"Kitty!" broke in Dorothy, in a tone of alarm, "there's someone coming; and we ought not to be here!"

It was a descent indeed from the sublime to the ridiculous, from the thoughts of Shelley to the notice that trespassers would be prosecuted.

"Oh, never mind," said Kathleen, who resented this forced return to mundane things. "They can't hurt us." But she rose nevertheless.

"Of course they can't hurt us," repeated Dolly, "and I'm not afraid. But still, it would be uncomfortable if we were spoken to."

"Yes, dear, so it would; and keepers and people of that sort have to be strict."

"Yes, and they might make an example of us."

"And then what would uncle say?"

"Besides, we might be fined."

"Yes, of course, I'm not afraid, dear."

"Oh, no, darling, nor am I."

But in spite of their assertions of equanimity, the young ladies' approach to the boat was more precipitate than dignified, and their colours were heightened; and as the last words were spoken the punt was pushed out.

The man, meanwhile, was coming steadily towards them. For a moment a tree hid him from their sight. When they looked again he was waving his arm to them.

"Don't look," said Dolly.

"I can't help it," replied Kitty.

"He is shouting."

"Yes, and running along the bank."

"Well, we shall soon be out of his reach. The river winds just here."

"What a rude man! How thankful I am there is no one else about. Am I very red, dear?"

"A little. Am I?"

"Yes, darling. Is he still following us?"

"Yes—no. Why, Dolly, there is a little boat lying under the bank. It belongs to that place I suppose. Should you think he'll come after us?"

"Oh, Kitty, I hope not. I never felt so ashamed in my life."

"It's rather ridiculous though, isn't it? Such a fuss about so small a thing. I really wish we had stayed and faced him. I acted on impulse in getting away."

"Has he got into the boat?"

"No. It's all right, he has left off running."

"Ah. I breathe freely again. But you are right, dear, I wish we had stayed. We were so happy there. Still, I couldn't reason at the moment."

"Never mind. There's no harm done. Whose place is that?"

"It is part of Lord T——'s estate. Oh, I know, it belongs to the New Farm. There's a strange man there; he came while you were in Ireland."

"A gentleman?"

"Oh, yes. Very rich. He owns several farms. He bought this when Mr. Brookes died. Father knows him, I think. Kitty!"

"What?"

"Do you think it could have been he?"

"Oh dear no. Even if it was, I doubt if he would know us again. We didn't give him much opportunity of seeing our faces." She laughed.

Suddenly she gave an exclamation. "I have lost my bracelet!"

"Kitty!"

"The fastening was rather insecure. I am sorry. It was one of dear mother's."

"So am I sorry. Do you think you lost it in the meadow?"

"I expect so, hurrying. That horrid man. I hate him!"

"So do I, dear. Shall we go back and look for it?"

"Oh no, not on any account."

"We had better."

"Well, I should like my bracelet. I have half a mind to go back."

"We will wait a little while, and when that wretched man is out of the way we might go back quietly. There is one thing to be said, we did not go far into the field."

"No."

Meanwhile poor Mr. Caben, who had had no intention of disturbing the young ladies, was standing with Kathleen's bracelet in his hand, wondering what he should do with it.

He had been on his way to his boat when he caught sight of the girls, and recognised Dorothy, who had not chosen a very wise position if she wished to escape observation. He knew her father, and Miss Forrest had been pointed out to him. He would have taken no notice of them beyond perhaps raising his hat, if their precipitate flight had not urged him to hasten and reassure them; for it would never have occurred to him to regard the beautiful trespassers as doing him anything but honour by their presence.

Seeing, however, that they were bent on departure, he was about to go his own way when he caught sight of something bright on the ground. It was Kathleen's bracelet, which had slipped from her wrist into the grass unobserved by her.

Mr. Caben shouted to them, but they paid no attention.

Half annoyed and half amused he put it in his pocket, wondering how to restore it to its foolish little owner.

(*To be continued.*)

THE STUDY OF NATURE FOR HEALTH AND PLEASURE.

By "MEDICUS."

