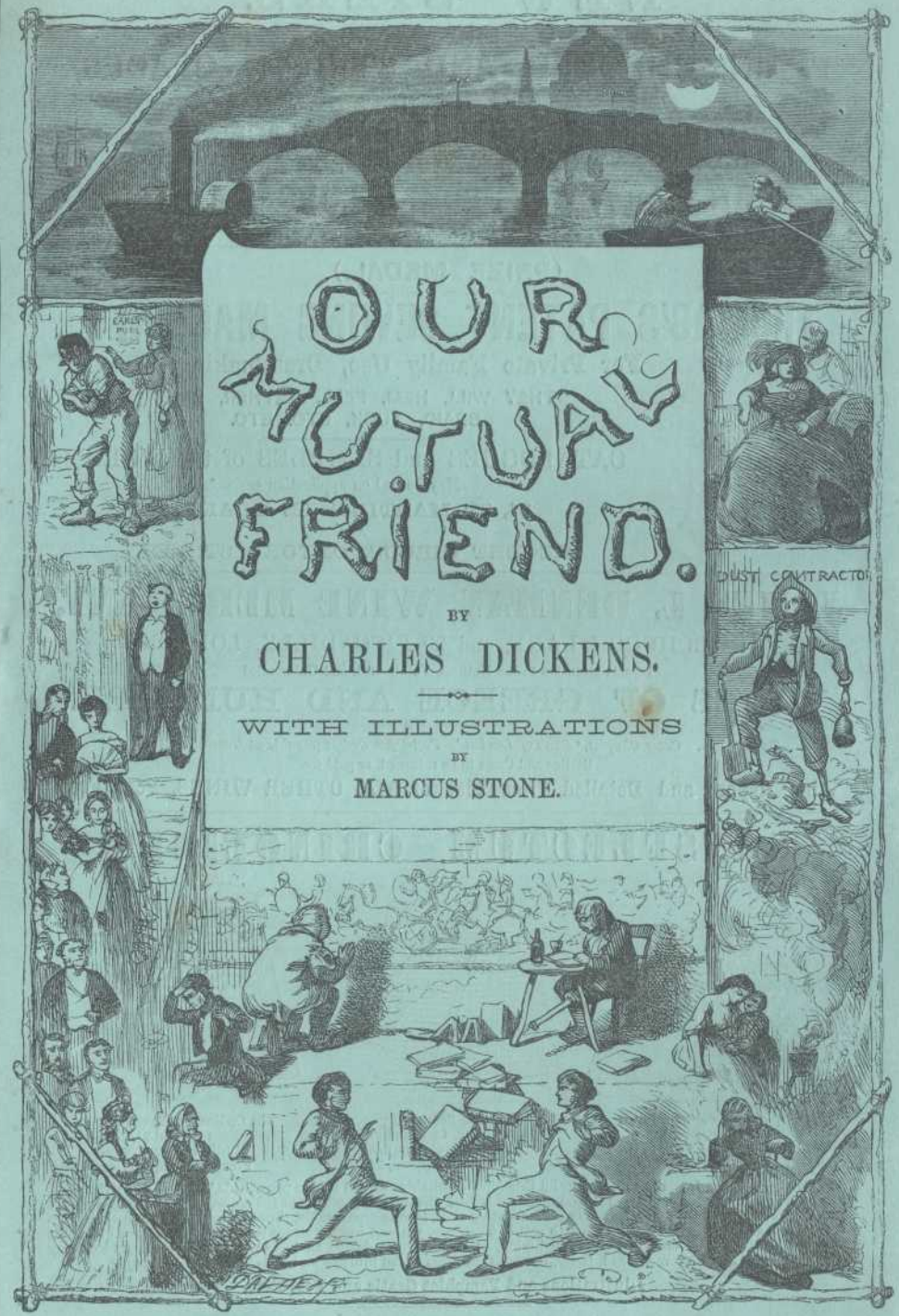


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S. Fox and Co.'s Frames, made of solid wire, are warranted not to lock together on opening the Umbrella or Parasol, and, from the superior quality and temper of the steel, will not snap nor become bent in the use. They are charged one penny per Umbrella or Parasol more than the Frames of other makers.
S. Fox and Co.'s Patent Pebble Tips, being used only as a trade mark to denote their special manufacture, are charged without profit. They are of extreme strength and durability, and will last as long as the Frames.
DEERGAL, near Sheffield, May, 1864.

SANSFLECTUM CRINOLINES.



Puffed Horse-hair Jupon (Registered).

25s., 30s., and 33s. 6d.

'Admirably adapted for the Promenade, having a decided train.' — English-woman's Domestic Magazine.

An amusing work on Crinoline gratis and post-free.



The Patent Undina or Waved Jupon.

18s. 6d., 21s., and 26s. 6d.

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Illustrations of Jupons gratis and post-free.

THE EFFECT OF PHILPOTT'S SANSFLECTUM CRINOLINES.

E. PHILPOTT,

Family Draper and Jupon Manufacturer, Wholesale and Retail, 37 PICCADILLY, W.

ESTABLISHED 1814.

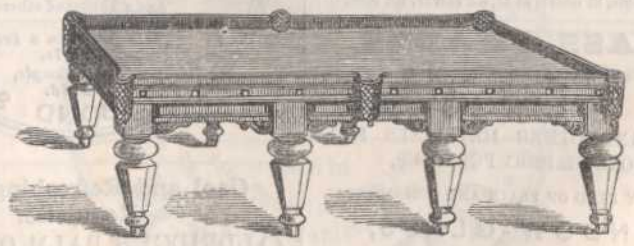
THURSTON AND CO.,

Billiard Table Manufacturers

TO HER MAJESTY THE QUEEN,

BY APPOINTMENT,

And to H.R.H. THE PRINCE OF WALES.



The great superiority of the Billiard Tables manufactured by this Firm is fully attested by the fact of their Tables having been patronized by Royalty since the reign of George III., during which period they have been honoured also by the patronage of the principal Nobility and Gentry of England, upwards of two hundred of Her Majesty's and the Native Regiments at home and abroad, and more than one hundred of the principal London, Provincial, and Foreign Clubs.

CATHERINE STREET, STRAND, LONDON."



Used in the Palaces of

THE QUEEN

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PRINCE OF WALES

More cleanly, polishes more quickly, & cheaper, because it is less wasteful, and because a little goes further than any other kind. Sold by Grocers, Druggists, Ironmongers, &c. RECKITT and SOXS, London Bridge, E.C., and Hull.

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NEW MODEL DAIRY BUTTER,

In One Pound Baskets, really delicious, 1s. 4d. basket included. The Largest Stock of Dairy Provisions in London. 'Stilton Cheese All the Year Round.' Devonshire Clotted Cream fresh daily.

Warehouses, 88 Borough,

AND
The Terminus Stores, London Bridge, S.E.

White and Sound Teeth.

JEWSBURY and BROWN'S ORIENTAL TOOTH PASTE. Established by 40 years' experience as the best preservative for the teeth and gums. The original and only Genuine, 1s. 6d. and 2s. 6d. per pot.

113, MARKET STREET, MANCHESTER; and by Agents throughout the Kingdom and Colonies.

SPANISH FLY is the acting ingredient in ALEX. ROSS'S CANTHARIDES OIL, which speedily produces whiskers and thickens hair. 3s. 6d.; by post, 5s. stamps. Microscopic examination free.—Alex. Ross, 248, High Holborn, London.

HAIR DYE.—248, High Holborn, London.—ALEX. ROSS'S LIQUID DYE is the best in the world, producing either light or dark colours. 3s. 6d., 5s. 6d., and 10s. 6d., or per post for 5s., 8s., and 14s. stamps.

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MORSON'S PEPSINE WINE is a perfectly palatable form for administering this popular remedy for weak digestion. Manufactured by T. MORSON and SOXS, 19 and 46, Southampton Row, Russell Square, W.C., in bottles at 3s., 5s., and 10s. each. Pepsine Lozenges, in boxes, at 2s. 6d. and 4s. 6d. each.

GLASS SHADES

For the Protection of Articles injured by exposure,

FERN CASES AND AQUARIUMS,

GLASS AND OTHER MATERIALS FOR PHOTOGRAPHIC PURPOSES,

AND EVERY KIND OF PLAIN AND ORNAMENTAL

WINDOW-GLASS,

WHOLESALE AND RETAIL, AT

CLAUDET & HOUGHTON'S,
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Lists of Prices sent Free on Application.

THE PERFECT HAIR-DYE.

UNWIN AND ALBERT'S COLUMBIAN.—Its extraordinary power is so effective and instantaneous that grey hair is coloured permanently a natural brown or black the moment it is touched by the dye, leaving it perfectly clean and soft as before the application. In cases at 5s. 6d., 10s. 6d., and 21s. Sample Case, 2s. 6d.; by post 4s. stamps. 24 PICCADILLY, where Specimens may be seen.



Beware of Imitations.

AURICOMUS FLUID, for producing the rich golden flaxen colour so greatly admired for its beautiful and becoming shade, on ladies' and children's hair. Prepared only by UNWIN and ALBERT, Court Hairdressers, 24 Piccadilly. In bottles, 10s. 6d. and 21s.

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THE ORIGINAL INVENTION, established 1821, is by far the BEST for Marking NAMES and INITIALS upon household linen, wearing apparel, &c. Price 1s. per bottle. No sixpenny size ever made. Sold by E. B. BOND, 10, Bishopsgate St. Within, E.C., and by all respectable chemists and stationers in the United Kingdom.—Notrix. Removed from 28, Long Lane, E.C. (where it has been established nearly half a century), to 10, Bishopsgate Street Within, E.C.

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ANALYSED PROVISIONS.

A saving of 15 per cent. To the purchaser on these truly excellent food products.

OSBORNE HOUSE,

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Cool and Refreshing Toilet Requisite.

OLDRIDGE'S BALM OF COLUMBIA, established upwards of forty years, is the best and only certain remedy ever discovered for Preserving, Strengthening, Beautifying, or Restoring the Hair, Whiskers, or Moustaches, and preventing them turning grey. Sold in bottles, 3s. 6d., 6s., and 11s., by C. and A. OLDRIDGE, 22, Wellington Street, Strand, London, W.C., and all Chemists and Perfumers. For Children's and Ladies' Hair it is most efficacious and unrivalled.

