fudges, the Kickleburys and the Dodds have all left descendants who travel, as did they, in family parties, and present family pictures which must be full as diverting to the denizens of the countries through which they travel as they were diverting to the artists among the compatriots of these families—Moore, Thackeray and Lever—who immortalised them.

To conclude these few remarks on English and foreign family-life, I would observe that there is grave danger in generalising, and that it is a danger into which the natives of these islands are too apt to run. Not that they err alone in this matter. The most startling piece of generalisation which I have to put on record is what follows—a Swedish lady spoke—

"Caressing words are not always indicative of affection. In English families, the members of which very heartily hate one another, the word 'dear' is in perpetual use."

Is it?

ELSA D'ESTERRE-KEELING.

(To be continued.)

PRACTICAL POINTS OF LAW.

By A LAWYER.

PART III.

SERVANTS.

EVERY servant is entitled to receive a month's wages in lieu of a month's notice.

A servant who is insolent, insubordinate or incapable may be dismissed at a moment's notice.

The wages of such a servant must only be paid up to the time of her dismissal.

A mistress is not bound to give a servant a character. If a mistress gives a servant a bad character, the latter will not succeed in an action against her mistress unless she can show malice on the part of her mistress.

It is now a criminal offence to give a false character or to assist another person in counterfeiting a certificate of character.

Or to add to or to alter or erase any word, date, matter, etc., in any certificate of character.

Or to personate any master or mistress whether by writing or otherwise.

It is the duty of a servant to be diligent.

An upper servant has no right to chastise a lower one.

If a servant suddenly leaves her situation without giving notice, she cannot receive any wages which would otherwise be due since the date of the last monthly payment.

Thus, if paid monthly on the first of each month, and she leaves suddenly on the twelfth she is not entitled to any wages for the interval between the first and the twelfth.

But her mistress would be entitled to recover a month's wages from her servant for leaving without notice.

A mistress is not entitled to keep back out of wages the value of any things lost or broken by her servants.

Unless there is a distinct agreement between them to that effect.

A servant is not entitled to extra remuneration beyond her ordinary wages for any extra work or duty.

Unless such extra work or duty is clearly outside that which she agreed to perform.

A servant temporarily absent from her work on account of illness is entitled to her wages during her enforced absence.

In the case of a dispute about wages, the servant should bring an action for their recovery in the County Court if the amount is not more than fifty pounds.

him a mere trifle as regards money ; but the publishers were frankly business men, and the great public were notoriously incapable of appreciating high art.

The husband and wife shut their eyes to the fact that Paul was merely earning a stray guinea here and there, and they lived upon the capital that stood to the wife's account at the banker's. The idea that Paul should sacrifice his art and write down to the level of the popular taste was not to be entertained for a moment, or rather, to be more exact, not till Mrs. Moncrieff's capital was exhausted. They were a brave pair, their wants were few, they could live upon a small income. Besides which, if it ever did become necessary, Paul could join the rank-and-file of his professional brethren, and give lessons and write popular songs and play accompaniments.

In the course of the next few months several important and ambitious works of the master were performed in public : a symphony, a violin concerto, two or three pianoforte sonatas. The conductor, the violinist, the pianists were friends of his, and they interpreted his work admirably, and both he and they felt that he was much beholden to them ; and the works in question found publishers, and the cheques began to pour in, one of them being for so large a sum as eight pounds ten shillings.

Before many months had passed the wife's capital had vanished, and Paul had to abandon the writing of symphonies and sonatas and to try his hand at popular song-writing. He signally failed in the new venture ; his friends among the vocalists did what they could for him, and now and again introduced his songs at their concerts ; but none of his work of this kind " caught on." He did not understand the voice ; he was an " orchestral man " ; his forte was the composition of symphonies and sonatas.

The outlook now began to be serious, and Paul put a brass plate outside the door of his house, and upon it described himself as a Professor of Music. He obtained a few pupils who paid him at the rate of five shillings an hour, but he was a conscientious man, and it was soon borne in upon him that he was not a good teacher, and his pupils remained but a short time with him.

The expenses of the establishment were reduced to the extreme limit, and the composer and his wife began to look hungry and haggard. They continued with the struggle, however ; they were not beaten yet. Paul still believed in himself, and his wife's admiration for his genius had not abated despite its inability to provide them with an income. They retired to a distant cottage, and Moncrieff, at the

recommendation of a friend, obtained a post in a large pianoforte shop in the West End, his duty being to " show off " instruments to would-be purchasers. It was ignominious work, and as a recoil from it he sat up late of nights projecting a great composition, a composition that would command fame and appeal not only to musicians but to the populace. It was not a symphony but an opera, a form that he had not hitherto essayed ; and while engaged upon it he again experienced the thrills and delightful anticipations that had buoyed him up in early manhood. Their only source of income was the salary he received for " showing off " pianos, but both he and his wife were absolutely convinced that he was now at last upon the " right line," and that the opera would bring them the fortune of which they stood in need.

The work took a couple of years to write, and just as it was being completed Paul was asked to resign his post in the pianoforte shop. His employer was very kind. " You're ever so much too good for this sort of thing," said he. " You're a genius, and we don't want a genius in our place ; we want a smart young man. You're wasting your time." Paul and his wife assented to the latter statement, and decided that he should never make another attempt to prostitute his genius. Fagged and hungry but still hopeful, and with the sweet sympathy of his wife to sustain him, he finished his *magnum opus* ; and the devoted pair embraced each other and wept with pleasure at the thought that their troubles were at an end.

Alas ! neither managers nor publishers would have anything to do with the opera, and Paul, in desperation, sent the manuscript to a friend of his, a man who had always entertained a high opinion of his talent. " Tell me," said the stricken composer, " is it good, really good ? " The reply broke him. " No, old man," it ran, " it has none of the elements that suggest success. You're on wrong lines. Your forte is the composition of symphonies and sonatas."

And then the Moncrieffs awakened from their dream. The wife knew that her father would succour them if they threw themselves upon his compassion. From time to time he had intimated as much ; but he demanded submission ; they must come to him upon bended knees and crave his pardon ; they must confess that they had been in the wrong. Well, they had learnt their lesson, and it was a bitter one, namely, that a man may possess an original genius for musical composition and a capacity for hard work, and yet be unable to earn an income large enough to supply the bare necessities of existence.

PRACTICAL POINTS OF LAW.

BY A LAWYER.

PART IV.

WILLS.

EVERYBODY should make a will.

Every will should be written in ink and signed by two witnesses.

Neither of the two witnesses should benefit by the will. If either of the two witnesses is left a legacy under the will, that legacy will lapse and the witness will not reap the benefit of it although the other provisions in the will will hold good.

Every will is revoked by marriage.

Married people should make their wills as soon as possible after their marriage.

People who inherit property which they did not expect to inherit, should add a codicil to their will dealing with the property thus unexpectedly inherited.

Otherwise such property may go to the next-of-kin.

A will can be altered, revoked, or destroyed at any time.

Every codicil that is added to a will must be signed and witnessed.

When a will has a great number of codicils, it is advisable

to destroy it and make a fresh will ; otherwise much litigation may ensue.

A will which is signed but not witnessed has no legal value.

People should make their wills when they are well and in robust health, not because they think they are going to die.

People should make their wills even when they have very little money to leave.

Youth is no excuse for not making a will, especially in the case of young engaged or married couples.

Simple forms of wills can be procured from any legal stationer.

No particular form is necessary for a will.

No stamp is required for a will.

The directions must be plain.

Simple language is preferable to an attempt to use legal phraseology.

When the terms of a will are at all complicated, a solicitor should be employed to draw it up.

Otherwise the intentions of the testator will be obscure, and will probably not be carried out.

A copy of any will that has been proved will be found at Somerset House.

said book-case is not promptly made into a refuge for the weak-minded, a retreat for the incurable, and a home for the dying, from all other bookcases in the house.

Generally, however, a book-shelf is all that can find house-room. Then, if our guest is an intimate, his particular taste should be consulted. We should provide him with the books we should like to hear him discuss, or with some which bear directly on his tastes and aspirations. We must not leave books as fixtures while visitors change—milk-and-water fiction remaining for grave seniors, or a girl in her teens finding works on philosophy!