"O! nature, a' thy shows and forms,
  To feeling, pensive hearts have charms,
Whether the summer kindly warms
    Wi' life and light,
  Or winter howls in gusty storms,
    The lang dark night."

WHEN I looked out from my bedroom window one bonnie morning not very long ago, having duly tubbed and dressed, I was surprised to find the sun shining so brightly and my tall and weirdly poplar trees still with their green backs to the East. I sometimes set up for a weather prophet, and the worst of it is I am nearly always wrong. But being nearly always wrong is just as handy as being always right. For example a little lassie of mine catches me by the sleeve as I am walking hastily off to my wigwam to finish that chapter.

"Oh, pa, what sort of a day will it be on Tuesday?"

"Why, dear?"

"Because I'm going to a children's party at Miss Y.'s, and it will be nearly all out of doors."

"I'm afraid, then, for your sake," I reply, "that it will be a plump of rain, but——"

She waits for no "buts." She rushes off rejoicing exceedingly.

"Inie and Kennie!" she shouts, "it's going to be a glorious day on Tuesday, 'cause pa says it's going to be a plump!"

But last night I had assured every one who consulted me that the long-continued drought was nearly at an end.

"Why," I said, "the wind has gone round nearly south, and the glass is going steadily down."

And now, well, never mind, if I prophecy rain every day it is sure to come. At sea, I know for a fact that you can bring wind by whistling for it, only you've got to whistle till it comes. That is the worst of it.

I am in a gossiping humour this morning. This you will say is very wrong, and that when I sit down to write my monthly "Medicus" I should wear my M.D. gown with its crimson hood, instead of a cap and bells.

Come to think of it I believe you are right. But you see one cannot always do what one ought to do.

I remembered, however, I had a health sermon due to THE GIRL'S OWN PAPER, and that if I did not write it I might get a wire from the Editor, couched in beautiful and poetic language thus—"Waiting for you."

Do you ever have songs or verses come cantering through your brain, reader, without knowing in the least what suggested them.

When I put my head and shoulders out

through the window this morning, and a gush of cool delicious air filled my lungs, two blackbirds and a thrush were having breakfast on my woodland lawn. Then out from under the great solemn deodar cedar popped a lovely mahogany-coloured squirrel. He crossed the lawn hurriedly, his long tail trailing behind him, and ran up the nearest alpine pine tree. Was that what brought this tender old song to my memory, I wonder:

THE LASS OF MOREDUN.

"When summer comes smiling o'er mountain and lea,
The green boughs of Moredun are pleasant to see,
An' pleasant the hum o' the merry wild bee
When the rose, when the rose and the lily are blawin',
An' blythely the mavis salutes the gay morn
As sweetly he sings on yon snawy-white thorn,
While the lav'rock soars high o'er the lang yellow corn,
An' the moorcocks, the moorcocks are cheerily crawin'."

There is a touch of nature in those lines that goes straight to the heart on a day like this, but how inartistically sweet and pure is the last verse of this bonnie love-lilt:

"We sat by the streamlet that wimpled sae* clear,
And fond did I gaze on my lassie sae dear
Till the wail o' the cushat fell low on the ear,
An' the moon thro' the blue lift was roaming.
Oh! wae was my heart when she parted from me,
An' saft fell the tears frae her dark hazel 'ee;
As cheerless and sad, by yon auld rowan tree
We whispered 'farewell' at the gloamin'."

I had to pick up my guitar and sing that song before I came out to the balcony of my wigwam to write to you, readers.

Sometimes girls ask me what is the best "fad" to take up for health and pleasure's sake in summer. This depends upon whether you have a mind or soul of a calibre worth mentioning, and whether there is music in that soul, innate music I mean, music that can't be repressed and that wells forth into unison with everything that is beautiful in Nature. A girl who cannot play or sing with feeling is a mere machine, and I would rather sit and listen to the rattle of an old windmill, than be anywhere near when she is grinding forth the notes that books and teachers and not God taught her.

But for a girl who has a real soul I look upon natural history as the best of all studies (I hate that word "fad") and by far the most pleasant.