SCOTT ADIE,

By Special Appointment to Her Majesty and H.R.H. the Princess of Wales,

Has on View the largest Choice of

LADIES' WATERPROOF CLOAKS AND JACKETS

In the most Fashionable and Useful Shapes, suited for the Season.

LADIES' SUMMER AND WINTER LINSEY WOOLSEY

DRESSES AND PETTICOATS,

SCOTCH SPUN SILKS, IRISH POPLINS, &c.

BOYS' KILT SUITS

In all the Clans, made to Order.

SCOTT ADIE'S FAMOUS WATERPROOF HIGHLAND CLOAKS

For Gentlemen, of SCOTCH TWEEDS, in various Textures, suited for all Seasons and Climates.

HAND-LOOM TWEEDS of real HIGHLAND WOOLS

For Shooting, Fishing, and General Country wear.

BANNOCKBURN MAUDS in the Heathers, Granites, Stone, Lovat, and other Mixtures, Sufficient in each for Suits, at 23s. 6d. each.

HOME-SPUN SHEPHERD'S PLAIDS, 21s. each.

BLACK and OXFORD SCOTCH TWEEDS in all substances for Clergymen's wear.

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ENTRANCE, CORNER OF VIGO STREET, LONDON, W.

FIRST MANUFACTURED IN LONDON,

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SANGSTERS' UMBRELLAS

ON FOX'S PATENT PARAGON FRAMES.

W. and J. S. have been awarded **Four Prize Medals** for the quality of their Silk and Alpaca Umbrellas, upwards of **THREE MILLIONS OF ALPACA** having been made under their Patent.

A Label, of the annexed pattern, with the words "**SANGSTERS, MAKERS,**" is attached to all Umbrellas of their Manufacture.

140, Regent Street,
94, Fleet Street,

10, Royal Exchange,
75, Cheapside.

Shippers to China, India, and other tropical climates, furnished with Lists of Price of the new Nagasaki Umbrellas (invented by W. & J. S.) on application at the Wholesale Warehouse, 75, Cheapside.

N.B.—OBSERVE THE NAME.



"RECONNOITERER" GLASS 9/6!!!

Prepaid to any address, 10s. 10d. Weighs only 8 ounces. Shows distinctly Jupiter's Moons, windows and doors of small houses 10 miles off, &c. &c. This 'Tourist's Favourite' is valuable for Landscape at 30 miles!! The extraordinary excellence and cheapness are due to enormous sales, refined division of labour, steam power, and very small profits.

'The Reconnoiterer is very good.' The Marquis of CARMARTHEN.—'A most useful glass.' Lord GIFFORD of Ampney.—'It is remarkably good.' Lord GARVAGH.—'It gives me complete satisfaction, and is wonderfully good Sir DUGBY CAYLEY, of Brompton, York.—'I never before met an article that so completely answered the recommendation of its maker, nor, although I have tried many, a glass combining so much power for its size with so much clearness F. H. FAWKES, of Farnley, Esq.—'Quite as powerful as that for which I gave £5 5s.' Major STARKEY, Wrenbury Hall Nantwich.—'I have found it effective on the 1000 yards range.' Capt. SEUDEY, Royal Small Arms Factory, Enfield.—'We have carefully tried it at an 800 yard rifle-range against all the glasses possessed by the members of the corps and found it fully equal to others which cost more than four times its price.' Field.—'What intending tourist will now start without such an indispensable companion to a pleasure trip?' *Notes and Queries.*

The **HYTHE GLASS** shows bullet marks at 1200 yards, and men at 3½ miles, price 31s. 6d.
The above Glasses are only to be had direct from SALOM and CO., 98 Princes Street, Edinburgh, who have positively NO AGENTS anywhere.

MAKERS TO THE QUEEN AND PRINCE OF WALES.

FRY'S | HOMOEOPATHIC PEARL ICELAND MOSS ROCK | **COCOA.**

FRY'S SOLUBLE CHOCOLATE.

Fry's Chocolate for Eating, in Sticks, Drops, &c. Fry's Chocolate Creams.

J. S. FRY & SONS are the ONLY English House in the trade to whom a PRIZE MEDAL was awarded at the International Exhibition 1862. The superior quality of their articles has been attested by uniform public approbation DURING A CENTURY.

FOR CHILDREN'S DIET

BROWN & POLSON'S

PATENT CORN FLOUR.

BROWN & POLSON trust that the superior quality of their Corn Flour will still secure that preference which it has hitherto maintained, and also protect them from the substitution of other kinds which are sometimes urged upon families to obtain extra profit by the sale. **BROWN & POLSON'S** is supplied by the most respectable Tea Dealers, Grocers, Chemists, &c., in every town in the kingdom.

SLACK'S ELECTRO-PLATE

IS a coating of Pure Silver over Nickel. A combination of two Metals possessing such valuable properties renders it in appearance and wear equal to Sterling Silver.

MANUFACTURED SOLELY BY R. AND J. SLACK.



Cruet Frames, from 18s.; Corner Dishes, 8L. 8s. set, forming Eight Dishes; Tea and Coffee Sets from 4L. 10s.

	Electro Plated	Strong Plated	Fiddle Pattern.	Thread Pattern.	King's or Thread, with Shell.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Table Forks, per dozen	1 10 0	1 18 0	2 8 0	3 0 0	3 0 0
Dessert Forks	1 0 0	1 10 0	1 15 0	2 2 0	2 2 0
Table Spoons	1 10 0	1 18 0	2 8 0	3 0 0	3 0 0
Dessert Spoons	1 0 0	1 10 0	1 15 0	2 2 0	2 2 0
Tea Spoons	0 12 0	0 18 0	1 3 6	1 10 0	1 10 0

EVERY ARTICLE FOR THE TABLE AS IN SILVER.

OLD GOODS REPLATED EQUAL TO NEW.

SLACK'S TABLE CUTLERY

Has been celebrated 50 years for quality and cheapness.

Their Catalogue of Drawings and Prices may be had gratis, or sent Post-free. Orders above 2L. sent carriage free, per rail, and packed without charge.

RICHARD AND JOHN SLACK,
IRONMONGERS TO HER MAJESTY,
336 STRAND, opposite SOMERSET HOUSE.

Cash's Cambric Frilling

Requires neither *hemming* nor *whipping*, and is of a fine and peculiarly durable material, perfectly free from all *dress*. It is of various widths. For trimming all kinds of **LADIES' and CHILDREN'S WASHING APPAREL.**

Sold by all Drapers, in Envelopes containing 12 yards, and bearing the names of J. & J. CASH, Patentees.

This Frilling is not attached to any band, and can be sewn on with great neatness.



FAMILY JARS.



MANY a Lady has had to lament the total loss of her Preserves and Pickles for want of a good Cover for her Jars; this want is now supplied in the shape of an **AIR-TIGHT CAP OR LID**, which hermetically seals any Bottle, Jar, or other vessel it may be placed on, and is proof against the attacks of Rats, Mice, or Insects. It can be fixed or removed in a moment, and will last for years in any climate.

Sold by Chemists, Ironmongers, Glass, China, and other Dealers, throughout the United Kingdom.

Descriptive Illustrations, Prices, &c., may be had from

GEORGE JENNINGS,
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LAMBETH, S.

Sample Cap post free for Four Stamps.

FAMILY JARS.



KINAHAN'S LL WHISKY V. COGNAC BRANDY

THIS celebrated OLD IRISH WHISKY rivals the finest French Brandy. It is pure, mild, mellow, delicious, and very wholesome. Sold in bottles 3s. 8d., at the retail houses in London; by the agents in the principal towns in England or, wholesale, at 8, Great Windmill Street, Haymarket, W. Observe the red seal, pin label, and cork branded "Kinahan's LL Whisky."

SOFT, DELICATE, WHITE,

And Clear Skins, with a DELIGHTFUL and LASTING FRAGRANCE, by using

FIELD'S CELEBRATED

UNITED SERVICE SOAP TABLETS,

MADE OF

FREE FROM THE PUREST POSSIBLE INGREDIENTS, HIGHLY PERFUMED, FREE FROM COCOA-NUT OIL.

And recommended by the Faculty.

ONLY SEE THAT THE name of J. C. & J. FIELD is on EVERY TABLET.

J.C.&J.FIELD.
LONDON

6d. each.

FREE FROM COCOA-NUT OIL.

UNITED SERVICE
SOAP TABLET

4d. each.

Wholesale at the Works, UPPER MARSH, LAMBETH, LONDON, and retail of Chemists, Grocers, and Perfumers throughout the Kingdom, where also may be obtained their

PRIZE MEDAL PARAFFINE CANDLES,

As adopted by HER MAJESTY'S GOVERNMENT, and

THE NEW SELF-FITTING SNUFFLESS CANDLE.

RIMMEL'S

CHOICE PERFUMERY,

AND
ELEGANT NOVELTIES.

THE STELLA COLAS BOUQUET,
With Portrait and Autograph of that Talented
Artist.

THE LILY OF THE VALE.
MAY BLOSSOMS.

Price 2s. 6d. each, or the three in an elegant box, 7s. 6d.

RIMMEL'S EXTRACT OF LIME
JUICE AND GLYCERINE.

For imparting to the Hair a beautiful gloss and
softness. Price 1s. 6d., 2s. 6d., and 5s.

RIMMEL'S PERFUME FOUNTAIN.

An elegant adjunct to the Drawing-room, Ball-room,
Dinner Table, &c. Price from 5s. 10s.
Lent on Hire for Bazaars and Parties.

EUGENE RIMMEL,

Perfumer by Appointment to H.R.H. the Princess of
WALES,

95, STRAND, AND 24, CORNHILL, LONDON;
AND 17, BOULEVARD DES ITALIENS, PARIS.

A CORDIAL MEDICINE,

A Tonic and a Restorative.

Dr. Lang's Essential Spirit of Melissa.

To be had of Wholesale Medicine Vendors, and all respectable Chemists, &c., throughout the Country, in Bottles at 2s. 9d. each. Full directions for use on wrappers enclosing the Bottles.