But when our visitors are comparatively strangers to us, there are two rocks from which we must steer carefully away—tragic literature and comic literature. Both may be absolutely cruel! We have known a young widow, who at one blow had lost husband and fortune, and who had just learned all the bitterness of life's injustice, whose probably well-meaning hosts provided nothing for her lonely moments save Hugo's *The Miserables* and Browning's *The Ring and the Book*. Why, she could almost have written those out of her own sore heart! They were not what she lacked! Yet worse still would have been a "comic annual," or the *Jokes of all Nations*. And worst of all, possibly, would have been that washy school of fiction which insists on universal "happy endings" in the vulgar form of "pretty weddings," and "big cheques," and which makes "all come right" by visible "machinery."

We cannot tell what may be astir in the heart or the life of the visitor whom we do not know very well. But there are some books which never come wrong to the glad or to the sorrowful, to those who abound, or to those who are abased. There is some poet of the type which Longfellow has so skilfully drawn—

"Whose songs have power to quiet
The restless pulse of care,
And come like the benediction
That follows after prayer."

There are novels as wholesome and energising as Scott's *Heart of Midlothian*. We cannot particularise them. Let each ask himself, "What story made me wish to be better and to do better?" Well, that is the book we mean! There are parables of the love of God, such as Tolstoy's *What Men Live By*, which for ever after haunt the memory, like a strain of sweet music.

Do you know there is one book which may surely always lie in "the prophet's chamber," though visitors come and go, old and young, wise and simple, and that is a good collection of Hans Andersen's stories. Every child likes to hear the tale of *The Girl who Trod on a Loaf*, but what sage can get beyond it? And is not the tragedy of all genius since the world began contained in the great Dane's wonderful *Portuguese Duck*?

The Bible that is put in "the prophet's chamber" should be light to lift, and of good and clear print. The guest probably carries his own, and will generally use that.

Then last of all, "the prophet's chamber" must be surrounded by such genuine hospitality as embosoms that from which our story opened. The visitor must be welcomed—the very service he gets must not all be hireling service. He must be furthered in all his plans—the local time-tables must be made clear to him. At the last, "God speed" must follow him to the very door.

"No servant ever 'saw out' a visitor in my father's house," said my old friend, as she stepped down the long stone staircase to perform that ceremony for us, "and it is going to be the same here!"

ISABELLA FYVIE MAYO.

PRACTICAL POINTS OF LAW.

By A LAWYER.

PART V.

ELEMENTARY EDUCATION.

It is the duty of every parent to have every child efficiently educated.

There are penalties for neglecting this duty.

Unless the parent has a reasonable excuse, such as, there not being, within two miles from the residence of the child, any public elementary school open which the child can attend.

Or the absence of the child from school has been caused by sickness or any unavoidable cause.

A child means a child between the ages of five and fourteen.

Every person who employs a child for the sake of gain, who is not attending a school, or has not obtained a certificate of school proficiency, renders himself liable to a penalty.

A parent includes any person *in loco parentis*, or, in other words, who is in charge of or responsible for the child.

A certificate of due attendance at a certified efficient school is as good as a certificate of proficiency under Standard IV. But a higher standard may now be required under a bye-law.

A certificate of due attendance is a certificate of 350 attendances in not more than two schools during each year for five years.

Attending school means effectual attendance, not the mere presence of the child at the school door.

You will not escape the infliction of a fine by sending your child to the school without the necessary pence.

A parent who is in impoverished circumstances may obtain relief from the guardians to enable him to pay the ordinary school-fees for his child.

A child who is beyond its parents' control may be brought before a magistrate and sent to an industrial school.

But the parent may have to contribute to its maintenance there.

The education of factory children has received the special attention of the law.

A child employed in a morning or afternoon "set" must attend school at least once on each week-day. But if employed on the alternate day system, then twice a day on the days preceding the day of employment.

Every occupier of a factory or workshop must obtain from the school teacher weekly a certificate of each child's attendance.

And until the child has made up any deficiency of school attendance the occupier may not employ such child.

Upon the application of an authority of a recognised school the occupier is bound to pay a weekly sum not exceeding threepence towards its schooling.

Or not exceeding one-twelfth of the child's wages.

The occupier may deduct such sum from the wages of the child.

When is a child not a "child"?

When it is aged thirteen and has obtained a certificate of a certain standard, or has completed a certain amount of school-attendance. It is then deemed to be a "young person."

to tell you about the picture, Molly, Molly. Can you hear, darling, can you hear?"

And sometimes she seemed near to him, seemed a part of the air, the trees, the earth, and he raved to her and talked joyously.

And sometimes he lost her, the delicate spirit webs broken by the world's machinery, and he dropped his head on his arms and wept.

But when the thread snapped finally and nothing could bring her to him again, he groped his way upwards, for now the loneliness, after the speaking, was a thing he dared not bear. The children welcomed him eagerly. They had wanted him so badly, they said, for dinner, and here he came only just in time for tea. Would he please open that tin of jam—there was no opener, but perhaps he could do it with a bit of broken bottle. And there were no matches; would he please use his and light the fire? The tea was forgotten, but hot milk and water would be nice perhaps, only there was only a little milk remaining, and the sugar had been left behind. He fell to laughing, and was thereby restored to more normal mind. He lighted the fire, and water and milk circulated round the little party and refreshed it. He attended to the wounded—Bart had gashed his hand attempting the opening of that tin of jam, Hermie had a tick in her arm, Roly had stirred up the nest of bull-dog ants, and had met with his due reward, Floss had eaten too many chocolates, and Miss Browne had been stuck in the mud, attempting to get water from a pot-hole; her large shabby shoes looked pathetically ridiculous.

So by the time he had helped all his lame dogs over their stiles, and got them ready for marching home, his mood was quite a happy one again. He went down the mountain-side, Floss in his arms, Bart and Hermie on either side, Miss Browne and Roly close at hand.

And with a flushed face and happy eyes and a fluent tongue he told them all manner of wonderful things; in very truth he could keep them to himself no longer. How the world was going to be very pleased indeed with his picture, and hang it in so famous a place that Challis would not be the only one making the name of Cameron celebrated. And how a whole mint of gold was going to be given to him for it—Hermie and Miss Browne would be able to order all they liked and more from the family grocer. And how he was going to send for mamma to come at once to stay with them again, so that they could all live happily to the end of their days.

Through the little town they wound with eyes shining at the thought.

Hermie's order-loving soul was soothed at the vision of domestic peace once more. Bart resolved to keep his best knickerbockers for the mother-fingers to mend.

"Can she make puddings?" said Roly, who despised the culinary skill of Miss Browne. And "Mam-mam," murmured little sleepy Floss, not because her mind held recollection of using the name, but because a baby next door spoke it incessantly and it seemed pleasant.

Only Miss Browne looked wistful-eyed; a mother such as this seemed would never deem her capable enough; Christmas would see her back in Sydney, weariedly waiting occupation in the registry office.

They turned the key of the door—Lizzie had had holiday also. And on the threshold, pushed beneath the door by the post boy, lay another long blue envelope with no stamp upon it, and only printed letters instead.

Cameron picked it up, quite without suspicion—his cheque for the quarter, he supposed.

But the reading told him he was dismissed the service for his carelessness and the culpable neglect of his duties during the past four months.

(To be continued.)

PRACTICAL POINTS OF LAW.

BY A LAWYER.

POPULAR ERRORS.

"FINDING'S not keeping."

It's stealing,

If you know where to find the owner, or do not take any steps towards discovering the owner of the lost article,

Such as giving information to the police, or advertising the discovery in such a way as to give the owner an opportunity of recovering his loss.

If, however, you have taken proper steps towards finding the owner but without success, no one has a better claim to the article than you.

"Possession is nine points of the law."

If you happen to come across valuables that have been abandoned or stolen from their rightful owners many years ago, such a discovery is called treasure trove.

No one has a right to retain treasure trove.

It belongs to the Crown.

The Crown will reward the finder of treasure trove who voluntarily delivers it up.

If you give a cabman a sovereign in mistake for a shilling and he takes advantage of your mistake, he is guilty of theft.

If you find yourself in possession of a bad coin, you have no right to try and pass it.

If you are doubtful about it, you should take it to a bank or to Somerset House.

If a person tenders you a gold or silver coin which

you suspect to be light or counterfeit, you may cut, bend, or break it.

If you are wrong, you will have to accept it.

If you are right, the other person must bear the loss.

You must not insert an advertisement offering a reward for the recovery of property which has been lost or stolen and ending with the words "No questions asked."

Because no one may compound a felony.

Which is what it practically amounts to.

But you may offer a reward and you need not question the person who returns the article to you, although you may suspect him of having stolen it for the sake of the reward.

"Trespassers will be prosecuted."

It's all nonsense.