Now some great savant was asked once upon a time by a king if he—His Majesty—could not be taught science by some easy and simple method.

"Sire," was the sage's reply, "there is no royal road to learning."

But, readers, there *is* a royal road to the study of natural history. I advise you of course to make yourself acquainted with the elements of botany and the classification of fauna and flora, but pray do not mistake me. Suppose you knew every flower, every beast, bird, and insect in this kingdom, and could give them all their Latin names and name their orders and families, still, had you not a soul for the beautiful, for nature that is, you would be no more a naturalist than the black-faced greasy driver of an engine is a scholar and a savant.

What is it that lends such a charm to the note-books of White of Selbourne, Oliver Wendell Holmes, John Burroughs or my friend Luke Ellis, who writes delightfully in the *Echo*. Why, what but their innate love of nature and this backed up by the faculty of observation. If you have a mind to study nature truly and well, you will keep notes; you must let nothing escape you, however trivial it may seem. Make collections if you please, and there is a delight in looking over your summer flowers pressed carefully in a proper book in the long forenights of winter.

You must take rambles though, and you may write the Scotch, English or Irish names of the flowers in a page by itself, with its rank and order (classified), and also—this is important—the place where you found it, the soil, the scenery, time of year, etc. A collection like this is indeed delightful.

But you must not forget the fauna. You cannot take up much of this perhaps, but the more common birds and beasts—the weasel, pole-cat, mole, vole, field-mouse, etc., and butterflies and bright-winged insects do come in with flowers very charmingly.

But let me warn you to look upon no flower or living creature as beneath your notice, for our Father made all. I want you to look up through nature to nature's God.

I wore a very beautiful but common yellow flower as a button-hole the other evening.

"Oh, dear," said a lady with as I thought a covert sneer, "do you know what you have in your button-hole?"

"Yes," I said, perhaps haughtily—for a soulless woman has no charm for me—"to your eye it is a dandelion, to mine, my dear lady, it is a poem."

But even in the humblest garden there is much to admire, and one of my chief delights as I trot along the road in my wanderer caravan in summer and autumn is to look at the cottagers' gardens, especially up north in Scotland—on Deeside for instance—where gardening is a craze and the humblest cot is gay with flowers.

I am sitting outside my wigwam to-day writing, with as usual my beautiful St. Bernard, Lassie, lying close beside me. If no one else in the world loves me *she* does.

My balcony looks on to the paddock and orchard. Well, I do not go in for a splendidly kept-up place, and can only afford one gardener. My place is called The Jungle, and a real wildery it is as far as trees and shrubs go.

But a walk through a place even like this may be suggestive on such a lovely morning.

Will you take a tour with me through the grounds, reader.

"No, Lassie, you must stay on the balcony, for on rare occasions you *do* put your feet on the flower-beds."

From my wigwam verandah with its little flower-garden in front, the orchard-paddock sweeps downwards to the junction of two roads. To my right is the commencement of a row of the noblest poplar trees in England, and I've seen all in my wanderings. They ascend from the hedge-row, bushy at the very commencement, and tower high into the blue sky for ninety feet at least. To-day the wind is whispering and sighing through their light-green foliage—it was olive yellow in early spring—while every leaf is tipped with sunshine. So tall are those poplars, that, how still soe'er the night is, there is always a light breeze aloft yonder, enough to move the topmost twigs, which seem to sigh even in the starlight as if they had some mystery to communicate, some strange tale to tell if they only had voice. But I would like you to see those poplar trees at night sometimes when the moon is shining between them.

The lower portions of their stems are encircled with ivy; here my wrens make their nests, and the blackbird and mavis; higher up in the hollows the starlings live and breed, and right away aloft swing the sparrows in their hammock-nests.