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BEDDING, carriage free.—See our illustrated catalogue, containing prices and estimates for furnishing houses of different classes, forwarded gratis. This book is the most useful guide ever published; contains 400 designs of furniture drawn from an extensive stock, and embraces every article necessary in furnishing. The prices are based upon the lowest possible scale, and cannot be equalled for cheapness and quality combined. The stock always in hand at this extensive establishment is one of the largest in the kingdom. References to former customers are offered.—LEWIN CRAWFOOD and Co., cabinet-makers, upholsterers, and bedding manufacturers, 73 and 75, Brompton Road, Knightsbridge. N.B. Fifty drawing-room suites in various styles, from 12 to 100 guineas. An assortment of old oak furniture. Established 1810.

COOPER'S ANTISEPTIC CARNATION TOOTH PASTE,

possesses, in an extraordinary degree, the power of cleansing, Polishing, and Whitening the Teeth, let them be ever so discoloured by sickness or neglect, leaving upon them a pleasing smoothness.

In Pots, 1s. 1½d. and 2s. 9d. each.



ANIMAL OIL POMADE

FOR THE HAIR,

Does not dry, as is the case with Pomade made with Vegetable Oils. In Stopped Bottles, 1s. 6d. and 2s. 6d. each.



PERSIAN PERFUME

FOR THE HANDKERCHIEF,

Particularly recommended for its Fragrance and Durability. In Bottles, 2s., 3s. 6d., 5s. 9d., and 7s. 6d.

W. T. COOPER, 26 OXFORD STREET, W.

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NO MORE PILLS OR ANY OTHER MEDICINE.

PERFECT digestion, strong nerves, sound lungs, healthy liver, refreshing sleep, functional regularity, and energy, restored to the most disordered or enfeebled—removing speedily and effectually indigestion (dyspepsia), cough, asthma, consumption, habitual constipation, diarrhoea, all gastric derangements, hæmorrhoids, liver complaints, flatulency, nervousness, biliousness, fevers, sore throats, diphtheria, catarrhs, colds, influenza, noises in the head and ears, rheumatism, gout, impurities, eruptions, hysteria, neuralgia, irritability, sleeplessness, acidity, palpitation, heartburn, headache, debility, dropsy, cramps, spasms, nausea and sickness even in pregnancy or at sea, sinking fits, bronchitis, scrofula, tightness of the chest, pains at the pit of the stomach and between the shoulders, &c.—by

DU BARRY'S DELICIOUS HEALTH-RESTORING REVALENTA ARABICA FOOD.

Extract from 60,000 Cures.—Cure No. 58,216, of the Marchioness de Bréhan, Paris, of a fearful liver complaint, wasting away, with a nervous palpitation all over, bad digestion, constant sleeplessness, low spirits, and the most intolerable nervous agitation, which prevented even her sitting down for hours together, and which for seven years had resisted the careful treatment of the best French and English medical men. Cure No. 1771: Lord Stuart de Decies, Lord-Lieutenant of the County of Waterford, of many years' dyspepsia. Cure No. 49,842: 'Fifty years' indescribable agony from dyspepsia, nervousness, asthma, cough, constipation, flatulency, spasms, sickness, and vomiting.—Maria Joly.' Cure No. 47,121: Miss Elizabeth Jacobs, Nazing Vicarage, Waltham Cross, Herts, of extreme nervousness, indigestion, gatherings, low spirits, and nervous fancies. Cure No. 54,816: The Rev. James T. Campbell, Fakenham, Norfolk, of indigestion and torpidity of the liver, which had resisted all medical treatment. Cure No. 54,812: Miss Virginia Zeguere, of consumption. In Tins, 1 lb., 2s. 9d.; 2 lb., 4s. 6d.; 4 lb., 22s.

Barry Du Barry & Co., 77, Regent Street, London; and 26, Place Vendôme, Paris; 12, Rue de l'Empereur, Brussels; and 2, Via Oporto, Turin.

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By Appointment, to H.R.H. the PRINCE of WALES.

THE PERFECT SUBSTITUTE FOR SILVER.

THE REAL NICKEL SILVER,

Introduced more than thirty years ago by

WILLIAM S. BURTON,

When PLATED by the patent process of Messrs. Elkington and Co., is beyond all comparison the very best article next to sterling silver that can be employed as such, either usefully or ornamentally, as by no possible test can it be distinguished from real silver.

A small useful set, guaranteed of first quality for finish and durability, as follows:—

	Fiddle or Old Silver Pattern.	Bead Pattern.	Thread orBrunswick Pattern.	King's or Lily, &c.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
12 Table Forks ...	1 13 0	2 0 0	2 4 0	2 10 0
12 Table Spoons ...	1 13 0	2 0 0	2 4 0	2 10 0
12 Dessert Forks ...	1 4 0	1 10 0	1 12 0	1 15 0
12 Dessert Spoons ...	1 4 0	1 10 0	1 12 0	1 15 0
12 Tea Spoons ...	16 0	1 0 0	1 2 0	1 5 0
6 Egg Spoons, } gilt bowls. }	10 0	12 0	12 0	13 6
2 Sauce Ladles ...	6 0	8 0	8 0	9 0
1 Gravy Spoon ...	6 6	9 0	10 0	11 0
2 Salt Spoons, } gilt bowls. }	3 4	4 0	4 0	4 6
1 Mustard Spoon, } gilt bowl. }	1 8	2 0	2 0	2 3
1 Pair Sugar Tongs	2 6	3 6	3 6	4 0
1 Pair Fish Carvers	1 4 0	1 10 0	1 10 0	1 10 0
1 Butter Knife ...	2 6	4 0	5 6	6 0
1 Soup Ladle ...	10 0	12 0	16 0	17 0
1 Sugar Sifter ...	3 3	4 6	4 6	5 0
Total	9 19 9	12 9 0	13 9 6	14 17 3

Any article to be had singly at the same prices. An oak chest to contain the above, and a relative number of knives, &c., £2 15s. Tea and Coffee Sets, Dish Covers, and Corner Dishes, Cruet and Liqueur Frames, &c., at proportionate prices. All kinds of re-plating done by the patent process.

CUTLERY WARRANTED.

The most varied Assortment of TABLE CUTLERY in the World, all warranted, is on sale at

WILLIAM S. BURTON'S,

At prices that are remunerative only because of the largeness of the sales.

	Table Knives per doz.	Dessert Knives per doz.	Carvers per pair
IVORY HANDLES.			
34-inch Ivory handles	12 0	9 6	4 6
34-inch fine ivory handles ..	15 0	11 6	4 6
4-inch Ivory balance handles	14 0	14 0	5 0
4-inch fine Ivory handles ...	24 0	17 0	7 3
4-inch finest African ivory } handles	32 0	26 0	11 0
Ditto, with silver ferules ...	40 0	33 0	12 0
Ditto, carved handles, silver } ferules	50 0	43 0	17 6
Nickel electro-silver han- } dles, any pattern. }	25 0	19 0	17 6
Silver handles of any pattern	84 0	54 0	21 0
BONE AND HORN HANDLES.			
Knives and Forks per dozen.			
White bone handles.	11 0	8 6	2 0
Ditto, balance handles	21 0	17 0	4 6
Black horn, rim'd shoulders.	17 0	14 0	4 0
Do., very strong rivetted hds.	12 0	9 0	3 0

The Largest Stock in existence of PLATED DESSERT KNIVES and FORKS, in Cases and otherwise, and of the new Plated Fish Carvers.

FENDERS, STOVES, FIRE-IRONS,

and CHIMNEY-PIECES.—Buyers of the above are requested, before finally deciding, to visit WILLIAM S. BURTON'S SHOW ROOMS. They contain such an assortment of fenders, stoves, ranges, chimney-pieces, fire-irons, and general ironmongery as cannot be approached elsewhere, either for variety, novelty, beauty of design, or exquisiteness of workmanship. Bright stoves, with ornate ornaments, £3 15s. to £33 10s.; bronze fenders, with standards, 7s. to £5 12s.; steel fenders, £3 3s. to £11; ditto, with rich ornate ornaments, from £3 3s. to £18; chimney-pieces, from £1 8s. to £100; fire-irons, from 2s. 3d. the set to £4 4s. The BURTON and all other PATENT STOVES, with radiating hearth-plates.

WILLIAM S. BURTON, GENERAL FURNISHING IRONMONGER

By Appointment to H.R.H. THE PRINCE OF WALES,

Sends a **CATALOGUE** gratis and post paid. It contains upwards of 600 Illustrations of his limited Stock of Sterling Silver and Electro Plate, Nickel Silver, and Britannia Metal Goods, Dish Covers, Hot-water Dishes, Stoves, Fenders, Marble Chimney-pieces, Kitchen Ranges, Lamps, Gaseliers, Tea Trays, Urns and Kettles, Clocks, Table Cutlery, Baths, Toilet Ware, Turnery, Iron and Brass Bedsteads, Bedding, Bedroom Cabinet Furniture, &c., with Lists of Prices, and PLANS of the TWENTY LARGE SHOW-ROOMS at

39 OXFORD STREET, W.; 1, 1a, 2, 3, & 4, NEWMAN STREET;

4, 5, & 6, PERRY'S PLACE; & 1 NEWMAN YARD, LONDON.

ESTABLISHED 1820.



BRINGING HIM IN.



THE PERSON OF THE HOUSE AND THE BAD CHILD.

CHAPTER I.

OF AN EDUCATIONAL CHARACTER.

THE school at which young Charley Hexam had first learned from a book—the streets being, for pupils of his degree, the great Preparatory Establishment in which very much that is never unlearned is learned without and before book—was a miserable loft in an unsavoury yard. Its atmosphere was oppressive and disagreeable; it was crowded, noisy, and confusing; half the pupils dropped asleep, or fell into a state of waking stupefaction; the other half kept them in either condition by maintaining a monotonous droning noise, as if they were performing, out of time and tune, on a ruder sort of bagpipe. The teachers, animated solely by good intentions, had no idea of execution, and a lamentable jumble was the upshot of their kind endeavours.

