and then she wants a penny apiece and the money down, and I never have got the coppers, for 'tis hard to free three upon nothing!" 'Does Mrs. Jones live far from here

'No, mem; in the next house beyonst our'n." "How do you pay your rent?" Mrs. Tucker replied that the cottage belonged to them, and Sakev had agreed to render two days' work weekly to clear the rent, and some

times for a week or two together she had no other employ, though she atways took home food enough to last her three or four days. ppose I allow Mrs. Jones sixpence a week for taking care of your children, could you get

other work? "I dare say I could, mew, for the children's a great binorance.

Well, then, I will see Mrs. Jones on our way back, and I hope to hear that you have got em-ployment. You may be thankful that the babe s living in-tead of drowned," were the parting words of Bertha, as we took our leave.

"My sixpence is very soon disposed of, M lly."
'But this sum is not much to you, Bertha, whether you had sold the waste bread or not. Not one single sixpence, perhaps; but how shall I have any to give away it I allow waste in my kitchen? I do not interiere with the cook's perquisites in this marter, as she could not dis pose of the bread, neither would I suffer it it she could, for that would be offering a direct premium to waste, and it seems a sin to me to throw bread away; so with odd crusts I have given comfort to four human beings, not to say hve. First of all, Betty is pleased to exchange eggs for the bread, whereby she thinks herself a gainer; then Sukey must be well satisfied, know ing her ch ldren are in safety; and the two in fants must be better off and happier, poor little things, under Mrs. Jones' care; and there is Mrs. Jones, who cannot but be gratified to add sixpence a week to her income; so five persons, you see, are the better off for our waste crusts.'

The reasoning was unanswerable. We soon arrived at Mrs. Jones', whom we found surrounded by a dozen children of all sizes, from a twelve-month old to eight years. The old lady, who was exceedingly neat and pleasing looking was making no attempt at teaching. She had a young niece with her who attended chiefly to the young creatures, who were trampling about and playing without fear or care. Mrs. Jones an peared almo tscared atourentrance; the childre looked at us in mute a-tonishment, and grouped away together in threes and fours. Our ness with the old lady was very soon set let, and she willingly undertook the care of the children when payment was insured to her though she asserted that Sukey Stevens did owe her "a power o' coppers."

#### CHAPTER VI.

HOW TO MAKE PUBDINGS-HOW TO SAVE IN MAKING THEM-TRIPLES DO NOT EXIST IN HOUSEKEEPING MANAGEMENT-A SERVANT'S ALLOWANCE-HOW TO EXPEND TWENTY-SEVEN SHILLINGS A WHEE-THE ORDERING OF SEWING-WORK-NO BUTTONS OFF SHIRTS-HOW TO WASH SMALL THINGS.

My stay was not greatly prolonged with Bertha. I returned bome, taking with me a strong healthy girl, about eighteen, to whom my children had been intrusted on my arrival at her house. My husband had spent the last ten days with us, so that we went back with renovated health and spirits, and with some considerable attainment of experience in house hold matters.

The night b fore we left I was sitting with Bertha a one. I remarked, "How different is my income to yours!"

"You torget how much more we have to accomplish with it. Yours is enough for all reasonable purposes; you cannot aress expensively, nor keep company, nor command the services of two domestics—which is no great luxury after all. A triend of mine has ten, and, not having a housekeeper to see to them, her life is perpetually worried with their contentions and bickerings. You can pass through life very happily if you will only try, but to do so pleayou must be able to assist yourself, and, above all, the economy of tittle things must be scrupulously adhered to. Nothing must be waited. It would be quite impossible to give you rules for every or any course of action to be a lopted - your own judgment must guide you. You are more skilled in domestic adairs than when you first married, but there is a wide room for improvement, butle Milly. You must acquire a more competent know ledge of cooking than you have, so as to enable you to make the best use of everything. You must be your own housekeeper, as I am. You have seen me daily attend Elizabeth in the kitchen, who, without any assistance and direc tion, would be as incapable of sending up a dinner properly cooked as the girl you take back with you. I have given out to her every day all the ingredients necessary for making puddings and pastry. If I had introsted her to help herself to the sugar for the tarts, she would have wasted by putting in too much, and even an ounce too much of this alone would amount to twelve shillings a year; the same by butter, eggs, and milk, corn-flour, or arrow-root. You must learn the right propor-tions of every ingredient or material in cooking, or the waste will be productions, and the money will insensibly melt away. When Elizabeth came first she told me she could make admirable corn-flour puddings.

'How much do you use?' I asked. "One packet will make two puddings, ma'am.' 'I stared at the girl with astonishment. "One packet will make eight good puddings; each pudding must have one egg and a pint and

a half of milk, said I.

"'Why, that quantity would be lost in the saucepan!"