These latter I breed in thousands every year, and they save my rose-trees and apples from blight. The hedgerow to the left is laurel, prettily tipped now with young shoots of tenderest green, with here and there a sycamore or ash tree. The hedge to the right is may, snowed over with blossom. But young sycamore bushes grow there too, and the leaves are very broad, and many of a beautiful burnt sienna colour. Why should this be so? Why? Well, I'll tell you. Nature gives beauty, rich and rare, to every creature and thing in this world when young. Those young sycamores are for ever in the

* In all Scottish words ending in "*ae*" the vowels are pronounced like the "*ay*" in say.

fresh air, the sun smiles upon them and the summer winds blow through them and wave them, and that is their exercise.

In this paddock-orchard of mine is many a gnarled old apple-tree, that weeks ago were adorned with masses of blossom, bedecked more beautifully than any bride at the altar. But there are Scottish pine trees and Austrian pines here as well. Their plumes are darkest green, but at this sweet season of the year all are tipped with long white fingers, which add much to their beauty.

On the grass beneath, blackbirds are busy looking for food, and sparrows are gathering hay to build their swinging nests.

Close to the wigwam, and running up strings nine inches apart, is a mass of white wild convolvulus, that curtain all the verandah with green leaves and huge, bell-like, snow-white flowers. But let us pass through this wigwam, which is in reality a charming bungalow, through a corridor and into the lesser wigwam or book-room, and a door opens on to the green mound, down which by rustic steps we descend to the flower and kitchen garden, an interesting comminglement of everything that is useful with that which is beautiful and gay.

I rather think that early in the year young foliage is quite as pretty as the flowers.

Cockrobin is here to greet us. As in winter so in summer he follows me everywhere, and his song is kept up long, long after sunset. He and the blackbird are the latest singers of a night, always excepting the nightingale, which is with us till June singing by night and by day.

Every border all round my kitchen flower-garden is edged with grass, and close inside this are two rows of blue and white forget-me-nots. They are still in bloom as I write. By-and-by when the seeds are on the lower portion of the stalks, the blue bloom still on the top, you may see my sparrows flying about each with a sprig of beautiful forget-me-not in its bill. You would think they were having a garden-party, till told that they were taking these button-holes to their nests that the young might have the delicious seeds as food.

I have broad flower borders round all the kitchen-garden. My primroses have now gone out of bloom; London pride is pretty and bee-loved, the huge bushes of wall-flower perfume the whole air, roses—standards—are in bloom, and on these borders gorgeous sweet-William, with sages and irises are out, and later on the gladioli and foxgloves, whose bonnie red bells are so lovely a set-off to the feathery fern's green. Later on still the dahlias.

Farther along among the walks, look where you like, you will find gooseberry and currant bushes, prophetic of plenty. Look at the light green tips on those young spruces, and those on the arbor-vitæ.

Right opposite the children's Indian room —we are still in the large garden—is a daisied ferny lawn, overshadowed by an apple-tree of huge dimensions, but lately, the blossom was everywhere falling like snow.

Here, in a bonnie wee spruce-tree, a blackbird's nest is placed. The young are just out, so the husband has ceased to sing by day. He is far too happily, hopefully busy gathering food for his wife and wee ones. But he sits there within a yard of us—he knows we love him—on the edge of his nest, ramming worms down the gaping yellow gabs of the struggling youngsters.

Birds' nests are everywhere, in every bush and tree, and in the holes of the trees also, rarest among them being the blue tit, the wren, the golden-crested wren, the nightingale, the greenfinch (late arrivals), and the spotted flycatcher.

The swallows—one at least—came this year on the twenty-fifth of April. Poor fellow, he sat on an apple-tree not two yards above my head, looking *so* tired and *so* weary.

"So you've got back," I said sympathisingly.

"O yes," he replied, or seemed to, "but so beaten out!"

"You look so. Flown far?"

"From Algeria this time. Wintered south of there. Have flown over the Straits of Gibraltar—you know them well, doctor——"

"Very."

"But such a drought! You know we drink rain-drops in the air, just as we catch flies, and no rain has fallen!"

This swallow was joined next day by more, and now they are here in dozens, and very sweetly do they twitter and sing as they sit snug among the apple and pear blossom, or on the stable-roof.

We have hedges to penetrate by archways and glorious trees of lilac, white and mauve, and Portuguese and other tree-laurels before we get to the lawn, where blackbirds run and squirrels play.