It was a school for all ages, and for both sexes. The latter were kept apart, and the former were partitioned off into square assortments. But, all the place was pervaded by a grimly ludicrous pretence that every pupil was childish and innocent. This pretence, much favoured by the lady-visitors, led to the ghastliest absurdities. Young women old in the vices of the commonest and worst life, were expected to profess themselves enthralled by the good child's book, the Adventures of Little Margery, who resided in the village cottage by the mill; severely reprov'd and morally squashed the miller, when she was five and he was fifty; divided her porridge with singing birds; denied herself a new nankeen bonnet, on the ground that the turnips did not wear nankeen bonnets, neither did the sheep who ate them; who plaited straw and delivered the dreariest orations to all comers, at all sorts of unseasonable times. So, unwieldy young dredgers and hulking mud-larks were referred to the experiences of Thomas Twopence, who, having resolved not to rob (under circumstances of uncommon atrocity) his particular friend and benefactor, of eighteenpence, presently came into supernatural possession of three and sixpence, and lived a shining light ever afterwards. (Note, that the benefactor came to no good.) Several swaggering sinners had written their own biographies in the same strain; it always appearing from the lessons of those very boastful persons, that you were to do good, not because it *was* good, but because you were to make a good thing of it. Contrariwise, the adult pupils were taught to read (if they could learn) out of the New Testament; and by dint of stumbling over the syllables and keeping their bewildered eyes on the particular syllables coming round to their turn, were as absolutely ignorant of

the sublime history, as if they had never seen or heard of it. An exceedingly and confoundingly perplexing jumble of a school, in fact, where black spirits and grey, red spirits and white, jumbled jumbled jumbled jumbled, jumbled every night. And particularly every Sunday night. For then, an inclined plane of unfortunate infants would be handed over to the prosiest and worst of all the teachers with good intentions, whom nobody older would endure. Who, taking his stand on the floor before them as chief executioner, would be attended by a conventional volunteer boy as executioner's assistant. When and where it first became the conventional system that a weary or inattentive infant in a class must have its face smoothed downward with a hot hand, or when and where the conventional volunteer boy first beheld such system in operation, and became inflamed with a sacred zeal to administer it, matters not. It was the function of the chief executioner to hold forth, and it was the function of the acolyte to dart at sleeping infants, yawning infants, restless infants, whimpering infants, and smooth their wretched faces; sometimes with one hand, as if he were anointing them for a whisker; sometimes with both hands, applied after the fashion of blinkers. And so the jumble would be in action in this department for a mortal hour; the exponent drawing on to My Dearerr Childerrenerr, let us say, for example, about the beautiful coming to the Sepulchre; and repeating the word Sepulchre (commonly used among infants) five hundred times, and never once hinting what it meant; the conventional boy smoothing away right and left, as an infallible commentary; the whole hot-bed of flushed and exhausted infants exchanging measles, rashes, whooping-cough, fever, and stomach disorders, as if they were assembled in High Market for the purpose.

Even in this temple of good intentions, an exceptionally sharp boy exceptionally determined to learn, could learn something, and, having learned it, could impart it much better than the teachers; as being more knowing than they, and not at the disadvantage in which they stood towards the shrewder pupils. In this way it had come about that Charley Hexam had risen in the jumble, taught in the jumble, and been received from the jumble into a better school.

"So you want to go and see your sister, Hexam?"

"If you please, Mr. Headstone."

"I have half a mind to go with you. Where does your sister live?"

"Why, she is not settled yet, Mr. Headstone. I'd rather you didn't see her till she is settled, if it was all the same to you."

"Look here, Hexam." Mr. Bradley Headstone, highly certificated stipendiary schoolmaster, drew his right forefinger through one of the buttonholes of the boy's coat, and looked at it attentively.

"I hope your sister may be good company for you?"

"Why do you doubt it, Mr. Headstone?"

"I did not say I doubted it."

"No, sir; you didn't say so."

Bradley Headstone looked at his finger again, took it out of the buttonhole and looked at it closer, bit the side of it and looked at it again.

"You see, Hexam, you will be one of us. In good time you are sure to pass a creditable examination and become one of us. Then the question is—"

The boy waited so long for the question, while the schoolmaster looked at a new side of his finger, and bit it, and looked at it again, that at length the boy repeated:

"The question is, sir—?"

"Whether you had not better leave well alone."

"Is it well to leave my sister alone, Mr. Headstone?"

"I do not say so, because I do not know. I put it to you. I ask you to think of it. I want you to consider. You know how well you are doing here."

"After all, she got me here," said the boy, with a struggle.

"Perceiving the necessity of it," acquiesced the schoolmaster, "and making up her mind fully to the separation. Yes."

The boy, with a return of that former reluctance or struggle or whatever it was, seemed to debate with himself. At length he said, raising his eyes to the master's face:

"I wish you'd come with me and see her, Mr. Headstone, though she is not settled. I wish you'd come with me, and take her in the rough, and judge her for yourself."

"You are sure you would not like," asked the schoolmaster, "to prepare her?"

"My sister Lizzie," said the boy, proudly, "wants no preparing, Mr. Headstone. What she is, she is, and shows herself to be. There's no pretending about my sister."

His confidence in her, sat more easily upon him than the indecision with which he had twice contended. It was his better nature to be true to her, if it were his worse nature to be wholly selfish. And as yet the better nature had the stronger hold.

"Well, I can spare the evening," said the schoolmaster. "I am ready to walk with you."

"Thank you, Mr. Headstone. And I am ready to go."

Bradley Headstone, in his decent black coat and waistcoat, and decent white shirt, and decent formal black tie, and decent pantaloons of pepper and salt, with his decent silver watch in his pocket and its decent hair-guard round his neck, looked a thoroughly decent young man of six-and-twenty. He was never seen in any other dress, and yet there was a certain stiffness in his manner of wearing this, as if there were a want of adaptation between him and it, recalling some mechanics in their holiday clothes. He had acquired mechanically a great store of teacher's knowledge. He could do mental arithmetic mechanically, sing at sight mechanically, blow various wind instruments mechanically, even play the great church organ mechanically. From his early childhood up, his mind had been a place of mechanical stowage. The arrangement of his wholesale warehouse, so that it might be always ready to meet the demands of retail dealers—history here, geography there, astronomy to the right, political economy to the left—natural history, the physical sciences, figures, music, the lower mathematics, and what not, all in their several places—this care had imparted to his countenance a look of

care; while the habit of questioning and being questioned had given him a suspicious manner, or a manner that would be better described as one of lying in wait. There was a kind of settled trouble in the face. It was the face belonging to a naturally slow or inattentive intellect that had toiled hard to get what it had won, and that had to hold it now that it was gotten. He always seemed to be uneasy lest anything should be missing from his mental warehouse, and taking stock to assure himself.

Suppression of so much to make room for so much, had given him a constrained manner, over and above. Yet there was enough of what was animal, and of what was fiery (though smouldering), still visible in him, to suggest that if young Bradley Headstone, when a pauper lad, had chanced to be told off for the sea, he would not have been the last man in a ship's crew. Regarding that origin of his, he was proud, moody, and sullen, desiring it to be forgotten. And few people knew of it.

In some visits to the Jumble his attention had been attracted to this boy Hexam. An undeniable boy for a pupil-teacher; an undeniable boy to do credit to the master who should bring him on. Combined with this consideration, there may have been some thought of the pauper lad now never to be mentioned. Be that how it might, he had with pains gradually worked the boy into his own school, and procured him some offices to discharge there, which were repaid with food and lodging. Such were the circumstances that had brought together, Bradley Headstone and young Charley Hexam that autumn evening. Autumn, because full half a year had come and gone since the bird of prey lay dead upon the river-shore.

The schools—for they were twofold, as the sexes—were down in that district of the flat country tending to the Thames, where Kent and Surrey meet, and where the railways still bestride the market-gardens that will soon die under them. The schools were newly built, and there were so many like them all over the country, that one might have thought the whole were but one restless edifice with the locomotive gift of Aladdin's palace. They were in a neighbourhood which looked like a toy neighbourhood taken in blocks out of a box by a child of particularly incoherent mind, and set up anyhow; here, one side of a new street; there, a large solitary public-house facing nowhere; here, another unfinished street already in ruins; there, a church; here, an immense new warehouse; there, a dilapidated old country villa; then, a medley of black ditch, sparkling cucumber-frame, rank field, richly cultivated kitchen-garden, brick viaduct, arch-spanned canal, and disorder of frowziness and fog. As if the child had given the table a kick, and gone to sleep.

But, even among school-buildings, school-teachers, and school-pupils, all according to pattern and all engendered in the light of the latest Gospel according to Monotony, the older pattern into which so many fortunes have been shaped for good and evil, comes out. It came out in Miss Peecher the schoolmistress, watering her flowers, as Mr. Bradley Headstone walked forth. It came out in Miss Peecher the schoolmistress, watering the flowers in the little dusty bit of garden attached to her small official residence, with little windows like

the eyes in needles, and little doors like the covers of school-books.

Small, shining, neat, methodical, and buxom was Miss Peecher cherry-cheeked and tuneful of voice. A little pincushion, a little housewife, a little book, a little workbox, a little set of tables and weights and measures, and a little woman, all in one. She could write a little essay on any subject, exactly a slate long, beginning at the left-hand top of one side and ending at the right-hand bottom of the other, and the essay should be strictly according to rule. If Mr. Bradley Headstone had addressed a written proposal of marriage to her, she would probably have replied in a complete little essay on the theme exactly a slate long, but would certainly have replied Yes. For she loved him. The decent hair-guard that went round his neck and took care of his decent silver watch was an object of envy to her. So would Miss Peecher have gone round his neck and taken care of him. Of him, insensible. Because he did not love Miss Peecher.

Miss Peecher's favourite pupil, who assisted her in her little household, was in attendance with a can of water to replenish her little watering-pot, and sufficiently divined the state of Miss Peecher's affections to feel it necessary that she herself should love young Charley Hexam. So, there was a double palpitation among the double stocks and double wall-flowers, when the master and the boy looked over the little gate.

"A fine evening, Miss Peecher," said the Master.

"A very fine evening, Mr. Headstone," said Miss Peecher. "Are you taking a walk?"