'Have no saucepan at all, then-using one is a wasteful way of making your pudding. Weigh the corn-flour, put it into the dish, grate into it a little nutmeg, and then mix it with a little cold milk, just as you would if you were making starch. Make a pint of milk boil, then pour it on the cold mixture, stir it up well, beat one egg and two ounces of molst sugar with the remainder of the milk, then strain it to the pudging, mixing it well altogether, and bake it,"

"Elizabeth succeeded well after this, and at

once sixpence was saved from waste. This fact alone will show you how waste is insensibly made. A manufacturer makes his experiments, and, if success crown his efforts, he endeavors to produce an article at the lowest possible cost consistent with excellence. The same principle should be carried out in the kitchen. Waste benefits no one, but, on the contrary, the servant or mistress is greatly demoralized by the habit of wasting; to such an one there is never You must not mistake me, Milly; half pound of butter would not be deliberately thrown away; but I have known many servants waste more than an ounce at a time either by making melted butter badly, or through carelessness burning it, or by using too much. Sixpence a week in loss goes there—twenty-six shillings a year. Again, in the simple article of frewood. Bridget was a famous waster of that article; although in your neighborhood it is rather an expensive enough was always hesped on to light one tire that would amply suffice for three. You may smile, Milly, but it is in little things that money melts. You would look at sixpence twice before you threw it away, but this is constantly done in small mutters—a kind of waste whereby in-comes are silently diminished. You will learn

"I shall learn many things in time, Bertha, but I shall never learn to be a niggard."

"To be saving is not to be nigeardly. you come home weary and wel footed, and will take no proper stimulant, nor have a fire to warm you, because of the expense, this is to be niggardly. It you will not allow your servants proper lood, fire, and washing, on account of the expense, or prevent them from having a proper fire to cook by, or necessary materials to use, this is to be niggardly and wasteful at the same time. But to take care that they have sufficient for their use, and no more, to see that the fire is lowered after the cooking is over, that candles are not flared away, or gas lighted at improper times, that soap is not left soaking in the water, or cinders thrown away, or wood wasterully burned, is no niggardliness, but right and true economy, and by caring for which you do instice to yourself, and act rightly towards your servants. It is all very well for people who have more income than they need to permit waste if

it so pleases them, but it is not the less sinful towards their fellow-creatures. Their servants are influenced by their example, and instead of carrying economy as a dower to their husbands. bring them happies of wastetulness. If in large establishments a good housekeeper is an invaluable treasure in the domestic department, how much more must such be in the person of a wife to a man with a small income

'How serious you are about trifles, Bertha!" "There are no such things as trifles. 'Trifles make the som of homan toings; 'minutes the hour, hours the day, and days the year,' 'Without the pence Lo pounds can be made. A trifle, if you will have it so, leads to death. The smallest theft makes the thief; a sudden blow, a

murderer. Then what are trifles?" Here we were interrupted by my husband, who wished to know if we intended sitting up all night. The next day found us at home, where everything at first seemed in confusion. Bridget was to stay a week to get the girl into the ways of the house; but, poor Bridget, she only got us all into a muddle. She had ocen her own mistress for some time, and all discipting and order had been forgotten. I was glad when she went. It was days and weeks before I made any progress in housekeeping beyond my usual babits. Mary was a helpful girl. She at once asked me for her weekly allowance, a term I aid not understand,

"My usual butter and tea and sugar, ma'am," was the reply, in answer to my inquiring look. What have you been accustomed to have?"

"A quarter of a pound of tea, haif a pound of butter, and I have always had a shilling a week

"But you can use from that which I give out," "Sometimes you may think I do not make it go iar enough, and I would rather you would give me my own it it made no difference to you,

I considered the matter over, and found Mary was right; her suggestion brought me comforf. She had what she needed on a Monday morning, and I had no further trouble with her requirements all the week. As she had no access to my stores, I could not but be satisfied. I gave out each morning everything that was required for consumption during the day, and I saw that everything was in its place. It was labor to me at first, and most especially was it vexatious to be obliged to give up playing with my children to attend to this most essential duty; but the habit soon grew into a pleasure, for, no matier how I might be occupied, or where I might go, I had no lear but that the meals at home were right. Gradually I tound that, by close attention to triples. I was ultimately enabled to appear a very liberal housekeeper; indeed, "extravagant" was the gratuitous title I

that amount. I need not say that I had no margin for waste; indeed, to purchase the needful require-ments of wear and tear of jurniture and house linen, and also to pay the washing bills, both myself and husband were obliged to give up a portion of the money originally set by for clothes. The children began to get expensive, and still their requirements had to be met. I learned the art of dre-smaking from one who came to make up the children's dresses; if I had not, I could not have managed to put out the work. Once in two years I got a silk dress, and that well made; this was the extent of my