Unless you are trespassing in search of game, or have done damage to the grass or to growing crops.

Sometimes one may trespass upon a person's private property without being aware of the fact.

When in such a case it is brought to your notice, you should offer to leave by the nearest way.

You are not bound to go back by the way you came.

If you are accused of having done any damage to the grass or the footpath, you should tender a small coin as compensation for such damage as you may have caused.

A man has no right to set spring guns or man-traps for the purpose of catching trespassers.

Neither has he the right to have a dangerous pit in his field within twenty-five yards of the road.

PRACTICAL POINTS OF LAW.

By A LAWYER.

SWINDLES.

THE Tanqueray "Free Portrait" Scheme is a swindle.

It has been constantly exposed in the newspapers.

But is always cropping up in a fresh place and under a different name, and presumably therefore catching fresh dupes.

One of his aliases is F. Schneider, Rue de Constantinople, Paris.

Girls in search of employment and ladies requiring domestic servants and governesses should beware of many of the so-called "Registry Offices."

Which are simply places for extorting fees.

Do not go to them unless you know something about them.

There are several highly respectable Registry Offices but many that are not; the latter predominate.

Do not pay preliminary fees for having your name put on their books.

For the matter ends there, they do no real business, you will get no employment out of them.

But they will get what little money you have out of you.

The advertisements which appear in the papers offering home employment to ladies are mostly swindles.

They promise ten to fifteen shillings a week for a few hours' labour.

Do not deceive yourselves; it is not to be had.

If it were there would be no need to advertise the fact.

There are thousands of young women, and men too, for the matter of that, who would jump at such an offer.

If it were *bonâ fide*.

To make ten shillings a week you have to work very hard in these days of competition.

Even if you have brains and are industrious.

These advertisers require you to send them four or five shillings before they send you a number of useless articles which you have to sell at a profit to your friends.

If you are poor you will probably not have many friends.

Even if you have a large acquaintance, you would soon lose such friends as you may now possess if you were to be continually bothering them to buy something which they could have no possible use for.

The home employment generally consists in knitting an impossible number of socks.

For which you are to receive so much per dozen pairs.

When you have deducted the cost of the wool, the time you have expended, and the number of pairs rejected on the ground of being imperfect, you will wonder where the profit comes in, so far as you are concerned.

The lady, the wife of a general, who is going to join her husband in South Africa and has a piano which she is willing to dispose of at a sacrifice, is a person to beware of.

She is always going to South Africa or some other place to rejoin her husband, but she never starts.

He is a general dealer.

Her advertisements appear in the papers regularly day after day.

She has always got something to sell.

She is not a swindler, but she makes a trade of selling things retail which she purchases at wholesale prices.

It is an objectionable way of dealing.

ANCIENT AND MODERN BUILDINGS: A CONTRAST.

PART XI.

WHEN we come to draw a comparison between the works of ancient and modern architects, it is but right to point out the fact that the modern architect is thoroughly unable, on account of his professional engagements and occupations, to bestow the same amount of attention to the artistic side to his profession that men in olden times could give. The ancient architect (*Cementarius, Magister Operum, or Lapiscida*) as a rule had rarely more than one or two works in hand at the same time, and he was paid a fixed salary, usually by the week, provided with a residence close to his work, and in some cases, as we read in old records, supplied with clothes for himself and even at times for his wife and children. At Barcelona Cathedral the thirteenth-century architect complained that only one hat had been supplied to him, which he considered insufficient, and at Wells the architect complained that the materials allowed for his wife's dresses was not good enough! No doubt the mediæval architect acted as builder also, and hired the workmen, though there was often a kind of general superintendent who acted as pay-master, somewhat equivalent to the "Commissioner of Public Works" in Government contracts. This man was often an ecclesiastic, and this fact has given rise to the notion that mediæval architects were generally churchmen, which was certainly not the case. Thus we are told that William of Wykeham was the architect of the completion of the nave at Winchester Cathedral, whereas we know as a fact that his architect was a certain William Watson.

From all this we shall see that the mediæval architect was in a somewhat different position with regard to his work from a modern one, for as his income was fixed, and his wants supplied, he was placed above anxiety and in a position of comfort, so that he was in a superior

position to a modern architect with a small and uncertain "connection," but, on the other hand, he could not undertake many works at the same time, so that he had not the chance of making the large incomes that some modern architects do. Probably the modern architect has a good deal more business to get through than an old one, but, on the other hand, he has to employ a large staff of assistants, and has to have a knowledge of a much-extended range of subjects. For instance, he is expected to understand all about the Metropolitan and other Building Acts, the questions about what is called "Ancient Lights," the requirements of the County Council, and conditions laid down by fire insurance companies. Then he must know all about sewage, drainage, gas and many other subjects.

In going over a modern building erected for business purposes, the last thing that one will consider is the artistic qualities displayed in the design. One looks at the ingenuity displayed in lighting the basement, one is astonished at the ease with which the huge windows can be thrown open, at the facilities afforded for escape in case of fire, the ingenious methods of ventilation, the satisfactory system of drainage; but one gives only a casual glance at the art displayed—it seems so unimportant, especially as nothing could relieve the dull monotony of the dreary back street and ugliness of the surroundings, and anything beautiful seems as though it would be out of place! Of course, this impression is in reality thoroughly wrong, for, however unlovely the locality may be, beauty can never be out of place, because appropriateness is an essential element of the beautiful. Nature teaches us this lesson. How often do we find graceful plants growing upon a rubbish heap or soft mosses adorning a stagnant puddle!

Another difficulty architects nowadays have to cope with is that of erecting a number of buildings in different

any time during the twelve previous hours, and finally, in spite of the grave attendant footman, Beth was hugged and kissed by her friend.

She released herself laughing, watched Mary trip up the steps, saw her swallowed behind the green door with its immaculate knocker, and then held out a hand to Archie.

"I'm coming."

"There isn't any need."

"I've been reading *Manners and the Man*, and I find, when I travel with a young lady, it's my duty to see her to her destination."

"Oh, if it's a question of duty!" She moved and let him re-seat himself.

"Entirely a question of duty," he made answer with twinkling eyes, "and at any cost to myself I will

perform it. May I come to see you at West Kensington? I'm burning to renew my acquaintance with the 'gang.'"

Beth smiled.

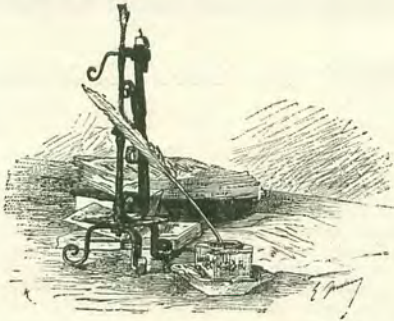
"Dear tumultuous gang! I hope four years haven't put any starch into them. I'm terribly afraid Friday's bairn may have grown up good. Are people often good at seven?"

"Not often, I think, if my own reminiscences go for anything. Beth, you haven't said I may call."

"Of course. Mr. and Mrs. King will be very glad to see you. But I don't think I'll be much there. I haven't come up—just for pleasure, you know."

"I know," he said sympathetically. Then after a pause, "I'll take my chance."

(To be continued.)



PRACTICAL POINTS OF LAW.

By A LAWYER.

LICENCES.

THIS is supposed to be a free country, yet there are very few things which you can do without a licence.

You cannot be married without a licence or what amounts to one. An ordinary licence costs from £2 to £3; a special about £30. For a registrar's certificate in church, the fee is 2s., and for marriage by banns a few shillings.

You cannot be buried without the registrar's certificate, and on your birth and on your death information must be given to him that the date may be duly registered.

London solicitors practising within ten miles of the General Post Office have to pay £9 a year for the privilege, and country solicitors £6.

Barristers who have not compounded for their fees have to pay a guinea a year before they can accept a brief.

Bankers have to take out an annual licence of £30; restaurant-keepers also.

Auctioneers pay £10 yearly for the privilege of holding auctions.

Wine merchants £10 10s. for selling wine, and distillers the same amount.

Tobacco manufacturers from ten to thirty guineas annually.

Brewers, £1; vinegar-makers the same.

Publicans, from £4 10s. to £60.

Pawnbrokers, £7 10s. to £13 5s.

Gold and silversmiths, £5 15s.

House-agents, £2; hawkers likewise.

And licences from 5s. to £5 5s. for following other occupations too numerous to mention.

If you keep a carriage, you must pay a licence for doing so; the cost varies according to whether it runs on two or more wheels, or is drawn by one or more horses, from 15s. to £2 2s. per annum, or up to £3 3s. for a motor-car.