"Hexam and I are going to take a long walk."

"Charming weather," remarked Miss Peecher, "for a long walk."

"Ours is rather on business than mere pleasure," said the Master.

Miss Peecher inverting her watering-pot, and very carefully shaking out the few last drops over a flower, as if there were some special virtue in them which would make it a Jack's beanstalk before morning, called for replenishment to her pupil, who had been speaking to the boy.

"Good-night, Miss Peecher," said the Master.

"Good-night, Mr. Headstone," said the Mistress.

The pupil had been, in her state of pupilage, so imbued with the class-custom of stretching out an arm, as if to hail a cab or omnibus, whenever she found she had an observation on hand to offer to Miss Peecher, that she often did it in their domestic relations; and she did it now.

"Well, Mary Anne?" said Miss Peecher.

"If you please, ma'am, Hexam said they were going to see his sister."

"But that can't be, I think," returned Miss Peecher: "because Mr. Headstone can have no business with *her*."

Mary Anne again hailed.

"Well, Mary Anne?"

"If you please, ma'am, perhaps it's Hexam's business?"

"That may be," said Miss Peecher. "I didn't think of that. Not that it matters at all."

Mary Anne again hailed.

"Well, Mary Anne?"

"They say she's very handsome."

"Oh, Mary Anne, Mary Anne!" returned Miss Peecher, slightly colouring and shaking her head, a little out of humour; "how often have I told you not to use that vague expression, not to speak in that general way? When you say *they* say, what do you mean? Part of speech *They*?"

Mary Anne hooked her right arm behind her in her left hand, as being under examination, and replied:

"Personal pronoun."

"Person, *They*?"

"Third person."

"Number, *They*?"

"Plural number."

"Then how many do you mean, Mary Anne? Two? Or more?"

"I beg your pardon, ma'am," said Mary Anne, disconcerted now she came to think of it; "but I don't know that I mean more than her brother himself." As she said it, she unhooked her arm.

"I felt convinced of it," returned Miss Peecher, smiling again. "Now pray, Mary Anne, be careful another time. He says is very different from *they* say, remember. Difference between he says and *they* say? Give it me."

Mary Anne immediately hooked her right arm behind her in her left hand—an attitude absolutely necessary to the situation—and replied: "One is indicative mood, present tense, third person singular, verb active to say. Other is indicative mood, present tense, third person plural, verb active to say."

"Why verb active, Mary Anne?"

"Because it takes a pronoun after it in the objective case, Miss Peecher."

"Very good indeed," remarked Miss Peecher, with encouragement. "In fact, could not be better. Don't forget to apply it, another time, Mary Anne." This said, Miss Peecher finished the watering of her flowers, and went into her little official residence, and took a refresher of the principal rivers and mountains of the world, their breadths, depths, and heights, before settling the measurements of the body of a dress for her own personal occupation.

Bradley Headstone and Charley Hexam duly got to the Surrey side of Westminster Bridge, and crossed the bridge, and made along the Middlesex shore towards Millbank. In this region are a certain little street called Church Street, and a certain little blind square, called Smith Square, in the centre of which last retreat is a very hideous church with four towers at the four corners, generally resembling some petrified monster, frightful and gigantic, on its back with its legs in the air. They found a tree near by in a corner, and a blacksmith's forge, and a timber yard, and a dealer's in old iron. What a rusty portion of a boiler and a great iron wheel or so meant by lying half-buried in the dealer's fore-court, nobody seemed to know or to want to know. Like the Miller of questionable jollity in the song, They cared for Nobody, no not they, and Nobody cared for them.

After making the round of this place, and noting that there was a deadly kind of repose on it, more as though it had taken laudanum than fallen into a natural rest, they stopped at the point where the street and the square joined, and where there were some little quiet houses in a row. To these Charley Hexam finally led the way, and at one of these stopped.

"This must be where my sister lives, sir. This is where she came for a temporary lodging, soon after father's death."

"How often have you seen her since?"

"Why, only twice, sir," returned the boy, with his former reluctance; "but that's as much her doing as mine."

"How does she support herself?"

"She was always a fair needlewoman, and she keeps the stock-room of a seaman's outfitter."

"Does she ever work at her own lodging here?"

"Sometimes; but her regular hours and regular occupation are at their place of business, I believe, sir. This is the number."

The boy knocked at a door, and the door promptly opened with a spring and a click. A parlour door within a small entry stood open, and disclosed a child—a dwarf—a girl—a something—sitting on a little low old-fashioned arm-chair, which had a kind of little working bench before it.

"I can't get up," said the child, "because my back's bad, and my legs are queer. But I'm the person of the house."

"Who else is at home?" asked Charley Hexam, staring.

"Nobody's at home at present," returned the child, with a glib assertion of her dignity, "except the person of the house. What did you want, young man?"

"I wanted to see my sister."

"Many young men have sisters," returned the child. "Give me your name, young man?"

The queer little figure, and the queer but not ugly little face, with its bright grey eyes, were so sharp, that the sharpness of the manner seemed unavoidable. As if, being turned out of that mould, it must be sharp.

"Hexam is my name."

"Ah, indeed?" said the person of the house. "I thought it might be. Your sister will be in, in about a quarter of an hour. I am very fond of your sister. She's my particular friend. Take a seat. And this gentleman's name?"

"Mr. Headstone, my schoolmaster."

"Take a seat. And would you please to shut the street door first? I can't very well do it myself, because my back's so bad, and my legs are so queer."

They complied in silence, and the little figure went on with its work of gumming or gluing together with a camel's-hair brush certain pieces of cardboard and thin wood, previously cut into various shapes. The scissors and knives upon the bench showed that the child herself had cut them; and the bright scraps of velvet and silk and ribbon also strewn upon the bench showed that when duly stuffed (and stuffing too was there), she was to cover them smartly. The

dexterity of her nimble fingers was remarkable, and, as she brought two thin edges accurately together by giving them a little bite, she would glance at the visitors out of the corners of her grey eyes with a look that out-sharpened all her other sharpness.

"You can't tell me the name of my trade, I'll be bound," she said, after taking several of these observations.

"You make pincushions," said Charley.

"What else do I make?"

"Pen-wipers," said Bradley Headstone.

"Ha! ha! What else do I make? You're a schoolmaster, but you can't tell me."

"You do something," he returned, pointing to a corner of the little bench, "with straw; but I don't know what."

"Well done you!" cried the person of the house. "I only make pincushions and pen-wipers, to use up my waste. But my straw really does belong to my business. Try again. What do I make with my straw?"

"Dinner-mats?"

"A schoolmaster, and says dinner-mats! I'll give you a clue to my trade, in a game of forfeits. I love my love with a B because she's Beautiful; I hate my love with a B because she is Brazen; I took her to the sign of the Blue Boar, and I treated her with Bonnets; her name's Bouncer, and she lives in Bedlam.—Now, what do I make with my straw?"

"Ladies' bonnets?"

"Fine ladies," said the person of the house, nodding assent.

"Dolls. I'm a Doll's Dressmaker."

"I hope it's a good business?"

The person of the house shrugged her shoulders and shook her head. "No. Poorly paid. And I'm often so pressed for time! I had a doll married, last week, and was obliged to work all night. And it's not good for me, on account of my back being so bad and my legs so queer."

They looked at the little creature with a wonder that did not diminish, and the schoolmaster said: "I am sorry your fine ladies are so inconsiderate."

"It's the way with them," said the person of the house, shrugging her shoulders again. "And they take no care of their clothes, and they never keep to the same fashions a month. I work for a doll with three daughters. Bless you, she's enough to ruin her husband!"

The person of the house gave a weird little laugh here, and gave them another look out of the corners of her eyes. She had an elfin chin that was capable of great expression; and whenever she gave this look, she hitched this chin up. As if her eyes and her chin worked together on the same wires.

"Are you always as busy as you are now?"

"Busier. I'm slack just now. I finished a large mourning order the day before yesterday. Doll I work for, lost a canary-bird." The person of the house gave another little laugh, and then nodded her head several times, as who should moralize, "Oh this world, this world!"

"Are you alone all day?" asked Bradley Headstone. "Don't any of the neighbouring children—?"

"Ah, lud!" cried the person of the house, with a little scream, as if the word had pricked her. "Don't talk of children. I can't bear children. I know their tricks and their manners." She said this with an angry little shake of her right fist close before her eyes.

Perhaps it scarcely required the teacher-habit, to perceive that the doll's dressmaker was inclined to be bitter on the difference between herself and other children. But both master and pupil understood it so.

"Always running about and screeching, always playing and fighting, always skip-skip-skipping on the pavement and chalking it for their games! Oh! I know their tricks and their manners!" Shaking the little fist as before. "And that's not all. Ever so often calling names in through a person's keyhole, and imitating a person's back and legs. Oh! I know their tricks and their manners. And I'll tell you what I'd do, to punish 'em. There's doors under the church in the Square—black doors, leading into black vaults. Well! I'd open one of those doors, and I'd cram 'em all in, and then I'd lock the door and through the keyhole I'd blow in pepper."

"What would be the good of blowing in pepper?" asked Charley Hexam.

"To set 'em sneezing," said the person of the house, "and make their eyes water. And when they were all sneezing and inflamed, I'd mock 'em through the keyhole. Just as they, with their tricks and their manners, mock a person through a person's keyhole!"

An uncommonly emphatic shake of her little fist close before her eyes, seemed to ease the mind of the person of the house; for she added with recovered composure, "No, no, no. No children for me. Give me grown-ups."

It was difficult to guess the age of this strange creature, for her poor figure furnished no clue to it, and her face was at once so young and so old. Twelve, or at the most thirteen, might be near the mark.

"I always did like grown-ups," she went on, "and always kept company with them. So sensible. Sit so quiet. Don't go prancing and capering about! And I mean always to keep among none but grown-ups till I marry. I suppose I must make up my mind to marry, one of these days."

She listened to a step outside that caught her ear, and there was a soft knock at the door. Pulling at a handle within her reach, she said, with a pleased laugh: "Now here, for instance, is a grown-up that's my particular friend!" and Lizzie Hexam in a black dress entered the room.

"Charley! You!"

Taking him to her arms in the old way—of which he seemed a little ashamed—she saw no one else.