This is not the tennis-lawn, only just a kind of wild arboretum, where there is much indeed to study in hollies, and pines and willows and rhododendrons. Do you know that the flower-buds of the latter come late out in autumn? Giant trees, too, from foreign lands, darkest green in their hard, thorny foliage, but beautifully backed by the tender green of giant oaks and elms.

The wych-elms have now thrown down their flat seeds, bigger than sixpenny-pieces. I should rather say that each seed is in itself no bigger than a pin's head, but is implanted in the centre of a kind of paper-kite, that carries it far and away on the wings of the summer winds. Of all the billions of seeds that flutter and fall very few take root!

The linden or limes that grow near to the other front of the house are in June laden with strange green flowers, and to every flower there is a bee. The perfume is rich and delicious, but the seeds are all useless. It is not an indigenous tree. Out through another gate and a hedgerow, and we find ourselves in an orchard flower-garden and kitchen-garden all combined, and here is the tennis-lawn.

Want of space forbids me to say more, though I should like to show you my ivies, my laburnums, and the mauve-flowered wistarias that cover the other front; also my lovely Loden lilies and wild (now cultivated) hyacinths.

Now if I have given you one moment's pleasure, girls, I am rewarded; if I have suggested to you a new study for health and pleasure, the very thought that I have done so shall rejoice the heart of your "Medicus."

THE OLD LADY OF THREADNEEDLE STREET AGAIN.

TEN years have passed since I first made acquaintance with the readers of THE GIRL'S OWN PAPER and poured out to them unreservedly the history of my life from the day I was born in Mercers Hall July 27th, 1694, up to the year I introduced myself to them, 1886.

They were such good listeners and so appreciative of my story that I said to myself many times, "If I can one day do them a kindness, as surely as I am the Old Lady of Threadneedle Street I'll do it."

The first opportunity of serving them occurred two years later when Mr. Goschen, the then Chancellor of the Exchequer, deprived me of my three children "Three Per Cents.," "reduced threes" and "new threes," and brought me in their place a child of his own called, "Two and three quarters new consolidated."

He desired me to mother and cherish her, telling me at the same time that she would be worth all my trouble, and that her attractions would be so great that none would be able to withstand them.

While I was trying to comfort myself with these assurances the thought suddenly occured to me that this new family arrangement would prove a calamity to many of the readers of THE GIRL'S OWN PAPER, especially to those who were sick and aged and unable to improve their income by mental or physical labour, and who probably depended upon the one or two thousand pounds in consols for their sole existence. Of course I saw with dismay that the quarter per cent. less which the Government intended to offer would mean starvation to many.

I adopted the only way of helping them in my power, and that was to beg the editor to allow me a space in his paper to explain the matter simply and thoroughly, and to point out to those who would suffer, how they could obtain certain advantages from the transfer of their money which would in a degree lessen the loss; and I had the satisfaction of feeling that I had done some good, for many took my advice and so lessened the blow which might have fallen upon them in full force.

It seems to me that a second opportunity has occurred for showing my regard for the readers of THE GIRL'S OWN PAPER. It is not my intention to weary them with an account of the "ups and downs" of my life since 1888, suffice it to say that though they have been many I am none the worse for them, on the contrary I am vigorous in mind and body, keen and watchful over all business transactions, and I flatter myself that no one to look at me or speak to me would think for a moment that I had passed my two hundredth birthday.

My intention on the contrary is to speak of certain work entrusted to me lately by the treasury, and which I believe if clearly understood and taken advantage of by readers of THE GIRL'S OWN PAPER, would be of great benefit to them and still further cement the friendship which for ten years has existed between them and me. I know that an idea is very generally entertained that all matters connected with the Bank of England are outside the circle of girls' comprehension, but I, speaking from experience, say that this is an error. If a girl has money it is her bounden duty to learn all about stocks and shares; if she can master mathematics, she can certainly overcome the difficulties of the science of banking. But to business; the work to which I have referred as having been entrusted to me is known in my