If there is a crest on it, you will have to take out a licence for armorial bearings, and pay another £2 2s. a year for that.

No licence is needed for a bicycle.

A man-servant will cost you 15s. a year beyond his wages and beyond his keep.

The use of a hall-porter in a flat will not render you liable for the duty for keeping a male servant.

But the occasional employment of a man to clean and look after a pony carriage used for pleasure will make you liable to pay the licence.

You must take out a licence for the use of armorial bearings.

The cost is £1 1s. per annum.

A ring with a crest on it is an armorial bearing, and so is a crest upon note-paper; a monogram is not.

A chair or a piece of plate which you purchase with a crest upon it, which crest you have no right to bear, renders you liable for the duty.

You are liable for the mere possession of an article with an armorial bearing upon it.

The mere possession of a gun does not render you liable for a gun licence, unless you carry the gun, or in other words, shoot with it.

But if you carry a revolver or pistol about with you, you render yourself liable for taking out a gun licence.

A gun licence costs 10s. a year.

For shooting game you must obtain a licence to shoot game. Gamekeepers have to pay an annual licence which costs them £2.

People holding licences to shoot game are exempt from paying a gun licence.

Soldiers and volunteers are also exempt from gun licences.

If you keep dogs, you must pay an annual licence of 7s. 6d. for each dog that is over six months old.

Blind people may keep one dog to guide them, and shepherds may keep a sheep-dog for herding their flocks, without being subject to this tax.

No licence is required for keeping cats, fowls, or other animals or pets.

Nearly all these licences are obtainable at an ordinary post-office.

People omitting to take out licences for which they are liable, at the proper times and places, will be compelled to pay for the licence and be fined for their non-compliance.

down and go to sleep. But it wouldn't be any use. You feel the storm will last for ever, and the Captain will go on trying for ever to get to wherever he has made up his mind to get to."

"Your father intends it to represent the Flying Dutchman," said Miss Browne.

"Oh, yes!" Challis said. "Of course. I ought to have known. Mr. Menel—such a nice artist we met at Fontainebleau—once read me some verses he had written about it. They began something like—

"Ship of the mist, with your sails unkist,
By the sun, through the storms they drive you,
Towards the Cape, the Cape, flies your Spectral
Shape."

"Oh, I forget the rest! But it is just like this picture—just as sad."

"My love," cried Miss Browne, "you say you know an artist in Paris. Why, surely that would be the very thing! I believe they are all jealous of him in Sydney. Write to your friend. He would take notice of a letter from you. Write to him and send the picture too."

You can afford to, and it is not likely to go astray since you know the exact address. Suppose we start to do it now?"

Challis sprang up with shining eyes. It seemed the loveliest plan in the world.

"It shall be our secret, you dear, dear thing!" she cried. "We won't tell a single soul in the world—not even mother. Let's write it down that we promise." She pushed pen and ink to Miss Browne. "Write on this paper," she said, "I promise Challis Cameron faithfully I won't tell anyone in the world."

Miss Browne wrote the compact down, smiling.

Challis seized the pen.

"I promise Miss Brown faithfully I won't tell," she wrote.

"Oh, my dear, my love!" said Miss Browne distressedly. "My love, how careless of you! I spell my name with an 'e.' I never thought *you* would forget, my love. No, don't add it on there; it looks as if it were an afterthought. Please write it again. We have always spelt our name with an 'e,' my love."

(To be continued.)

PRACTICAL POINTS OF LAW.

BY A LAWYER.

WEDLOCK.



MARRIAGES must be celebrated between 8 A.M. and 3 P.M.

The consent of parents and guardians is not now essential for the validity of a marriage made by licence between minors. Infants under twenty-one years of age can legally enter into the marriage contract.

But no breach of promise action can be brought against an infant, although an infant can bring such an action against an adult. Thus if a man twenty-one years of age becomes engaged to a girl who is under that age, if she breaks off the engagement, he cannot bring an action for breach of promise against her, because she is not legally, although morally, bound by her contract.

But if he breaks faith with her an action will lie against him.

A person who marries a Ward of Court without the leave of the Court, whether such Ward be a boy or a girl, may be committed to prison for contempt of Court.

In marriage by banns care should be taken that the banns are published correctly; wilful mispublication of the banns may render the marriage void.

Non-residence in the parish will not affect the validity of the marriage after the ceremony has been performed.

A residence in the parish since yesterday is sufficient to entitle a person to give notice as a parishioner.

Marriage with a deceased wife's sister is illegal, except in Jersey, and then only between persons domiciled there.

When marrying a foreigner the greatest care must be exercised to make the union a valid one according to the laws of the country of the alien.

Otherwise the marriage may be valid in England and void abroad.

Inquiries, therefore, should be made at the Consulate of the foreigner, or of the Ambassador of his country.

Wedding presents, which are usually presented to the bride, become the separate property of the wife; and if her husband becomes bankrupt they cannot be claimed by his creditors.

All property belonging to a woman at the time of her marriage, or acquired by, or devolving upon her afterwards, can be disposed of by her as she pleases.

All money earned by the exercise of any literary, artistic, or scientific skill, or as wages, or otherwise, by the wife, belongs to her alone.

A wife's wearing apparel and ornaments, suitable to her rank, are called paraphernalia.

A widow is entitled to paraphernalia over and above her dower.

Pin-money is the wife's allowance for dress, and must be used for dress.

No account for arrears of pin-money can be carried beyond a year.

Therefore ladies should see that their pin-money is paid at the proper time.

When a man effects a policy of insurance on his life, which is expressed to be for the benefit of his wife, the insurance moneys will not be subject to his debts.

And the converse is good when the wife effects the insurance on her life for the benefit of her husband or of her children.

The savings of a married woman's separate estate become part of her separate estate.

Thus, when the furniture had been settled on the wife, and she, from time to time, renewed it with her own money, her husband's creditors were not allowed to attach it.

A married woman, with separate property of her own, may be compelled to maintain her husband, children, and grandchildren.

A woman, carrying on a trade separately from her husband, may be made a bankrupt.

A married woman is liable for a debt contracted before her marriage; the husband is only liable to the extent of property to which he has become entitled through his wife.

An infant widow is liable to pay for her deceased husband's funeral expenses.

If her husband dies intestate, *i.e.*, without leaving a will, the wife takes one-third, or one-half of his personal estate, according to whether he leaves any children or not.

On the death of the husband, the mother becomes the guardian of the children, either alone or jointly with any guardian appointed by the father.

the hollow tree—the child wore a boy's coat and a boy's cap. The Squire stooped and moved the cap with a tender hand. Long flaxen hair hung over the forehead, the sleepy eyes opened leisurely.

"Father!" cried Dora. "I knowed you'd come!"

In an instant he had clasped her in his arms, and she put her hand up to caress his cheek, astonished that there were tears there.

"Moses said I wasn't to cry. I didn't cry, not much. And I'm not very wet; he pulled me out of the pond and carried me here, and I've got his coat 'cos I was cold. Father, where is Moses?"

"Wasn't he with you, my child?"

"No, he said he was a sent'nel and mustn't go to sleep. Find Moses, father; I want him!"

The Squire had not far to seek—just on the other side of the tree, without coat or cap, was the sentinel stretched on the ground senseless and cold. There was a black bruise on his face.

"Had a hurt, sir!" observed Brown, and his voice was husky.

The Squire nodded; he knew how the boy had come by that blow. He took off his own coat and put it round Moses.

"Take Miss Dora," he said to Brown. "I'll carry him to the Hall; he is half frozen!"

Brown obeyed, and Miss Dora dropped peacefully asleep in his comfortable arms. The little procession moved quickly forward. As they passed the Park gates Brown glanced at his master. He knew full well the family story, and that the Squire had never set foot in Meadlands Park since he and the Colonel had words in the churchyard. Vere Weylette hardly noticed his surroundings. The little fellow who had saved his child must be brought into shelter. This was the nearest house; the gardener and his wife would at least be there. As he reached the door and

saw warm firelight gleaming through the window, he bent down and kissed the bruised forehead.

"Please God I am not too late, Moses!"

Richard Montgomery Darch lay in his father's bed sleeping peacefully. The fire crackled and blazed on the hearth. Mrs. Spenlow stood listening by the window; she heard the wheels of a trap on the carriage drive. Vere Weylette sat by the bedside, an anxious watcher. He stooped and felt the little hand that lay outside the quilt. Suddenly he too heard the sound of an arrival—a man was stealing on tip-toe towards the bed.