"There, there, there, Liz, all right my dear. See! Here's Mr. Headstone come with me."

Her eyes met those of the schoolmaster, who had evidently expected to see a very different sort of person, and a murmured word or two of

salutation passed between them. She was a little flurried by the unexpected visit, and the schoolmaster was not at his ease. But he never was, quite.

"I told Mr. Headstone you were not settled, Liz, but he was so kind as to take an interest in coming, and so I brought him. How well you look!"

Bradley seemed to think so.

"Ah! Don't she, don't she?" cried the person of the house, resuming her occupation, though the twilight was falling fast. "I believe you she does! But go on with your chat, one and all:

You one two three,
My com-pan-ie,
And don't mind me."

—pointing this impromptu rhyme with three points of her thin fore-finger.

"I didn't expect a visit from you, Charley," said his sister. "I supposed that if you wanted to see me you would have sent to me, appointing me to come somewhere near the school, as I did last time. I saw my brother near the school, sir," to Bradley Headstone, "because it's easier for me to go there, than for him to come here. I work about midway between the two places."

"You don't see much of one another," said Bradley, not improving in respect of ease.

"No." With a rather sad shake of her head. "Charley always does well, Mr. Headstone?"

"He could not do better. I regard his course as quite plain before him."

"I hoped so. I am so thankful. So well done of you, Charley dear! It is better for me not to come (except when he wants me) between him and his prospects. You think so, Mr. Headstone?"

Conscious that his pupil-teacher was looking for his answer, and that he himself had suggested the boy's keeping aloof from this sister, now seen for the first time face to face, Bradley Headstone stammered:

"Your brother is very much occupied, you know. He has to work hard. One cannot but say that the less his attention is diverted from his work, the better for his future. When he shall have established himself, why then—it will be another thing then."

Lizzie shook her head again, and returned, with a quiet smile: "I always advised him as you advise him. Did I not, Charley?"

"Well, never mind that now," said the boy. "How are you getting on?"

"Very well, Charley. I want for nothing."

"You have your own room here?"

"Oh yes. Upstairs. And it's quiet, and pleasant, and airy."

"And she always has the use of this room for visitors," said the person of the house, screwing up one of her little bony fists, like an opera-glass, and looking through it, with her eyes and her chin in that quaint accordance. "Always this room for visitors; haven't you, Lizzie dear?"

It happened that Bradley Headstone noticed a very slight action

of Lizzie Hexam's hand, as though it checked the doll's dressmaker. And it happened that the latter noticed him in the same instant; for she made a double eyeglass of her two hands, looked at him through it, and cried, with a waggish shake of her head: "Aha! Caught you spying, did I?"

It might have fallen out so, any way; but Bradley Headstone also noticed that immediately after this, Lizzie, who had not taken off her bonnet, rather hurriedly proposed that as the room was getting dark they should go out into the air. They went out; the visitors saying good-night to the doll's dressmaker, whom they left, leaning back in her chair with her arms crossed, singing to herself in a sweet thoughtful little voice.

"I'll saunter on by the river," said Bradley. "You will be glad to talk together."

As his uneasy figure went on before them among the evening shadows, the boy said to his sister, petulantly:

"When are you going to settle yourself in some Christian sort of place, Liz? I thought you were going to do it before now."

"I am very well where I am, Charley."

"Very well where you are! I am ashamed to have brought Mr. Headstone with me. How came you to get into such company as that little witch's?"

"By chance at first, as it seemed, Charley. But I think it must have been by something more than chance, for that child—You remember the bills upon the walls at home?"

"Confound the bills upon the walls at home! I want to forget the bills upon the walls at home, and it would be better for you to do the same," grumbled the boy. "Well; what of them?"

"This child is the grandchild of the old man."

"What old man?"

"The terrible drunken old man, in the list slippers and the nightcap."

The boy asked, rubbing his nose in a manner that half expressed vexation at hearing so much, and half curiosity to hear more: "How came you to make that out? What a girl you are!"

"The child's father is employed by the house that employs me; that's how I came to know it, Charley. The father is like his own father, a weak wretched trembling creature, falling to pieces, never sober. But a good workman too, at the work he does. The mother is dead. This poor ailing little creature has come to be what she is, surrounded by drunken people from her cradle—if she ever had one, Charley."

"I don't see what you have to do with her, for all that," said the boy.

"Don't you, Charley?"

The boy looked doggedly at the river. They were at Millbank, and the river rolled on their left. His sister gently touched him on the shoulder, and pointed to it.

"Any compensation—restitution—never mind the word, you know my meaning. Father's grave."

But he did not respond with any tenderness. After a moody silence he broke out in an ill-used tone:

"It'll be a very hard thing, Liz, if, when I am trying my best to get up in the world, you pull me back."

"I, Charley?"

"Yes, you, Liz. Why can't you let bygones be bygones? Why can't you, as Mr. Headstone said to me this very evening about another matter, leave well alone? What we have got to do, is, to turn our faces full in our new direction, and keep straight on."

"And never look back? Not even to try to make some amends?"

"You are such a dreamer," said the boy, with his former petulance. "It was all very well when we sat before the fire—when we looked into the hollow down by the flare—but we are looking into the real world, now."

"Ah, we were looking into the real world then, Charley!"

"I understand what you mean by that, but you are not justified in it. I don't want, as I raise myself, to shake you off, Liz. I want to carry you up with me. That's what I want to do, and mean to do. I know what I owe you. I said to Mr. Headstone this very evening, 'After all, my sister got me here.' Well, then. Don't pull me back, and hold me down. That's all I ask, and surely that's not unbecomable."

She had kept a steadfast look upon him, and she answered with composure:

"I am not here selfishly, Charley. To please myself, I could not be too far from that river."

"Nor could you be too far from it to please me. Let us get quit of it equally. Why should you linger about it any more than I? I give it a wide berth."

"I can't get away from it, I think," said Lizzie, passing her hand across her forehead. "It's no purpose of mine that I live by it still."

"There you go, Liz! Dreaming again! You lodge yourself of your own accord in a house with a drunken—tailor, I suppose—or something of the sort, and a little crooked antic of a child, or old person, or whatever it is, and then you talk as if you were drawn or driven there. Now, do be more practical."

She had been practical enough with him, in suffering and striving for him; but she only laid her hand upon his shoulder—not reproachfully—and tapped it twice or thrice. She had been used to do so, to soothe him when she carried him about, a child as heavy as herself. Tears started to his eyes.

"Upon my word, Liz," drawing the back of his hand across them, "I mean to be a good brother to you, and to prove that I know what I owe you. All I say is, that I hope you'll control your fancies a little, on my account. I'll get a school, and then you must come and live with me, and you'll have to control your fancies then, so why not now? Now, say I haven't vexed you."

"You haven't, Charley, you haven't."

"And say I haven't hurt you."

"You haven't, Charley."

"But this answer was less ready. Headstone stopping, and looking over the wall at the tide, to hint that it's time to go. Kiss me, and tell me that you know I didn't mean to hurt you."

She told him so, and they embraced, and walked on and came up with the schoolmaster.

"But we go your sister's way," he remarked, when the boy told him he was ready. And with his cumbrous and uneasy action he stiffly offered her his arm. Her hand was just within it, when she drew it back. He looked round with a start, as if he thought she had detected something that repelled her, in the momentary touch.

"I will not go in just yet," said Lizzie. "And you have a distance before you, and will walk faster without me."

Being by this time close to Vauxhall Bridge, they resolved, in consequence, to take that way over the Thames, and they left her; Bradley Headstone giving her his hand at parting, and she thanking him for his care of her brother.

The master and the pupil walked on, rapidly and silently. They had nearly crossed the bridge, when a gentleman came coolly sauntering towards them, with a cigar in his mouth, his coat thrown back, and his hands behind him. Something in the careless manner of this person, and in a certain lazily arrogant air with which he approached, holding possession of twice as much pavement as another would have claimed, instantly caught the boy's attention. As the gentleman passed, the boy looked at him narrowly, and then stood still, looking after him.

"Who is it that you stare after?" asked Bradley.

"Why!" said the boy, with a confused and pondering frown upon his face. "It is that Wrayburn one!"

Bradley Headstone scrutinized the boy as closely as the boy had scrutinized the gentleman.

"I beg your pardon, Mr. Headstone, but I couldn't help wondering what in the world brought *him* here!"

Though he said it as if his wonder were past—at the same time resuming the walk—it was not lost upon the master that he looked over his shoulder after speaking, and that the same perplexed and pondering frown was heavy on his face.

"You don't appear to like your friend, Hexam?"

"I don't like him," said the boy.

"Why not?"

"He took hold of me by the chin in a precious impertinent way, the first time I ever saw him," said the boy.

"Again, why?"

"For nothing. Or—it's much the same—because something I happened to say about my sister didn't happen to please him."

"Then he knows your sister?"

"He didn't at that time," said the boy, still moodily pondering.

"Does now?"

The boy had so lost himself that he looked at Mr. Bradley Headstone as they walked on side by side, without attempting to reply until the question had been repeated; then he nodded and answered, "Yes, sir."

"Going to see her, I dare say."

"It can't be!" said the boy, quickly. "He doesn't know her well enough. I should like to catch him at it!"

When they had walked on for a time, more rapidly than before, the master said, clasping the pupil's arm between the elbow and the shoulder with his hand:

"You were going to tell me something about that person. What did you say his name was?"

"Wrayburn. Mr. Eugene Wrayburn. He is what they call a barrister, with nothing to do. The first time he came to our old place was when my father was alive. He came on business; not that it was *his* business—he never had any business—he was brought by a friend of his."

"And the other times?"

"There was only one other time that I know of. When my father was killed by accident, he chanced to be one of the finders. He was mooning about, I suppose, taking liberties with people's chins; but there he was, somehow. He brought the news home to my sister early in the morning, and brought Miss Abbey Potterson, a neighbour, to help break it to her. He was mooning about the house when I was fetched home in the afternoon—they didn't know where to find me till my sister could be brought round sufficiently to tell them—and then he mooned away."

"And is that all?"

"That's all, sir."