earned. By close attention to the trifles I once

despised I was enabled to make twenty-seven

hillings a week go as far as I once confi treble

extravagance. In fact, I found the only way to manage was to make myself acquainted with every useful household art; and amid all this call upon my time and energy, at every spare moment I assiduously practised my music, which was tast slipping through my fingers; I also cultivated the talent I possessed lorsketching. No motive short of educating my children, which, of course, I was obliged to do, would have enabled me to bear this extra strain upon my time and temper. should say here that my husband's health. which had never been strong enough to follow his profession, gave way when my eldest child was six years old. He became utilized with a spinal complaint, which laid him nearly pros-trate for the space of eight years, and during this sad time all our available resources were

needed. The eight shillings a week, resulting from the £20 per annum which we had reserved as a fund for emergencies, was all expended in what was absolutely required to meet his case. The most skilful economy alone enable me to keep out of Had I been in the country it would have been altogether another thing, but in London all eatables were expensive, though London had an quivalent advantage in that we were not obliged toknow any one. There was no one that we cared about to whom our servant could tell that we had only potatoes and bacon for dinner, or cold meat more than two days following: though certainly the latter circumstance did not happen very often, for experience taught me that cold ment was a heartle-s meal, excepting now and then, when a salad or fried potatoes mate it, perhaps, more agreeable than a hot dumer. H wever, we lived unknown and unsought except by our kind friends the Grays, who too nearly resembled ourselves for them to be criti-

al about our doing I educated my children myself, and in doing so found great delight. Each year my troubles seemed to grow less, for I became economical not only of money and money's worth, but of time also, as my husband needed the greatest care and attention. We had scrupulously kept up the insurance upon his life for the £590 though each year the payment was increased As I mentioned before, I learned to do every thing myself, so that I was, in a measure, inde pendent of skill in a servant. I changed often this was unavoidable; each went away "to better herselt," to be succeeded by incompetence and, too frequently, idleness.

The changes came so frequently (servants had altogether aftered from those of Bridget's days; they tound it so dull, or they could not rise early, or always wanted to be running out), that I insensibly made up my mind that these miseries were fast becoming an established order of things, and resolved to bear them as unruffled as I could. Even Bertha Chapman complained that, since the death of poor Robert, things in her domestic menage had altered. Two of her most trusted servants had married, and she could not replace them; several were tried, but were not equal to their duties. "There is no help for this," she wrote, "but for mistresses to concate themselves so as to teach their helps."

I had long ago found this out, and for so long as I had my health all went on well. But I felt pity always for every mother in delicate health. prey to her servants in her uncomfortable ome. There were comfort and peace and love in our awelling, albeit the sickness of my be

loved husband greatly overshadowed our joys, My experience of the past has been, that had I set out in life with but a trifle of reliable practice in domestic matters, such as I afterwards taught myself, and with moderate aspiring as to any position which two hundred a year income would warrant, and that had I, or had we both. set out with sufficient moral courage to despise shams, and not have endeavored to appear otherwise than we were-persons of very mode rate income-we might have been spared much misery. Even had I been brought up to have known the prices of food before I entered upon marriage, we should not have made a false start in the world.

As to economy, if a rasping of bread or a cold potato can be made available, let it be used, not thrown away. To cook food nicely does not consist in the multitude or costliness of the ingredients used, but in the proper dis-tribution of actual requisites, in the knowledge of the time necessary for the cooking, and in the temperature of the water or milk in which such food is to be cooked.

An intimate acquain since with needle-work of every description is absolutely necessary to the mistress of a limited income-dress and frock-making especially - which should either be learned as an art or sequired from a dress maker who may be called in to assist. A workbasket is a fruitful source of misery; its contents have a habit of accumulating, and causing a depressing influence upon the temper and

What is to be done should be quickly done, No garment with buttons or tapes off, or with rents or tatters, should be placed away in a drawer, but be mended the very first opportunity

-now, if possible; it is a duty to be performed before pleasure. Stockings and socks should not be allowed to come into holes—thin places are easily mended. I hope I may not be considered dictatorial in thus insisting upon this very necessary observance, but I have suffered from procrasunation in these very matters, and the obtaining of new articles of any kind was, in my early days, a matter of difficulty. The looking out the linen on Mondays was at first a worrying trouble to me, and I trusted this mat-ter frequently to a servant, till the constant disputes with the laundress, and the lost of several articles, led me to perform this duty myselt. Every Monday morning, as soon as breakfast was over, the servant brought the lines to the kitchen, where she sorted it over in my presence. and I wrote it down, taking care to specify what kind the articles were—bnen or calico. The The every butten and tape tied, and all put upon the clothes-borse to air, before putting them away in the drawers. It took something less half an hour to do this. The remainder of the morning till one c'clock was spent in repairing all tractures and other needs. I never in my lite mended dirty linen, no matter how much it