"We've pulled him through, doctor," he said in hushed tones. "The little chap's all right; he'll do now!"

"Weylette!"

The Squire rose to his feet. No doctor this, but a broad-shouldered stalwart soldier whose bronzed face was lined with pain.

"Richard Darch! You here?"

The two men looked into each other's eyes. The Squire was the first to stretch forth his right hand.

"Colonel," said Dora with great amiability, "d'you know Moses has asked us to tea with you and we're coming?"

"I hope so, Miss Dora."

Dora fixed her blue eyes cheerfully on the upright handsome soldier, who had already fallen a victim to her enticing ways.

"I'm glad, Theo'll be glad. We don't like not being 'llowed to go to Meadlands. D'you know what made father change his mind?"

The Colonel hesitated.

"I'll tell you," said Dora with a patronising wave of her fat hand; "us and Moses!"

And the Christmas bells rang out far and wide over the land.

PRACTICAL POINTS OF LAW.

By A LAWYER.

FIXTURES.

FIXTURES has now come to mean exactly the opposite to what the term was originally applied.

Formerly it meant any chattel which, on becoming affixed to the soil, became part of the property. Now, by the term "tenants' fixtures," we mean ornamental and domestic fixtures which were put up by the tenant, and which are capable of being removed entire.

Besides ornamental and domestic fixtures, there are trade fixtures and agricultural fixtures.

Domestic fixtures are chattels affixed by the tenant for domestic convenience.

Grates, coppers, book-cases, window-sashes, bells and light furniture fixed by screws to the wall, are all examples of domestic fixtures.

Ornamental chimney-pieces, wainscots fastened with screws, cornices, etc., are instances of ornamental fixtures.

An outgoing tenant has no right to remove a plain chimney-piece merely because it is of marble, nor would he probably have any right to remove a conservatory erected by himself on a brick foundation.

Trees and shrubs planted by a tenant who is not a gardener by trade, may not be removed by him, nor is he entitled to take an ornamental border of box of his own planting.

Unless he has a special agreement with his landlord to that effect.

Although a boiler built into the masonry of a greenhouse is irremovable, the pipes of a heating apparatus connected with the boiler by screws may be removed by the outgoing tenant.

Beds fastened to the ceiling, or even nailed, do not become the property of the landlord.

A pump is a domestic fixture removable by the tenant who erected it.

A tenant may deprive himself of the right to remove fixtures by covenant.

An undertaking to "yield up" in good repair all improvements and fixtures, would cancel his right to remove them.

The right of a tenant to remove tenants' fixtures exists only so long as his term lasts.

An outgoing tenant has no right to enter for the purpose of severing and removing fixtures after the expiration of his term and a new tenant has been let into possession.

The tenant who enters after his term has expired becomes a "trespasser."

Whether fixtures are removable by law or not is a mixed question of law and fact.

The rights of a tenant to trade fixtures are more extensive than those to domestic or ornamental fixtures.

Trade fixtures are articles that have the character of being chattels before they were put up. There must exist a custom for their removal, and it must be possible to remove them without the thing itself being destroyed or injury ensuing to the property.

Colliery machinery, including fire and steam engines, soap-boilers' vats, furnaces, brewing vessels, bakers' ovens and buildings, if they are merely accessory to machinery, are examples of trade fixtures.

An hydraulic press which is not essential to the carrying on of the works at the factory, but merely a convenience, is a trade fixture.

Lime kilns are not removable by the tenant.

The rules respecting agricultural fixtures are not so favourable to the tenant as those regulating trade fixtures.

Greenhouses built by a nurseryman for his business, and trees planted by him for the purposes of his trade are examples of agricultural fixtures.

But he may not cut down trees which have actually taken root, nor remove vines which are bearing fruit.

Agricultural fixtures are now regulated by statute, and there is a distinction between those set up between 1874

and 1884 and those set up after 1883, which we need not now go into.

With regard to agricultural fixtures, the landlord has generally the option of purchase, and there are provisions in the statutes for ascertaining the value for that purpose.

Agricultural fixtures may be considered under the head of improvements.

Improvements, of which there are three classes, are regulated by The Agricultural Holdings Acts.

THE SCOTCH FIR.

(*Pinus Sylvestris*.)

By ELIZA BRIGHTWEN.

ON a rising slope of my lawn stands a noble specimen of the Scotch fir. During a century of years it has grown undisturbed by the hand of man, and in that time it has developed a stem nearly a hundred feet in height, with massive branches on all sides. I often wonder whether this fir was self-sown or was planted where it now stands.

It is but seldom that a tree has the opportunity of growing symmetrically for so long a period with abundance of space, air and light for the perfect development of its stem and branches.

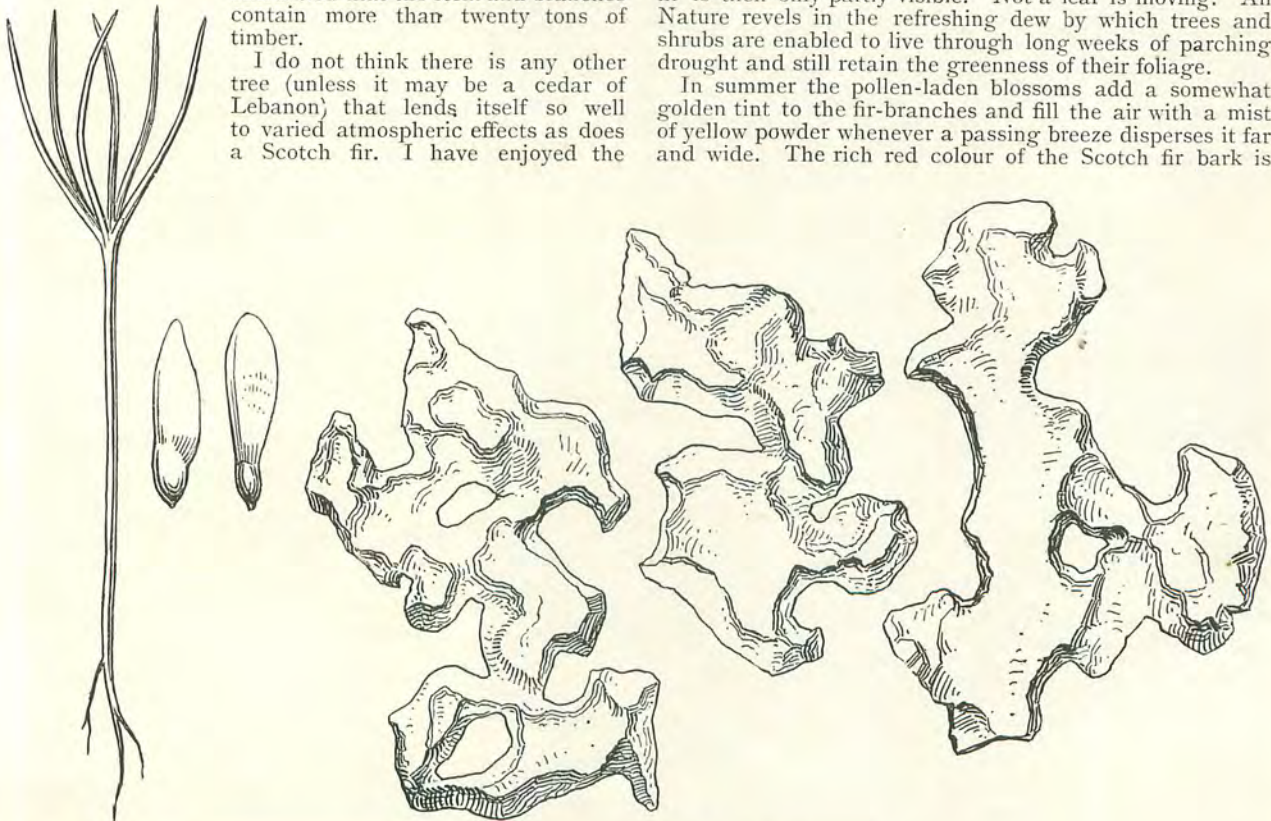
A young seedling runs so many risks of injury. Not only is it liable to suffer by human agency, but the chance nibble of a rabbit or the ravage of insects of many kinds may end its life in a moment.

The tree must have survived these dangers and grown year by year through winter's storms and summer's drought, sending down mighty roots to support the weight of timber we now look upon. The stem at eighteen feet from the ground is twelve feet in circumference, and it has been calculated that the stem and branches contain more than twenty tons of timber.