Bradley Headstone gradually released the boy's arm, as if he were thoughtful, and they walked on side by side as before. After a long silence between them, Bradley resumed the talk.

"I suppose—your sister——" with a curious break both before and after the words, "has received hardly any teaching, Hexam?"

"Hardly any, sir."

"Sacrificed, no doubt, to her father's objections. I remember them in your case. Yet—your sister—scarcely looks or speaks like an ignorant person."

"Lizzie has as much thought as the best, Mr. Headstone. Too much, perhaps, without teaching. I used to call the fire at home, her books, for she was always full of fancies—sometimes quite wise fancies, considering—when she sat looking at it."

"I don't like that," said Bradley Headstone.

His pupil was a little surprised by this striking in with so sudden and decided and emotional an objection, but took it as a proof of the master's interest in himself. It emboldened him to say:

"I have never brought myself to mention it openly to you, Mr. Headstone, and you're my witness that I couldn't even make up my mind to take it from you before we came out to-night; but it's a painful thing to think that if I get on as well as you hope, I shall be—I won't say disgraced, because I don't mean disgraced—but rather put to the blush if it was known—by a sister who has been very good to me."

"Yes," said Bradley Headstone in a slurring way, for his mind scarcely seemed to touch that point, so smoothly did it glide to another, "and there is this possibility to consider. Some man who had worked his way might come to admire—your sister—and might even in time bring himself to think of marrying—your sister—

and it would be a sad drawback and a heavy penalty upon him, if, overcoming in his mind other inequalities of condition and other considerations against it, this inequality and this consideration remained in full force."

"That's much my own meaning, sir."

"Ay, ay," said Bradley Headstone, "but you spoke of a mere brother. Now, the case I have supposed would be a much stronger case; because an admirer, a husband, would form the connexion voluntarily, besides being obliged to proclaim it: which a brother is not. After all, you know, it must be said of you that you couldn't help yourself: while it would be said of him, with equal reason, that he could."

"That's true, sir. Sometimes since Lizzie was left free by father's death, I have thought that such a young woman might soon acquire more than enough to pass muster. And sometimes I have even thought that perhaps Miss Peecher——"

"For the purpose, I would advise Nor Miss Peecher," Bradley Headstone struck in with a recurrence of his late decision of manner.

"Would you be so kind as to think of it for me, Mr. Headstone?"

"Yes, Hexam, yes. I'll think of it. I'll think maturely of it. I'll think well of it."

Their walk was almost a silent one afterwards, until it ended at the school-house. There, one of neat Miss Peecher's little windows, like the eyes in needles, was illuminated, and in a corner near it sat Mary Anne watching, while Miss Peecher at the table stitched at the neat little body she was making up by brown paper pattern for her own wearing. N.B. Miss Peecher and Miss Peecher's pupils were not much encouraged in the unscholastic art of needlework, by Government.

Mary Anne with her face to the window, held her arm up.

"Well, Mary Anne?"

"Mr. Headstone coming home, ma'am."

In about a minute, Mary Anne again hailed.

"Yes, Mary Anne?"

"Gone in and locked his door, ma'am."

Miss Peecher repressed a sigh as she gathered her work together for bed, and transfixed that part of her dress where her heart would have been if she had had the dress on, with a sharp, sharp needle.

CHAPTER II.

STILL EDUCATIONAL.

THE person of the house, doll's dressmaker and manufacturer of ornamental pincushions and pen-wipers, sat in her quaint little low arm-chair, singing in the dark, until Lizzie came back. The person of the house had attained that dignity while yet of very tender years indeed, through being the only trustworthy person in the house.

"Well Lizzie-Mizzie-Wizzie," said she, breaking off in her song. "What's the news out of doors?"

"What's the news in doors?" returned Lizzie, playfully smoothing the bright long fair hair which grew very luxuriant and beautiful on the head of the doll's dressmaker.

"Let me see, said the blind man. Why the last news is, that I don't mean to marry your brother."

"No?"

"No-o," shaking her head and her chin. "Don't like the boy."

"What do you say to his master?"

"I say that I think he's bespoke."

Lizzie finished putting the hair carefully back over the misshapen shoulders, and then lighted a candle. It showed the little parlour to be dingy, but orderly and clean. She stood it on the mantelshelf, remote from the dressmaker's eyes, and then put the room door open, and the house door open, and turned the little low chair and its occupant towards the outer air. It was a sultry night, and this was a fine-weather arrangement when the day's work was done. To complete it, she seated herself in a chair by the side of the little chair, and protectingly drew under her arm the spare hand that crept up to her.

"This is what your loving Jenny Wren calls the best time in the day and night," said the person of the house. Her real name was Fanny Cleaver; but she had long ago chosen to bestow upon herself the appellation of Miss Jenny Wren.

"I have been thinking," Jenny went on, "as I sat at work to-day, what a thing it would be, if I should be able to have your company till I am married, or at least courted. Because when I am courted, I shall make Him do some of the things that you do for me. He couldn't brush my hair like you do, or help me up and down stairs like you do, and he couldn't do anything like you do; but he could take my work home, and he could call for orders in his clumsy way. And he shall too. *I'll* trot him about, I can tell him!"

Jenny Wren had her personal vanities—happily for her—and no intentions were stronger in her breast than the various trials and torments that were, in the fulness of time, to be inflicted upon "him."

"Wherever he may happen to be just at present, or whoever he may happen to be," said Miss Wren, "I know his tricks and his manners, and I give him warning to look out."

"Don't you think you are rather hard upon him?" asked her friend, smiling, and smoothing her hair.

"Not a bit," replied the sage Miss Wren, with an air of vast experience. "My dear, they don't care for you, those fellows, if you're *not* hard upon 'em. But I was saying if I should be able to have your company. Ah! What a large *If*! Ain't it?"

"I have no intention of parting company, Jenny."

"Don't say that, or you'll go directly."

"Am I so little to be relied upon?"

"You're more to be relied upon than silver and gold." As she said it, Miss Wren suddenly broke off, screwed up her eyes and her chin, and looked prodigiously knowing. "Aha!"

"Who comes here?"

"A Grenadier."

"What does he want?"

"A pot of beer."

And nothing else in the world, my dear!"

A man's figure paused on the pavement at the outer door. "Mr. Eugene Wrayburn, ain't it?" said Miss Wren.

"So I am told," was the answer.

"You may come in, if you're good."

"I am not good," said Eugene, "but I'll come in."

He gave his hand to Jenny Wren, and he gave his hand to Lizzie, and he stood leaning by the door at Lizzie's side. He had been strolling with his cigar, he said, (it was smoked out and gone by this time,) and he had strolled round to return in that direction that he might look in as he passed. Had she not seen her brother to-night?

"Yes," said Lizzie, whose manner was a little troubled.

Gracious condescension on our brother's part! Mr. Eugene Wrayburn thought he had passed my young gentleman on the bridge yonder. Who was his friend with him?

"The schoolmaster."

"To be sure. Looked like it."

Lizzie sat so still, that one could not have said wherein the fact of her manner being troubled was expressed; and yet one could not have doubted it. Eugene was as easy as ever; but perhaps, as she sat with her eyes cast down, it might have been rather more perceptible that his attention was concentrated upon her for certain moments, than its concentration upon any subject for any short time ever was, elsewhere.

"I have nothing to report, Lizzie," said Eugene. "But, having promised you that an eye should be always kept on Mr. Riderhood through my friend Lightwood, I like occasionally to renew my assurance that I keep my promise, and keep my friend up to the mark."

"I should not have doubted it, sir."

"Generally, I confess myself a man to be doubted," returned Eugene, coolly, "for all that."

"Why are you?" asked the sharp Miss Wren.

"Because, my dear," said the airy Eugene, "I am a bad idle dog."

"Then why don't you reform and be a good dog?" inquired Miss Wren.

"Because, my dear," returned Eugene, "there's nobody who makes it worth my while. Have you considered my suggestion, Lizzie?" This in a lower voice, but only as if it were a graver matter; not at all to the exclusion of the person of the house.

"I have thought of it, Mr. Wrayburn, but I have not been able to make up my mind to accept it."

"False pride!" said Eugene.

"I think not, Mr. Wrayburn. I hope not."

"False pride!" repeated Eugene. "Why, what else is it? The

thing is worth nothing in itself. The thing is worth nothing to me. What can it be worth to me? You know the most I make of it. I propose to be of some use to somebody—which I never was in this world, and never shall be on any other occasion—by paying some qualified person of your own sex and age, so many (or rather so few) contemptible shillings, to come here, certain nights in the week, and give you certain instruction which you wouldn't want if you hadn't been a self-denying daughter and sister. You know that it's good to have it, or you would never have so devoted yourself to your brother's having it. Then why not have it: especially when our friend Miss Jenny here would profit by it too? If I proposed to be the teacher, or to attend the lessons—obviously incongruous!—but as to that, I might as well be on the other side of the globe, or not on the globe at all. False pride, Lizzie. Because true pride wouldn't shame, or be shamed by, your thankless brother. True pride wouldn't have schoolmasters brought here, like doctors, to look at a bad case. True pride would go to work and do it. You know that, well enough, for you know that your own true pride would do it to-morrow, if you had the ways and means which false pride won't let me supply. Very well. I add no more than this. Your false pride does wrong to yourself and does wrong to your dead father."

"How to my father, Mr. Wrayburn?" she asked, with an anxious face.

"How to your father? Can you ask! By perpetuating the consequences of his ignorant and blind obstinacy. By resolving not to set right the wrong he did you. By determining that the deprivation to which he condemned you, and which he forced upon you, shall always rest upon his head."

It chanced to be a subtle string to sound, in her who had so spoken to her brother within the hour. It sounded far more forcibly, because of the change in the speaker for the moment; the passing appearance of earnestness, complete conviction, injured resentment of suspicion, generous and unselfish interest. All these qualities, in him usually so light and careless, she felt to be inseparable from some touch of their opposites in her own breast. She thought, had she, so far below him and so different, rejected this disinterestedness, because of some vain misgiving that he sought her out, or heeded any personal attractions that he might deservise in her? The poor girl, pure of heart and purpose, could not bear to think it. Sinking before her own eyes, as she suspected herself of it, she drooped her head as though she had done him some wicked and grievous injury, and broke into silent tears.