When my babes were young, after they had gone to bed I shook out and hung upon a lothes horse all the garments they were to put on the next day, whether clean ones or other-wise; each little one's clothes by itself; and many a time have I washed out their little socks in the hand-basin, in my own room, which saved much accumulation of these small affairs. My collars and cuils I washed and ironed myself, and also many little matters of lace and mustin for the children. The process I adopted was a somewhat rapid one, and involved but slight labor. I hiew a little borax into some cold water, and when the former was dissolved I put in over night the articles I designed to wash. The next morning I kneaded them well with my hands, wrung them out, and soaped them into tepid water, in which also was a little borax, not soda. The dirt easily came out; I rinsel them well in slightly blue water, in which some alum was dissolved to prevent accident fire (as alum prevents flame), and partially dried them; then made some thin starch by mixing two teaspoonsful or one of starch in tablespoonstul of cold water; then poured boiling water upon it, stirring it all the time, till it was of the consistence of well-made arrow-While the starch was hot I put in the articles to be stiffened, and let them stay in for ten minutes, or even more, then wrung them as dry as I could in my hand, and then each article again in a clean cloth, thus preventing the starch from sticking to the iron, and rendering the lace or collars clear instead of muddy After squeezing them hard in looking. clotn, each article was shaken out, and lait separately in a cloth, and folded up tight, ready or froning. It is astonishing how much ex-pense I saved in my laundress' bills, by conincome often to wash some little thing, at a

when I appeared to be only washing my hands.
This little employment never made me the less fit to be seen; in preparing for it I ded no more than pin a towel before me-a jug of hot water and white curd soap (I never would destroy the color and skin of my hands by using other kinds), and with a very hitle borax, managed to have a great deal of comfort and clean frides in clothes, without the machinery by which I obtained it being observed.

#### CHAPTER VII.

THE ART OF DRESSING IN GOOD TASTE-ALICE'S ACCOMPLISHMENTS-A HUSBAND AND FATHER'S DEATH-HIS INCOME DIES WITH HIM-THE VALUE OF AN INSURANCE-PUTURE EMPLOYMENT-ALICE'S AND EDWARD'S MARRIAGE. There is one thing which I should mention as

part of my acquired experiences-the art of

It I purchased an inexpensive material, I did not call attention to the fact by overloading it with trimming and paliry lace, but it was well shaped, and well made, and simply trimmed, so that by this means it escaped particular notice. I also avoided buying anything with other wise than the most simple pattern on it. I had no desire to be known at any distance by my dress. The plainest, richest silk - generally black—was my best dress; and the exquisite, fine, soft, silky black alpaca my home and evening cress. There is no pretension about the latter material—it is at once suitable and pleasing to the eye, and may be worn by a duchess without deteriorating from her acknowledged good taste. The same by bonnets-of a good material, but so simple and plain, though always of the best shape, that they were generally be coming. I may observe that my style of cress, which from its excessive plainness disarmed

criticism, was studiously acquired. My frequent change of servants-from their own choice, not mine-led me to give up the contentious point respecting exuberance in their dress. So long as they were tidily clad while attending upon my family, I permitted them to "faunt in gay attire" as much as they pleased when absent from me. For some time I mourned their tolly, and reasoned with them upon the bad tendency of the r excessive vanity, without making otherwise than an ill impression upon them, suikmess being generally the result. However, they lost and I gained, for I became almost severe in the pattern and style of my own cress. An amplitude of fold, and a rich or otherwise most simple material, marked in dress Le contrast between myself and my servants. To expand here on the folly of servants dressing so extravagantly is not to my present pur ose, though I have often wished sumptuary laws were in force to compel them to attire themselves in a manner occoming to their sta tion, or that their wages might be partially devoted to the savings banks, as a little future provision against sickness or other casual ics.

My children grew up to be dutial and loving.

Alice, before her father's death, became my right hand; she was an excellent little cook, a methodical housekeeper—in fact, a domestic treasure. I was determined that no self-made thorny path should be hers; hence she was care fully instructed in every petty detail of house keeping, even to the salting of meat and the baking of bread; what she did at all was tho roughly done. This "thorough-goingness" was part of her nature; she did not inherit the "that-''ll do" system, but shook it off with a de-