I do not think there is any other tree (unless it may be a cedar of Lebanon) that lends itself so well to varied atmospheric effects as does a Scotch fir. I have enjoyed the

beauty of this tree for more than five-and-twenty years, and from sunrise to sunset it presents to the eye a series of charming compositions, of which it is the centre. The charm mainly arises from its varied backgrounds. The tree itself changes but little except to put on a rather brighter tint of green in early summer. Its full rich evergreen foliage endures patiently the extremes of heat and cold to which our variable climate exposes it. At sunrise in early summer the sky behind the fir-branches is often flecked with rosy pink cloudlets on a pale blue ground. The level rays of sunlight just touch some of the outermost branches, bringing them into relief against the darker boughs, and thus giving the light and shade which makes a transient effect into a picture. Often have I longed to sketch it, but it is too evanescent. That particular effect only lasts for a few moments, and is retained as a mental impression only. Another early morning effect is to be seen when the garden is bathed in dew and a pale blue mist envelops everything with a veil of poetic mystery. The fir is then only partly visible. Not a leaf is moving. All Nature revels in the refreshing dew by which trees and shrubs are enabled to live through long weeks of parching drought and still retain the greenness of their foliage.

In summer the pollen-laden blossoms add a somewhat golden tint to the fir-branches and fill the air with a mist of yellow powder whenever a passing breeze disperses it far and wide. The rich red colour of the Scotch fir bark is



FIR COTYLEDON AND SEEDS.

FIR BARK FRAGMENTS.

duty in social morality and personal duty, while "the greatest good of the greatest number" includes personal good, family good, social good and universal good.

Higher than these again are those who seek to fulfil in the most perfect way the domestic life, who as women seek to be the head of an ideal home, and to train as carefully as may be the characters committed to their charge, and fulfil all the varied relations of wives, mothers, and mistresses in the best possible manner.

Higher, in one sense than these are those whose first ideal is the pleasing of God and the fulfilling of His will, whether in a life of self-sacrifice at home or in a life of self-sacrifice away from all its pleasures in the direct service of God.

We would not be misunderstood here. We can have noble and lofty ideals apart from Christianity, but there can be no doubt we have the highest ideals with it. A woman may be a good wife, mother and mistress without having the highest incentives of all before her, but undoubtedly all that she does and is has a different aspect when it springs from love and devotion to her God and Saviour.

We will add one word as to the connection of happiness

and pleasure with ideals. Seneca said, "*We do not love virtue because it gives us pleasure, but it gives us pleasure because we love it.*" The "*eudaimonia*" of Aristotle—the end of being—is by no means mere happiness. To pursue happiness as such is almost invariably to lose it. The most miserable girls are those wholly absorbed in pleasure, and nothing brings more discontent than making oneself in any shape an object. Nevertheless it may be said goodness and happiness go hand in hand. Happiness indeed is largely found, where the ideal is good, in the means used to attain the end in view.

One may live entirely for others without a thought of self and have the greatest happiness in so doing. One of the happiest and most contented faces I have seen is in a lady born to the brightest and highest prospects, but who, after great sorrow, has found her delight in living in the east of London and directing a community of ladies wholly given up to the love and care of others for the dear sake of her Lord and Master. Unclouded happiness, deep content, real satisfaction, perfect peace and great usefulness are actually within the reach of every reader of these pages.

(To be continued.)

PRACTICAL POINTS OF LAW.

BY A LAWYER.

INFANTS.



LEGAL infant is a person of either sex under twenty-one years of age.

An infant is only liable for the payment of necessities.

Necessaries are goods suitable to the condition in life of the infant, and to his or her actual requirements at the time of the sale and delivery.

An infant is liable for "necessaries" supplied to his wife and children.

The term "necessaries" has now a purely technical meaning, and embraces other things than food, clothes and medicine.

For instance, a servant's livery, regimentals, carriages and horses, decent burial, and proper education, have been held to be necessities.

Presents to a bride, who eventually becomes the infant's wife, are necessities.

An infant is not liable for money lent to supply himself with necessities.

Because he might have borrowed it for that purpose and spent it on something else.

An infant is not bound by his covenant.

But if an infant makes an agreement, which is for his benefit at the time, it will bind him.

Although an infant who has entered into a contract cannot be compelled to complete it, yet he cannot maintain an action to recover back a deposit. Nor can he in general recover money back when he comes of age which he has paid for goods which were not necessities.

An infant ought to sue by his next friend, and not to wait until he is of age.

An infant is not liable to an action for breach of promise of marriage.

An infant under the age of seven cannot incur the guilt of felony.

The statement of an account by an infant is not binding on him.

But may be ratified by him after he comes of age.

An infant who is apprenticed to a tradesman may be bound, on the death of his master, to serve his widow, if she carries on the same business in the same locality.

An infant who contracts a debt during his minority, and confirms it on reaching his majority, is bound by it.

An infant may be a witness in a court of law if he understands the nature of an oath.

An infant cannot be made bankrupt by a creditor under a voidable contract.

An infant who has been dealt with as a trader is not consequently liable in respect of a trade debt.

When an infant carries on a trade, an action is not maintainable against him for work done for him in the course of that trade.

But an action may be maintained against an infant to recover the amount of such goods supplied to him to trade with, as were consumed as necessities in his own family.

An infant may be made a Ward of the Court by filing a bill.

The payment into Court, under the Trustee Relief Act, of money belonging to an infant, renders the infant a Ward of Court.

An infant plaintiff is a Ward of Court without any order to that effect; and if she marries without the sanction of the Court, her fund in Court will not be paid out to her husband without a settlement.

It is a contempt to marry a Ward of the Court without leave, though the father of the infant be living.

Wards of Court are not to be removed out of the jurisdiction.

The clandestine removal of a Ward of Court from the custody of the person with whom the ward has been residing in a criminal contempt.

Marrying an infant Ward of Court is a contempt, though the parties had no notice that the infant was a ward.

A father who makes his children Wards of Court, and then applies to the Court to assist him in directing their religious education, does not necessarily thereby abdicate his parental authority.

An infant is to be brought up in the religion of its father.

A contract entered into before marriage that the children shall be brought up in a particular religion, is not binding on the father.

A mother, being the guardian, has no right to bring up her child in a religion different from that in which her husband died.

more as she did after the purple and fine linen than over the flesh-pots of Egypt. Maggie Somerville, too, might be staunch, while, as she laughingly acknowledged, her acceptance of the rule which had to do with greater simplicity and plainness in dress could have no weight for her. As everybody knew, it was out of her power to be anything save simple and plain in her attire. But the rest of the little party were more or less obdurate. Sophy had touched on a delicate subject and encroached on privileged ground. The idea was too deeply engrained on the female mind that religion was one thing and dress was another; they had nothing to do with each other. Only Quakers had thought otherwise, and it was notorious that the Quakers were coming round; they no longer dressed unlike other people.

Sophy as a reformer had talked over her audience when the question was to resist the habit of giggling; she had got those among them who had scaled the schools to make a concession on the inadvisability of thrusting scholastic lore down the throats of their companions. She had extorted a fraction of a pledge in favour of serious study and active beneficence in the face of the Fields' aversion to being reckoned the embodiment of improving reading, district visiting, parish clubs, coals and flannel petticoats. But she met her defeat the instant she invaded a department of ethics in which the dwellers were used to immunity, and at the same time stood on the defence with sensitive foresight. In the domain of dress Sophy ran her head against a stone wall.

(To be continued.)

PRACTICAL POINTS OF LAW.

BY A LAWYER.

DOGS.



THE owner of every dog that is six months old must take out an annual licence for the same.

The cost is 7s. 6d. for each dog, and the licence is obtainable at a post office.

The licence must be produced when required by a constable or excise officer.

Dog licences expire on the last day of December; they should therefore be renewed early in January or during the month.

Dogs kept by shepherds and blind men are exempt from duty. Hounds under the age of twelve months not entered in or used with the pack are also exempt.

The person on whose premises the dog is found is deemed to be the owner until the contrary be proved.

The penalty for keeping a dog without a licence is £5 for each dog.

Any person may keep a ferocious dog to guard his premises at night.

The person who suffers an unmuzzled savage dog to be at large renders himself liable to be fined.

A person has no right to keep a savage dog unchained on his premises to the danger of people calling there for a lawful purpose.

A person who keeps a dog which is in the habit of biting people does so at his peril, and will be responsible for any injury the dog does to people.

