

furrier. Our marten, like some of the lesser animals of the arctic world, had the wonderful provision of turning white in winter, in harmony with the surrounding snows—a gift which finely shows the superintending care of Providence in minute adaptation to the habits of the animal and the dangers of the times. A little dead specimen was brought to be shown to some friends of the writer some years ago, which was just in the transition state—white nearly all over, though the brown lingered still about the head. It was, in fact, a beautiful little native ermine, tinged here and there with a slight yellow hue. A lady's fur cape of large dimensions was made about that time from the skins of these poor hunted aborigines of the Westmoreland mountains. But we never hear of them now. They have gone with the eagles.

The quaint little hedgehogs have an excellent mode of providing themselves against the cold of winter. They creep into a heap of dry dead leaves, and, rolling themselves round and round, are soon provided with a russet great-coat. Each little prickly spire has done its best to pick up a leaf, and soon the surtout—a very ragged one, to be sure—is complete. This is certainly a beautiful piece of native tailoring. The writer does not mean to say that the hedgehog walks out in his great-coat, but that he wraps himself in it when he is about to take a long nap.

During the last few months we have been able to reckon horned cattle as amongst the wild denizens of our Westmoreland mountains. Mr. Rigg, who keeps the large hotel near the railway terminus at Windermere, being in want of more extended pasture for his horses when they were "turned out for a run," had secured some wild land on the fells over towards Kentmere. Some cattle had also been placed there to pick their free living over the heights. But the air of liberty was so sweet, as they sniffed it in with expanded nostrils, and ran riot over heather, bracken, and crag, that the cattle announced their determination never to submit to restraint again—announced it as expressively as tossed heads and wild eyes, rude snorts, fly-away tails, and scampering hoofs could declare. There was no doubt whatever about their meaning, as Mr. Rigg and his men found whenever they tried to reclaim the runaways, or to fulfil some contract with the butcher. They were mostly spirited little Scotch cattle, to begin with, and to be living a wild Highland life again was delicious. A long bright summer's holiday it was. But the longest day has a close, and the poor truants found that it was useless to strive with man, or to set at nought his power. A *battue* was organized: men carrying long poles went out on the fell, surrounded them, hemmed them in, drove them together; and men armed with rifles stood and picked out the well-favoured ones. One received a bullet in his forehead, and dropped dead; another in the spine, and died instantly; and so on. There is no pleasure in describing this part of the story, but there is the satisfaction of believing that the deaths which those fine little mountaineers died were as easy and speedy as can possibly fall to the lot of doomed beasts. With regard to the beef, they say

it was excellent. The writer, a few weeks ago, came unexpectedly upon a little group of them which had been partially reclaimed, and placed in a craggy and bosky inclosure on one of our fine uplands. Not knowing their history at the time, the surprise was great at observing their extremely wild manners, half-scared and half-defiant, as they scoured away amongst the rocks—reminding one of the wild, weird-looking shaggy buffaloes which we see blundering about in the Pontine marshes between Rome and Naples.

It is entertaining to watch the habits of a pretty little animal called the field vole. Perhaps it is more like a dormouse than anything else. It is almost as red as a squirrel, has a large head for the size of the body, short ears, bright pleasant eyes, and a short tail. The disproportioned size of its head is its chief peculiarity. A family of these field voles lived in the loosely-built stone wall of our garden some time ago, and the cook almost tamed them by spreading dainty little dinners for them on the top of this wall. But they would not come and dine, if they were aware that any one was watching. In another house they used to make forays into the back-kitchen, and live there at free quarters. The other day there was a rustling in a bed of moss and ferns on a bank under the tall trees in the beautiful Elleray woods, which are now sorrowfully thinned by the unrelenting rigour of the axe, and presently out ran the little rufus, with his queer large head and glancing eyes. Life seemed to be a pleasant festal sort of thing; and he flirted about, nibbling this and sniffing at that in most dainty fashion, until, made aware that he was watched, he scuttled away into a hole at the root of a tree. He seems to be a good deal of an epicure; for one of his brethren, some time ago, took up his dwelling in a hot-house, which was richly festooned with purple grapes. These he managed to reach by climbing, and he went on from bunch to bunch, biting off the end of the delicious fruit, and sipping the pure juice of the grape. But he left them all in proper order still richly pendant from the vine; something like the performance of one of the great men of our day, and one of the cleverest, who, when he was a young boy, was more than suspected of having been at work at the peach-tree in the walled garden. The lady-mother, administered a rebuke, and Henry promised that "he would never pick another peach." Next day, when the stately matron swept out of the hall, and went to visit her gardens, she found that Henry had been biting a section from the sunny side of every peach, and had yet left them all hanging on the tree; thus legally keeping to the letter of his promise, that "he would never *pick* another." That lad certainly promised to make a great lawyer.

BENEFIT CLUBS.