termined effort, and kept it at a distance. Alice was a pleasing reader; she also played with taste and expression, and she sketched from nature with a firm touch, which at one time led me to think might be turned to a professional account; this, on its being broached she sbrank from with undisguised aversion, but she nevertheless kept up the practice of all her acquirements with undiminished ardor, which led me to infer that she saw some neces sity for it. Every summer's morning found her at a o'clock reading and studying for an hour and a halt: then she went into the garden, and busied herself for an hour, coming in with glowing cheeks and the brightest of smiles, She was the ministering angel in our home. I had accustomed her from her earliest years to wait upon herself, and as much as possible upon her lather and me also. The thought had never entered my brain to save her troubte therefore, year by year, she more and more alled my place in all domestic affairs. She learned to cut out and make all her clothes and with an aptitude of contrivance quite for-eign to my nature. I had perfect rest and peace as to her future, should she ever be left alone in the world; not that I could presume she would be exempt from trouble, siekness, or privations, but I left she would be prepared to

meet them, and therefore would suffer less than if she were an ignorant, untaught girl. We were one day conversing upon the different degrees of happiness which women especially experienced, even when they set out from the same point in life. "I do not think it possible to be very unhappy," said she, "if we make the best of our means, whether they be little or great." "But suppose you don't know how to make the best of everything?" "Why, in that case there must be misery for the wife, the children, and the husband. I sometimes think I shall be "somebody" some day, mamma: and that is why I practice so much every accomplishment I know. I should not like directly I was married to give up my piano, my singing, and my drawing, and so bury myself away, giving no joy to my bright little home which i am sure I shall one day have."

"Rut, Alice, darling, if papa should not live! Every day, my child, is one of lear with me. What is to be done then! Papa has only the use of our income for his lite." The child's face blanched with terror. She sat looking at me as one stricken with horror. At last the

words came-"What do you mean, mamma? Papa has not been worse for some years, and how does he get the money, then.

"My child, your papa's brain has been gradu ally softening for now two years; and Dr. Milward assured me the other day that the end could not be far off. 'One month of sad suffering you will see, and then - was all he nitered; and may God give me strength to pasthrough this, the worst of all my trials! Alice, my sleep is disturbed, my attention always on the rack, li tening to the incoherent soundwhich probably will come from your dear father's lips, be ore he is lost to us,

Mamma, dear mamma, think not of this; the chd may be far distant,"

'Cod grant it !" was all I could then say. In one short month from this, though nothing had occurred to mark that approach which we all dreaded so much, I had left my hustand apparently sweetly sleeping; the doctor came unexpectedly and watched him for some minutes; then lifted his evelids-the eye was though bright. Dr. Milward called for a tighted candle, and held it close to the eye; no move ment took place; and in twelve hours from this time my nusband was no more, my children were tatheriess, and myself a widow. words soon spoken, but to realize them in their all extent is the concentrated bitterness of life. My tale is drawing to a close. I had now no two hundred a year to manage, - and how to manage with it was all that I was requested

write about .- but my readers who have gone so tar with me will perhaps be interested in knowing something about our after life. Mrs. Gray came to us in our dark hour of sorrow, as did my parents also. With the latter we removed to my early home-alas! to me no home now, My boy had been one year apprentice I to an old friend of his father's when our great trouble overshadowed us. Enough money was realized by the sale of our furniture to pay our good kind doctor, and with the five hundred pounds obtained from the insurance company an anautty was purchased for me. The house which for seventeen years I had but seldom seen since I married from it, was not the home of my youth; my sisters and brothers filled it, and I felt mysels an interloper. My income would not suffice for me to live alone with Alice, neither would Alice stay with my parents without me. My past experience bad educated me for something better than idlegess, and I wished to obtain some useful position, where some one at least might helped through my knowledge so dearly obtained. My sisters-three of them-were just no better

than I had been when I married. My mother still toiled for them, still hoped to see them marry citner men in their own position or above them. My remonstrances—nay, entreaties—to them to render themselves self-helpful were in vain: they had never experienced a care or thought for the future-a system of education too trequently adopted by parents, which leads not untrequently to erime in married life -there fore my suggestions were treated as out of place, and my conduct as interering and dominant "Let them alone," my mother would say; "they

will learn time enough."
How bitterly I telt her words! My dower, truly, had been to learn the ways of life-but at what a cost! It was of no use contesting the matter, so I gave it up in despair. I seat an advertisement to the Times describing myself as a secul housekeeper. In due time it was answered by a lady who had the care of four orphan nieces. She herself was unmarried, but had been called upon sudcenly to take possession of her deceased brother's household, he having been a widower only a year. Miss Arkwright had never kept house, and disliked all domestic ties: nevertheless by her brother's will she was left guardian to his children, with so much personal income as long as she resided in the house with them. For herself she was a kind of missionary lady, always begging money for some scheme which was to assist regenerating the heathen, while, alas! thousands of heathen

existed within walking reach. Miss Arkwright's letter explained all that she needed of me-to manage the servants, to see that the children were nicely kept and watched. and to have the bouse always comfortable of an evening when she arrived: her duties taking her from if the who e cay.