A Court of Summary Jurisdiction may order a dog which is dangerous and not kept under proper control to be destroyed, without giving its owner the option of looking after it more carefully.

The penalty for non-compliance with this order is £1 per day until the order is complied with.

The owner of a dog is liable in damages for injury done to cattle, or sheep, or horses by his dog. Even though he were unaware of his dog's propensity to worry sheep or cattle.

And it is not necessary for the person seeking damages to show that the dog had betrayed any previous disposition

to worry cattle; or that the injury was attributable to neglect on the part of the owner of the dog.

It is popularly supposed that every dog is entitled to one bite, and this is true to the extent that a person seeking damages on account of being bitten by a dog must show that the dog had bitten or attempted to bite some other person, and that the fact was known to its owner or his servant.

A constable may take possession of any dog which he has reason to suppose is savage or dangerous and which he finds straying in the street or highway and not under any person's control.

No one has the right to maliciously kill or wound any dog; or to wilfully place poisoned meat upon land for the purpose of killing them.

Powers have been conferred upon the Board of Agriculture to make orders from time to time as to the muzzling and keeping of dogs under proper control; as to the seizure and detention of stray and unmuzzled dogs; as to regulating the importation of animals from abroad, and all other matters connected with the suppression and extinction of rabies.

Therefore it is an offence to do anything in contravention of an order of the Board of Agriculture or the regulation of a local authority, or to omit to carry out their orders.

Such as omitting to supply water to an animal travelling by rail.

Neglecting to keep an animal isolated or failing to give notice of disease with all practicable speed.

It is the duty of the dog owner to find out what regulations are in force in the district in which he resides and act accordingly.

Ignorance of such regulations will not be treated as a lawful excuse; but may serve to mitigate the penalty.

The publication of the order as an advertisement in the local paper will be taken as proof of its having been duly made.

A certificate of a veterinary inspector to the effect that an animal is or was affected with a specified disease will be accepted as conclusive.

For the purposes of enforcing the Muzzling Orders it has been held that a dog driving with its mistress in an open private carriage requires a muzzle. And that a dog is not under proper control who is lying outside the garden gate.

One of the latest regulations of the Board is to the effect that all dogs brought into this country from abroad and intended to be kept here for more than forty-eight hours must be isolated away from their homes for six months in the care of a certified veterinary surgeon.

The regulation does not apply to performing dogs.

PRACTICAL POINTS OF LAW.

By A LAWYER.

TENANTS.

THERE are three kinds of tenancies: for a term of years, from year to year, or at will.

A term of years is for a certain and definite period, for a year or less, or for a given number of years, if a person shall so long live.

A tenancy from year to year is a tenancy ending at the end of the first or any subsequent year by half a year's notice to quit and continuing from year to year until thus determined.

A tenancy at will is where either party may put an end to it whenever it pleases them to do so.

Every agreement for a lease should be in writing, and all leases for more than three years must be by deed.

The tenant who holds over after the expiration of his lease and pays rent, becomes a tenant from year to year.

The ordinary consideration for a lease is rent.

Under the usual covenants that are generally inserted in leases six years arrears of rent are recoverable by action.

Rent in arrear is also recoverable by distress.

The tenant who covenants to pay all rates and taxes without any exception does not render himself liable for the landlord's property tax.

Every tenant is liable for actual waste.

Actual waste is pulling down houses and walls, destroying fruit trees, cutting timber, etc.

Permissive waste is allowing the property to fall into decay for want of necessary repairs.

A lessee for a term of years is liable for permissive waste, a tenant at will is not.

A tenant from year to year is bound to keep the premises wind and water-tight, but not to do such substantial repairs as roofing.

There is no warranty by a landlord as to the condition of an unfurnished house.

Therefore if the house is uninhabitable the tenant is liable to pay his rent just the same.

Moreover, a tenant who is under no obligation to do repairs cannot require his landlord to do them.

If a house is let furnished it must be in a condition fit for occupation.

In the absence of any express stipulation the lessor is not bound to re-build a house accidentally burnt down.

A fire caused by the tenant's negligence is not accidental.

Under a general covenant to repair, the tenant is liable to restore any house or building which may be destroyed by fire, lightning, or other accident.

A lessee should expressly provide for insurance.

When the lessee does not desire to insure, damage by fire should be expressly excepted from the general covenant to repair.

A lease frequently contains a covenant that the lessee shall not carry on particular trades on the premises.

When the covenant is to the effect that the premises shall be used as a private dwelling-house only, it is broken by permitting the house to be used as a school;

Or as a charitable institution for the board and education of children.

A covenant not to assign or underlet without the lessor's consent, does not prevent a bequest by will.

An underlease is not a breach of a covenant not to assign.

A covenant not to assign without consent cannot be insisted on under an open contract.

A tenant holding over after the expiration of his notice to quit, is liable to pay his landlord double the rent of the premises.

To enable the landlord to recover double the value of his premises such holding over by the tenant must be contumacious.

The lessee has an implied covenant for quiet enjoyment.

It is a breach of a covenant for quiet enjoyment for a lessor to give notice to a sub-tenant of the lessee to pay his rent to him.

It is usual for the lessor's solicitor to prepare the lease, and for the lessee to pay his own expenses and those of the lessor as well.

THE FERNLEY GIRLS' GUILD.

By SARAH TYTLER.

CHAPTER VII.

PROPER BEHAVIOUR IN THE CIRCUMSTANCES.



MR. FIELD could not resist giving another of her gay young people's parties the night before the contingent for the war quitted Fernley, so that she might send off Hal Blake and Sandy Somerville with music and singing ringing in their ears.

"My dear," the Vicar remonstrated gently, "don't you think one of your parties at such a

time is rather *mal à propos*? The boys are going on a very serious errand, there is no saying what may be awaiting them. War, just or unjust, is no joke. It is all very well for the man and the urchins in the street to shout and cheer at every success of our arms; it is bought at a heavy price of human life and suffering. It becomes us to be sober and sorry for what on either side has brought about the strife."

"Why, Miles, you are preaching a sermon!" exclaimed Mrs. Field, opening wide her lustrous, roguish dark eyes, "and I do not see anything wrong in keeping the poor boys' hearts up—there will be moping enough when they are gone. Yes, indeed, you think Katie is too much of a child to mind, but she has just been telling me that she does not wish to go to the Newlands' picnic, of which the girls have been full for a month back. It seems the picnic is to come off on the very day the *Devastator* sails, and Katie says Sophy Singleton is not to go, so she thinks she ought not to go. She has more reason to stay away than Sophy. Besides, she does not know how she could bear to see all the other lads and Hal gone. Where is the harm of the young people having a last dance? You don't disapprove of dancing. You had them all in church yesterday, and gave a special address and prayer, and bade us all think of our latter end, which was quite right. But it is my turn to cheer them and see them all happy together once more ere the lads go. Poor dear, young things, it may be some time before they meet and are as happy again!"

possible salary varies with the class of appointment from £70 to £300.

How shall our aspirant train for the post of teacher of domestic science?

Here are a few of the training schools whose certificates are recognised by the Board of Education:—

National Training School of Cookery, etc., Buckingham Palace Road, London, S.W.

Lambeth National Society: office, Sanctuary, Westminster.

National Union for the Technical Education of Women in Domestic Sciences, Leeds, with branches at Bath Technical School, Battersea Polytechnic, Bristol, Glasgow, Gloucestershire, Preston, Sheffield.

Manchester School of Domestic Economy, South Parade, St. Mary's Street, Deansgate.

There is such a long list of schools, however, that it is impossible to transcribe it here. Perhaps the best practical advice we can give to a girl who aspires to become a teacher of domestic science in one or more of its branches, is to write to the Association of Directors and Organising Secretaries for Technical and Secondary Education, 10, Queen Anne's Gate, London, S.W. If she makes full inquiry as to the sort of training she wants, she will be set in the right direction.

Many girls who have no vocation for teaching abstract subjects may find congenial occupation in, say, demonstration before a cookery class, aided, as it generally is, by excellent fittings and appurtenances. We can imagine no more suitable ambition for some lively, energetic, practical girl who has, perhaps, little patience to follow mental processes. In her own words, she likes to be "doing" something; and here she can mould, and manipulate, and mix, and discourse, all at the same time, to an interested company of girls, who will soon have to go through the same performance themselves. She may also feel no doubt at all as to the usefulness of her occupation, and its bearing on public health and happiness, whatever the rank of her pupils.