Few schemes have been more seductive in gaining the adhesion, and awakening the hopes and expectations, of the operative classes of this country, than "Benefit Clubs." And none have been more injurious to those classes, by absorbing their earnings,

demoralising their habits, and mocking their hopes in the time when sickness or death has visited their humble dwellings. Of course these observations are general, and admit of some few pleasing and honourable exceptions. The exceptions are, however, very rarely to be found in relation to those "Benefit Clubs" which hold their business meetings at public-houses. These clubs have mostly proved to bring BENEFIT to the *publican* only, while they have brought disappointment, degradation, and ruin to many of the members. Many once industrious and sober men can date the commencement of their degradation from the time of their entering a benefit club; and "the regulations" of the old benefit club were admirably arranged for the gradual initiation of its members into habits of intemperance. The novitiate member was obliged on every club-night to *drink one pint of beer*, and if "he paid in" for one or more absent members, he was obliged to take the quantity which would have been taken by the absent members, had they been present. This "regulation" was said to be for the good of the house, that is, for the *benefit* of the publican. He was sure he should have to supply a certain quantity of *drink*, whether there were few or many members present; while the new member, who had been remarkable for habits of sobriety, finds that he has, by the "regulations" referred to, been compelled to drink to an extent from which he formerly shrunk; yet, *under* the influence of *too much*, he calls for more. The consequence is, that the man is taken home *drunk* for the first time. Degraded in his own eyes and in the sight of his wife, he becomes reckless; and now he only needs the tempting occasion, and he is intoxicated. His wife is now heard to say, with tears and anguish: "If I could but keep him from the club he would be out of danger; but I dread the return of the club-night." The man's money is wasted, his health is damaged, his reputation and trustworthiness gone, his domestic comfort sacrificed, and his paternal example turned to a poisonous fountain, by reason of his connection with the — Club. It appears the severest satire that Satanic malice could utter, to call such an organization a BENEFIT Club. There are also periodical carousings in addition to that of the pay-night—carousings which entrench on the capital of the society. Hence, when Mr. Barlow gave his evidence before a committee in the House of Commons on this subject, he produced the balance-sheets of several societies, from which we select one as a fair specimen. In that balance-sheet are these items:—

Paid for ale	£275 0 6
Ditto for funerals	314 0 0
Leaving a balance in favour of drinking	161 9 6

If the cultivation of drinking habits be a benefit, then these societies can make out a good title to be called "Benefit Clubs;" but since those habits are Britain's heaviest curse, let the clubs which encourage them be called by some other more fitting though less fascinating appellation.

We again repeat the remark, to prevent misunderstanding, that these censures are to be restricted to those benefit societies which hold their weekly and monthly meetings at public-houses or gin-palaces

There are other benefit societies of a very different character, held in school-rooms, temperance-halls, and in vestries of churches and chapels, and under the superintendence of the local vicars, rectors, pastors, or generous and judicious laymen. And though we may not think even these, really benefit societies, the most profitable mode of investing savings, yet they are productive of extensive benefit to the poor when rightly administered.

But these societies too frequently proceed upon erroneous principles, and therefore produce ruinous results. These two are the most palpable commercial errors: persons varying in age from eighteen to thirty-five are admitted upon equal terms, and the amount contributed is disproportionate to the risk incurred. The risk is not adequately provided against, even when the utmost care and economy are exercised in the management. The danger of loss to the sober and healthy member is fearfully increased when the funds are foolishly and recklessly squandered away, as they too frequently are. A writer who had devoted much time and attention to the statistics of benefit clubs, writes to the Rev. Mr. Owen, of Bristol, and says: "I have myself investigated 110 societies, nearly all in the midland counties, and this is the summary: one hundred and three held their meetings at public-houses. The innkeepers had a direct interest in ninety-seven. Twenty-two were enrolled, and though, with one exception, all unsound, they had obtained the sanction of Government. Seventy-three shared their funds annually, and had to start anew every year. There were ninety clubs in one single parish, of which eighty-six held their meetings at public-houses. Their rules required them to spend £981 a-year, exclusive of the annual feast, and of course exclusive of voluntary drinking. Forty societies have failed in one parish alone, within the last thirty years, and upwards of £2500 have been squandered and lost through mismanagement. Five met at one public-house. The landlord was treasurer to four; he was found dead in his bed, and consequently the four non-enrolled societies lost the whole of their funds."

The demoralising tendency of these clubs is illustrated by the evidence of the chaplain of the Northampton County Gaol. "Is it not remarkable," he writes, "that out of four hundred and thirty prisoners in this gaol, I have not one that has one sixpence in a savings-bank, nor above six that ever had a sixpence in one? On the contrary, I have many members of friendly societies, of course unsound ones, which, with two or three exceptions, all meet at public-houses; and there these men not only learned to drink, but became familiarised with crime." From the testimonies given, it is evident that these clubs, instead of conferring *benefits*, have, in a vast majority of cases, inflicted pecuniary and moral *damages* on society.

Beware, then, of those benefit clubs which hold their meetings at public houses. Entrust not your money and character with stewards and managers who are not men of personal integrity and responsible position in society. Suspect those societies which recklessly conduct their business, all members paying alike, without any regard to the risk incurred on account of age, health, and character.