My parents were exceedingly angry when they heard or my determination. Alice, with tearful eyes, implored me to renounce the idea of servi tude, as she termed it; but to each and all I answered, "I can only forget my trouble in active exertion, in being obliged to think for others:" and so I was allowed to have my own way. To Ance I pointed out the advantages my income would give herself and brother. "Not to myselt, mamma, will there be any advantage; for Edward let your sacrifice be

made. "Eut. Alice, I cannot let you live here without paying or your board."
"Mamma, I intend to go into a school, where

may obtain lessons for my services. "have you counted the cost, Alice?" I asked. Can you submit to the discipline-the monoto

ous duties of school routine?"
"Mamma, is this question asked with your sual judgment?" she reproachfully questioned. You have all your litetime been instilling into ne that duty cannot be laid down at will unfulfilled, or put aside for a future time; and now, when the first real duty of life presents itself. you think me a coward or incompetent, or what is it, mamma?"

"I think nothing of the kind, Alice. I merely think that, as you have the choice of work or play, it were as well to weigh the consequenceof each; and whichever you prefer, it is my most earnest wish to see you happy in the choic you make.

"Mamma, as you have succeeded in obtaining a situation, will you kindly insert an advertisement for me?" was all the answer I obtained.

Thus our destinies were settled, we both dwelt in other homes, and from this time I can date my prosperity in life. Both Alice and I were fitted for our positions; we gave tull satisfaction each in our several employments, and received in return the nost unbounded confidence and steem. Alce, at twenty six, married well; an ample settlement was made upon her, subject only to bity pounds a year being taken from it and secured to me during my life. Edward about the same time entered into partnership with the gentleman with whom he had been so many years, and from that hour gave me a fixed yearly sum sufficient to have supported me, and which to this day noth no can induce him to re-assume, although he has married, and a young amily have their claims upon mm. I am living with the yourgest of the family of the Ark wrights; all the rest are married; the e.de. married my boy. Miss Arkwright left me £100 a year-all her income; and Dora, her youngest pet, declares that nothing shall induce her to tenve her own "Mmnic," She tusists upon it that, as Ruth followed Naomi of old, so will she never leave, never forsake me.

She is but twenty-we shall see.

THE CONCLUSION. WORK FOR EACH DAY IN THE WEEK.

I have pondered over the pages which I have written, and certainly all my experiences are there set down. The only margin in the expenditure which could be allowed is in the article of insurance. The £25 yearly to be taken into the income, it a policy of insurance were not effected, would give something less than 16s, a w.ck extra. This sum, when one is bound to live so very economically, might be done without, to secure the advantages which would arise from it in after life. To make her own happi-ness, I would carne-tly advise every girl to edu-cate herself for a domestic life as assiduously as she does to play and sing, and by no means, when she has attained the latter acquirements, to let them slip away out of her grasp for want of practice. From the moment a bride takes possession of her house her chief duties in the commence; it is hers to form her machinery for action, to keep it in working gear, and to so ornament it by her own graces and accomplish ments that the «heels and other motive power be hidden. A woman who means to play her part well, in ever so humble a home, must be a

good manager, so that every duty shall have its allotted time—not one duty to be huddled upon another. Be also a good financier, so as to make not only every penny do its work, but occasion-ally the work of two; and be a good diplomatist, for corcord and comfort and a pleasant life

should be the result of her management.

During the progress of this article through the press it has been suggested to me to give definite rules for doing the work of a house each day. I could not see that this was possi-ble, any more than I could give a mean calcula-tion of how much cloth it would take to make boys' clothes in general, or how many bricks it would take to build a house of no definite size Unless I knew the circumstances of each indi-vidual this would be useless. The week's work was thus divided and arranged in my own house: -

MONDAY. -Linen day and mending. Turspay.-Washing and troning; kitchen and cullery scrubbing. WEDNESDAY .- Scouring bright tins and dish-

covers. THURSDAY .- Scrubbing out closets, cupboards and larder and kitchens. FRIDAY.-Pastry making; passages and hall

cleaning; one sitting-room thoroughly,
Saturday, The second sitting-room tho oughly; a general scrubbing and thorough leaning

One bed-room was thoroughly cleaned on each day of the week, and others slightly swept with a soft brush and duster every day. Stairs thoroughly swept twice a week, and slightly every day.

By these means the whole house was cleaned throughout every week. But without mistress and maid are early risers, the latter being down stairs at 6 o'clock and the mistress at 7, all the work cannot be accomplished; and one thing I would mention, that a servant should never kept up after 10 o'clock at night.