It is a depressing sight, that of the British workman, even in a superior grade, eating his out-door mid-day meal. A lump of the coarsest meat, resembling horseflesh in appearance, on a hunk of bread is all he seems to have,

unless a clever wife provides for him. No wonder he craves for drink, with such unappetising fare.

There is only one other special subject for teaching that we have time to notice, and this is

SLOYD.

This word, of Icelandic origin, is used to denote manual training, applied to such materials as wood, clay, metal, cardboard. The aim of Sloyd is not one special production (*e.g.*, wood-carving), but the education of the hand and eye. Ruskin pleaded for this, and it is rapidly becoming recognised as an important factor in education.

There is a celebrated seminary for Sloyd teachers at Nääs, in Sweden, where in (1) June—July and (2) August—September courses of about six weeks each are open to teachers, men and women, of every nationality. A course open only to women is held in January—February. Full information about Sloyd courses at Nääs can be obtained from the secretary of the Sloyd Association of Great Britain and Ireland, 131, Percy Road, Shepherd's Bush, W. But we may just say that the cost of going there for one course appears to be about twelve pounds, including second-class fare from Hull to Gothenburg, and board and lodging during the time. The instruction is free.

There is a Manual Training School of high reputation at Leipsic. Application should be made to the secretary of the Sloyd Association (address above) or to Dr. Pabst, Leipsic. It is, however, possible to join a Sloyd summer course in England. These are advertised in educational papers, of which one is devoted to manual training, *viz.*, *Hand and Eye* (Newman & Co.), price 4d. monthly. Besides the Sloyd Association, there is the Educational Handwork Union, the National Association of Manual Training Teachers, and the Educational Handwork Association of Scotland.

"Some sort of training in manual arts treated rationally, not mechanically, as in the Swedish form of woodwork, is for young children an invaluable introduction to sound habits of work in all subjects," says Professor Withers, a high authority on education, in an article in the *Contemporary*. To qualify for such training is an ambition which may appeal to some of our readers, and we are sure the opportunities for the work will increase with the growth of national education.

LILY WATSON.

PRACTICAL POINTS OF LAW.

By A LAWYER.

LIFE ASSURANCE.

It is advisable for nearly everyone to insure their lives.

Every married man should insure his life.

And if the policy is effected by way of settlement for the benefit of his wife or children, it will not be liable for his debts.

Every person is presumed by law to have an insurable interest in his or her own life.

A daughter has such an interest in the parent who supports her.

And a wife has an insurable interest in the life of her husband.

A married woman may effect a policy upon her own life.

Or on the life of her husband for her separate use.

She may also insure her life for the benefit of her husband, or children, or of any of them.

It is the duty of a person who is seeking to insure her life to disclose all material facts.

Wilful misrepresentation of a material fact will render the policy void on the ground of fraud.

But an innocent misstatement of a material fact, which, although untrue, was not known to be untrue by the assured, would probably not render the policy void.

A material fact is one which, if disclosed to the company issuing the policy, would induce them either to decline to

effect the insurance, or not to effect it except upon payment of an increased premium.

The state of the proposer's health would, undoubtedly, be a material fact.

Care should be taken, therefore, in answering correctly questions as to former illnesses from which the proposer has suffered.

The fact of the life having been refused by another office would also be a material fact; and likewise the fact that the life would only be accepted by them at an increased premium, or treated as a second-class life.

Proof of age should be furnished at the time of effecting the insurance.

This is usually done by producing a certificate of birth.

When the age is admitted by the insurance company, the policy should be endorsed to that effect.

Thirty days of grace are usually allowed for the payment of premiums, but the usual three days of grace must not be tacked on to the thirty.

An "indisputable" policy is one which can only be disputed on the ground of fraud.

A "world-wide" policy generally excepts especially unhealthy parts of the globe.

For proof of death the certificate of the doctor who attended the deceased will be sufficient.

The burden of the proof of death and title to the assurance rests on the persons entitled to receive payment.

in earnest, of her wish before her brother's retirement from the army was mooted. Louise was sure she had certain qualifications for the Guild. She was not in the habit of giggling, though her talk had generally a pungency which provoked smiles—not infrequently very wry smiles—from her listeners. She had not been to college, and so was not burdened with college learning to launch at the heads of her company. She was much more learned in men, horses, and dogs than in books. Like the rest of her family, she had never been out of the hands of the best of dressmakers and ladies' tailors, but the detail was an accident which had formed her taste in dress, perhaps. In the main her toilet filled little of her time and less of her thoughts, so that she could not be said to care greatly for it. She was ready to advocate its simplicity as a saving of trouble. She stumbled a little over the half hour's solid reading and the good deed a day. She feared they were not in her line. She thought her lameness and the capacity for grinning and bearing it without plaguing her neighbours with her infirmity might be taken as an equivalent.

Before Louise could be put to the test, another turn of fortune's wheel carried her away from Fernley for an indefinite period. The removal occurred in the style most agreeable to Louise. She had not been so transported out of herself, so hopeful and happy, since the whole course of her life was altered by her father's disgrace and her own accident.

Her brother Gerald, with his independent means, had bought a yacht and was bent on a long and distant cruise, round the world it might be, certainly into strange regions where the name of Harris was unknown either for good or evil. It was impossible for his mother or his sister Rose to accompany him and encounter the adventures and hardships he proposed to undertake and

face. His sister Marcia was a bad sailor and found attractions more to her taste in the *least exclusive* circles of the towns in Southern France and Italy, where the state of Rose's health was likely to cause Mrs. Harris to make a prolonged stay, after she had seen herself obliged to sub-let Fernley Lodge till her lease was out.

But the expedition was the very thing for Louise, coming near to the fulfilment of her heart's cherished dream. Gerry and she had been from the beginning more closely allied to each other than to their other brothers and sisters. Louise took to water like a duck—the shortest cruise was her delight. Nowhere would she feel the debarment from sport of every kind, to which her crippled state condemned her, less than on her brother's yacht.

"Gerry and I will go sailing and exploring till we find some island on which the foot of civilised white man has never trod. We may get among cannibals—who knows?—and if we are not eaten we will publish our log some day and find ourselves famous. Dear old Jeremiah and I will get on famously, and the sun will not set on our voyage, as it does not set on the King's dominions. And oh! Sophy, do you know I can swim and cut capers in the water as well as ever? It is the only thing I used to pride myself upon that I am still able to do. I say, remember I am an honorary member of the Fernley Girls' Guild. You are not to cheat me of my election, and if I ever settle down on land again—which I doubt, for Gerry and I are born vagabonds—I shall be a real working member, whatever that may be."

Louise was gone like a will-o'-the-wisp, and Sophy was astonished to find how much she missed her "honorary member."

(To be concluded.)



PRACTICAL POINTS OF LAW.

By A LAWYER.

FIRE INSURANCE.

EVERY householder should insure his premises against fire.

And at the same time he should also insure his rent.

Because he will have to continue paying his rent even though the house is utterly destroyed by fire, as long as his term lasts.

If the premises are not insured by the tenant, he should find out from the landlord in what office the latter has insured them.

For this reason, he cannot compel the landlord to expend the insurance money in rebuilding the premises;

But he can give notice to the directors of the insurance company that he requires them not to pay over the money to the landlord, but to expend it on rebuilding the house.

In taking out a policy it is important that the property should be correctly described.

Any material alteration of the property will render the policy void.

Therefore, if any alteration in the building is contemplated, notice should be given to the company.

Who will thereupon send one of their agents to see if the alteration is likely to increase the risk.

The insured must have an interest in the property at the time of effecting the insurance and when the fire happens.

A purchaser of the property, therefore, will not acquire

any right to the benefit of the vendor or seller's policy except by a special arrangement with him or with the insurers.

A policy of fire insurance is not assignable without the company's consent.

The insured can only recover for such loss as he has actually sustained.

Therefore, if two parties are interested in the same goods and insure the goods in different offices, each party cannot recover the full value from his insurer.

When furniture and other effects are removed from the premises in which they were insured, the policy will cease to cover them.

Fire insurance policies generally run from year to year from the date specified in the policy and fifteen days' grace is allowed for the payment of the premiums.

People should read their policies carefully; as a general rule notice and proof of the damage must be given in writing to the company within fifteen days of the occurrence of the fire.

An ordinary fire insurance policy covers all loss incurred by damage resulting from the fire, such as may have been caused by smoke; and from all necessary efforts in putting out the fire, as, for instance, throwing goods out of the window and damaging the furniture by throwing water over it.

In the Metropolis the insurance company is responsible for any damage done by the Fire Brigade in the performance of their duties.