Of course I do not say that these I have onumerated were all the outles to be performed; but they are the chief in every house. On Sanday had as little work done as it was possible. diped at 2 o'clock. After 3 I suffered the servant to go out till 8 o'clock. The tea I arranged myself, and I gave the girl, at every convenient time, as much holiday as I possibly could; not that I was served better by this arrangement but, on the contrary, frequently worse; but then it was a duty I owed her, and, whether she were grateful or not, it would not take from my im perative duty towards each and all of my tellowcreatures, namely:

To do as I would be done by.

## WATCHES, JEWELRY ETC.

LEWIS LADOMUS, DIAMOND DEALER & JEWELER WATCHES, JEWELES & CLUTCH STAPE, WATCHES and JEWILLE TREPATRUD. 839 Chestnut St. Partin

Owing to the decline of Gold, has made a great re duction in price of his large and well assorted stock of Diamonds.

Watches.

Jewelry,

Silverware, Etc. The public are respectfully invited to call and examine our stock before purchasing essewhere.

SILVER AND PLATED GOODS

Most Superior Workmanship,

NEW STORE

704 ARCH STREET. The undersigned (late of the famous Rogers Bros I SILVIR and FLATED WARE, at No 704 ARCH enable us to keep nothing but first-class Goods and those who may parronize our sore will find our lated sceds far superior to any ever imported and our cus tomers u sy tely on the goods being precisely what they BOWMAN & LEONARD.

WATCHES, JEWELRY, &c.

MUSICAL BOXES.

A mil assortment of above goods constantly on hand at moderate prices—the Musical Boxes playing

from 2 to 10 beautiful Airs. FARR & BROTHER, Importers,

No. 824 CHESNUI STREET,

G. RUSSELL & CO,

No. 22 North SIXTH St. INVITE ATTENTION TO THEIR FULL STOCK

SILVER WARE, Of the Fixest Quality.

FANCY AND PLAIN

RICH JEWELRY

JOHN BRENNAN,

DEALER IN DIAMONDS, FINE WATCHES, JEWELRY Etc. Etc. Etc. No. 18 S. EIGHTH STEEET, Philads.

## INSTRUCTION.

THE LEHIGH UNIVERITY, BETHLEHEM, THE LEHIGH UNIVERSITY, BETHLEHEAL, PENNA.

This new institution, liberally endowed by the Hon. As a Packer, or Mauch Chunk and designed to give a full practical edication suited to the requirements of the age will be open to receive students in the FIRST TWO CLASSES on the last of September, 1806.

The location is beautiful, and proverbially healthy, and it is situated in the midst of varied industrial interests, all of which will be subsidized for the purpose of instruction.

reals, all of which will be subsidized for the purpose of instruction.

The Course will consist of two parts. First TWO YEARS OF TREPARATORY INSTRUCTION in Mathematics. Chemistry, and Languages (especially the modern languages), studies which every young man should pursus, for whatever profession he be intended. Second TWO APDITIONAL YEARS in one of the following schools in each of which an additional special degreetis centerred:

1. The School of General Literature.
2. The School of General Literature.
3. The School of Mechanical Engineering, 4 The Echool of Mechanical Engineering.
4 The Echool of Mechanical Engineering.
4 The Echool of Mechanical Engineering.
5 The School of Mechanical Engineering.
6 The Echool of Mechanical Engineering.
7 The Echool of Mechanical Engineering.
8 The Echool of Mechanical Engineering.
9 The Echool of

C H E G A R A Y I N S T I T U T E.

Boarding and day publis. Nos. 1527 and 1829 SPRUCE
Street, will reopen on THURSDAY. September 20.
French is the language of the family, and is constantly
spoken in the Institute.
Primary I epartment, 850 per annum.
Hay Scholars per annum. \$100.
Day Boarding Pupis \$200.

MADAME HERVILLY.
6 22 fawwim Principal.

## ICE COMPANIES.

RASTERN ICE COMPANY, SEASON OF 1866 - 818s. daily. 60 cents por week; 12 fbs d 21v 75 cents per week; 16 lbs. daily, 90 cents per week; 20 lbs. daily s1 65 per week. Depoi. No 241 QUEEN Street below Third. THOM S. J. LYONS. 51

#### FINANCIAL.

#### \$6.000.000

SEVEN PER CENT. FIRST-CLASS

#### First Morgage Bonds.

- 14 - 17 X 3 X

PROPERTY OF TRANSPERSE OF AUTOMOTOR THE NORTH MISSOURI RAIL SAN COMPANY has authorized us to sell their First Mor gage Seven Per Cent. Thirty year Bonds. The whole amount is \$6,000,000, Coupons, payable on the first days of JANUARY and JULY of each year, in New York.

Before consenting to this Agency, we have made a caretul examination or the merits of these Bends, by sending william Milnor Roberts, and others, to report upon the condition and prespects of the Railroad. Their report is on file at our office, and is high v satisfactory. We do not hesitate to recome end these Bonds as being a first class security, and a most safe and judicious investment.

The proceeds of these bonds will be used in extending a Road (alread) complete 170 miles into North Missourt) to the lows State line, where it is to connect with the railroads of lowa; and to also extend it weatward to the junction with the Pacific Raigroad (at Leavenworth). and other roads leading up the Missouri River, so that this mertrage of \$6 000 000 will cover a completed and well-steezed Road or 389 miles in length, costing at least \$16,0:0,:00 with a net annual revenue after the first year, of over \$1,000 0 0, or a sum nearly four times beyond the amount needed to pay the interest on those Bonds. The income of the Road will, of course, increase

The Ballroad connects the great city of St. Louis with its two hundred thousand inhabitants, not only with the richest portions of Mi souri, but with the States of Kansas and Iowa, and the great Pacific Rai roads.

To the first applicants we are prepared to sell FIVE BUNDRED THOUSAND DULLARS, at the low rate of EIGHTY CENTS, desiring to obtain a better price for the remainner. This will yield about 9 per cent income, and add 20 per cent, to principal at maturity

Any jurther inquiries will be answered at our office.

# JAY COOKE & CO.,

BANKERS No. 114 South THIRD Street.

JAY COOKE & CO.

No. 114 South THIRD Street,

BANKERS

AND

DEALERS IN GOVERNMENT SECURITIES

U. S. 6s OF 1881.

5 20s, OLD AND NEW. 10-40s; CERTIFICATES OF INDEBTEDNESS.

7:50 & O1 E8, 1st, 2d, and 3d Series. COMPOUND INTEREST NOTES WANTED.

INTEREST ALLOWED ON DEPOSITS. Collections made. Stocks Bought and Sold on Commission.

Special business accommodations reserved for

# S. SECURITIES.

A SPECIALTY.

SMITH, RANDOLPH & CO., BANKERS & BROKERS,

IS S. THIRD ST. 3 NASSAU ST. PHILADELPHIA. NEW YORK. STOCKS AND GOLD BOUGHT AND SOLD ON COMMISSION HERE AND IN NEW YORK. 21

AVIES BROTHERS. No. 225 DOCK STREET,

BANKERS AND BROKERS. SUY AND SELL UNITED STATES BONDS, 1881s, 5-20s, 19 49s

UNITED STATES 73-10s. ALL ISSUES. CERTIFICATES OF INDEBTEDNESS. Mercanthe Paper and Loans on Co taterals appointed Stocks Bought and Sold on Commission. 121 \$ Stocks Bought and Sold on Commission. THE FIRST NATIONAL BANK

HAS REMOVED

Durmy the erection of the new Bank building, TO No. 805 CHESNUT STREET

520s .- FIVE-TWENTIES. 7'30s -SEVEN-THI TIES WANTED.

DE HAVEN & BROTHER, No. 40 S. THIRD STREET.

### INSURANCE COMPANIES.

DROVIDENT LIFE AND TRUST COMPANY

PROVIDENT LIFE AND TRUST COMPANY
OF PHILADE, P911,
No. III South FOURTH Street
INCORPORA' ED 3° MONTH, 224, 1839.
(APITAL 5150 009, PAID IN.
Insurance on Lives by Yeariv Premiums; or by 5, 19,
or .0 year Premiums, Aon-toriciture.
Endowments, payable at a uture age, or on prior
decesse, by Yeariv Premiums, or 10 year Premiums—
both c a ses Non-toriciture
Annuties gianted on favorable terms.
Term Polities Chiliter's, addownents
This Company, while giving the insured the security
of a psid up Ca, ita, will divide the entire profits of the
Life business among its Policy holders.
Moneys received at Interest, an 1 paid on demand.
Authorized by charter to execute trusts, and to act as
Executer or Administrator Assignee or Guardian, and
in other fiducially capacities under appointment o any
Court of this Commonwealth or of any person or persons, or bodies politic ercoroparts.

Sons, or bodies politic orcorporate.

PRECTORS.

SAMUEL R. SHIPLEY,
JERF MIAH HACKER,
JOSHUA H. MORRIS,
RICHARD WOOD,
(HARLES F COFFIN

SAMUEL R. SHIPLEY,
President.

TEOMAS WISTAR M. D., J. B. TOWNSE D.

7275 Medica Examiner. Local Advisor. ANDSCAPE DRAWING CARDS, A BEAU

This refers of views, fifteen in nameer designed to the instruction of juvenile artists. Price, is cents a parkage. Sith the EVENING TELEGRAPH, NEW YORK CLIPPER etc., will be found on sale at the 23]
S. W. corner SEVENTH and CHESNUT Streets.

342 SOUTH STREET, M. PANCONA Gents cast of Olothun. No. 43 SOUNT Street color Fourth.