"Don't be distressed," said Eugene, very, very kindly. "I hope it is not I who have distressed you. I meant no more than to put the matter in its true light before you; though I acknowledge I did it selfishly enough, for I am disappointed."

Disappointed of doing her a service. How else could he be disappointed?

"It won't break my heart," laughed Eugene; "it won't stay by me eight-and-forty hours; but I am genuinely disappointed. I had

set my fancy on doing this little thing for you and for our friend Miss Jenny. The novelty of my doing anything in the least useful, had its charms. I see, now, that I might have managed it better. I might have affected to do it wholly for our friend Miss J. I might have got myself up, morally, as Sir Eugene Bonartful. But upon my soul I can't make flourishes, and I would rather be disappointed than try."

If he meant to follow home what was in Lizzie's thoughts, it was skilfully done. If he followed it by mere fortuitous coincidence, it was done by an evil chance.

"It opened out so naturally before me," said Eugene. "The ball seemed so thrown into my hands by accident! I happen to be originally brought into contact with you, Lizzie, on those two occasions that you know of. I happen to be able to promise you that a watch shall be kept upon that false accuser, Riderhood. I happen to be able to give you some little consolation in the darkest hour of your distress, by assuring you that I don't believe him. On the same occasion I tell you that I am the idlest and least of lawyers, but that I am better than none, in a case I have noted down with my own hand, and that you may be always sure of my best help, and incidentally of Lightwood's too, in your efforts to clear your father. So, it gradually takes my fancy that I may help you—so easily!—to clear your father of that other blame which I mentioned a few minutes ago, and which is a just and real one. I hope I have explained myself, for I am heartily sorry to have distressed you. I hate to claim to mean well, but I really did mean honestly and simply well, and I want you to know it."

"I have never doubted that, Mr. Wrayburn," said Lizzie; the more repentant, the less he claimed.

"I am very glad to hear it. Though if you had quite understood my whole meaning at first, I think you would not have refused. Do you think you would?"

"I—I don't know that I should, Mr. Wrayburn."

"Well! Then why refuse now you do understand it?"

"It's not easy for me to talk to you," returned Lizzie, in some confusion, "for you see all the consequences of what I say, as soon as I say it."

"Take all the consequences," laughed Eugene, "and take away my disappointment. Lizzie Hexam, as I truly respect you, and as I am your friend and a poor devil of a gentleman, I protest I don't even now understand why you hesitate."

There was an appearance of openness, trustfulness, unsuspecting generosity, in his words and manner, that won the poor girl over; and not only won her over, but again caused her to feel as though she had been influenced by the opposite qualities, with vanity at their head.

"I will not hesitate any longer, Mr. Wrayburn. I hope you will not think the worse of me for having hesitated at all. For myself and for Jenny—you let me answer for you, Jenny dear?"

The little creature had been leaning back, attentive, with her elbows resting on the elbows of her chair, and her chin upon her hands. Without changing her attitude, she answered, "Yes!" so

suddenly that it rather seemed as if she had chopped the monosyllable than spoken it.

"For myself and for Jenny, I thankfully accept your kind offer."

"Agreed! Dismissed!" said Eugene, giving Lizzie his hand before lightly waving it, as if he waved the whole subject away. "I hope it may not be often that so much is made of so little!"

Then he fell to talking playfully with Jenny Wren. "I think of setting up a doll, Miss Jenny," he said.

"You had better not," replied the dressmaker.

"Why not?"

"You are sure to break it. All you children do."

"But that makes good for trade, you know, Miss Wren," returned Eugene. "Much as people's breaking promises and contracts and bargains of all sorts, makes good for *my* trade."

"I don't know about that," Miss Wren retorted; "but you had better by half set up a pen-wiper, and turn industrious, and use it."

"Why, if we were all as industrious as you, little Busy-Body, we should begin to work as soon as we could crawl, and there would be a bad thing!"

"Do you mean," returned the little creature, with a flush suffusing her face, "bad for your backs and your legs?"

"No, no, no," said Eugene; shocked—to do him justice—at the thought of trifling with her infirmity. "Bad for business, bad for business. If we all set to work as soon as we could use our hands, it would be all over with the doll's dressmakers."

"There's something in that," replied Miss Wren; "you have a sort of an idea in your noddle sometimes." Then, in a changed tone; "Talking of ideas, my Lizzie," they were sitting side by side as they had sat at first, "I wonder how it happens that when I am work, work, working here, all alone in the summer-time, I smell flowers."

"As a commonplace individual, I should say," Eugene suggested languidly—for he was growing weary of the person of the house—that you smell flowers because you *do* smell flowers."

"No I don't," said the little creature, resting one arm upon the elbow of her chair, resting her chin upon that hand, and looking vacantly before her; "this is not a flowery neighbourhood. It's anything but that. And yet as I sit at work, I smell miles of flowers. I smell roses, till I think I see the rose-leaves lying in heaps, bushels, on the floor. I smell fallen leaves, till I put down my hand—so—and expect to make them rustle. I smell the white and the pink May in the hedges, and all sorts of flowers that I never was among. For I have seen very few flowers indeed, in my life."

"Pleasant fancies to have, Jenny dear!" said her friend: with a glance towards Eugene as if she would have asked him whether they were given the child in compensation for her losses.

"So I think, Lizzie, when they come to me. And the birds I hear! Oh!" cried the little creature, holding out her hand and looking upward, "how they sing!"

There was something in the face and action for the moment, quite inspired and beautiful. Then the chin dropped musingly upon the hand again.

"I dare say my birds sing better than other birds, and my flowers smell better than other flowers. For when I was a little child," in a tone as though it were ages ago, "the children that I used to see early in the morning were very different from any others that I ever saw. They were not like me; they were not chilled, anxious, ragged, or beaten; they were never in pain. They were not like the children of the neighbours; they never made me tremble all over, by setting up shrill noises, and they never mocked me. Such numbers of them too! All in white dresses, and with something shining on the borders, and on their heads, that I have never been able to imitate with my work, though I know it so well. They used to come down in long bright slanting rows, and say all together, 'Who is this in pain! Who is this in pain!' When I told them who it was, they answered, 'Come and play with us!' When I said 'I never play! I can't play!' they swept about me and took me up, and made me light. Then it was all delicious ease and rest till they laid me down, and said, all together, 'Have patience, and we will come again.' Whenever they came back, I used to know they were coming before I saw the long bright rows, by hearing them ask, all together a long way off, 'Who is this in pain! who is this in pain!' And I used to cry out, 'O my blessed children, it's poor me. Have pity on me. Take me up and make me light!'"

By degrees, as she progressed in this remembrance, the hand was raised, the late ecstatic look returned, and she became quite beautiful. Having so paused for a moment, silent, with a listening smile upon her face, she looked round and recalled herself.

"What poor fun you think me; don't you, Mr. Wrayburn? You may well look tired of me. But it's Saturday night, and I won't detain you."

"That is to say, Miss Wren," observed Eugene, quite ready to profit by the hint, "you wish me to go?"

"Well, it's Saturday night," she returned, "and my child's coming home. And my child is a troublesome bad child, and costs me a world of scolding. I would rather you didn't see my child."

"A doll?" said Eugene, not understanding, and looking for an explanation.

But Lizzie, with her lips only, shaping the two words, "Her father," he delayed no longer. He took his leave immediately. At the corner of the street he stopped to light another cigar, and possibly to ask himself what he was doing otherwise. If so, the answer was indefinite and vague. Who knows what he is doing, who is careless what he does!

A man stumbled against him as he turned away, who mumbled some maudlin apology. Looking after this man, Eugene saw him go in at the door by which he himself had just come out.

On the man's stumbling into the room, Lizzie rose to leave it.

"Don't go away, Miss Hexam," he said in a submissive manner, speaking thickly and with difficulty. "Don't fly from unfortunate

man in shattered state of health. Give poor invalid honor of your company. It ain't—ain't catching."

Lizzie murmured that she had something to do in her own room, and went away upstairs.

"How's my Jenny?" said the man, timidly. "How's my Jenny Wren, best of children, object dearest affections broken-hearted invalid?"

To which the person of the house, stretching out her arm in an attitude of command, replied with irresponsible asperity: "Go along with you! Go along into your corner! Get into your corner directly!"

The wretched spectacle made as if he would have offered some remonstrance; but not venturing to resist the person of the house, thought better of it, and went and sat down on a particular chair of disgrace.

"Oh-h-h!" cried the person of the house, pointing her little finger, "You bad old boy! Oh-h-h you naughty, wicked creature! *What* do you mean by it?"

The shaking figure, unnerved and disjointed from head to foot, put out its two hands a little way, as making overtures of peace and reconciliation. Abject tears stood in its eyes, and stained the blotched red of its cheeks. The swollen lead-coloured under lip trembled with a shameful whine. The whole indecorous threadbare ruin, from the broken shoes to the prematurely-grey scanty hair, grovelled. Not with any sense worthy to be called a sense, of this dire reversal of the places of parent and child, but in a pitiful expostulation to be let off from a scolding.

"I know your tricks and your manners," cried Miss Wren. "I know where you've been to!" (which indeed it did not require discernment to discover). "Oh, you disgraceful old chap!"

The very breathing of the figure was contemptible, as it laboured and rattled in that operation, like a blundering clock.

"Slave, slave, slave, from morning to night," pursued the person of the house, "and all for this! *What* do you mean by it?"

There was something in that emphasized "What," which absurdly frightened the figure. As often as the person of the house worked her way round to it—even as soon as he saw that it was coming—he collapsed in an extra degree.

"I wish you had been taken up, and locked up," said the person of the house. "I wish you had been poked into cells and black holes, and run over by rats and spiders and beetles. I know their tricks and their manners, and they'd have tickled you nicely. Ain't you ashamed of yourself?"

"Yes, my dear," stammered the father.

"Then," said the person of the house, terrifying him by a grand muster of her spirits and forces before recurring to the emphatic word, "*What* do you mean by it?"

"Circumstances over which had no control," was the miserable creature's plea in extenuation.

"I'll circumstance you and control you too," retorted the person of the house, speaking with vehement sharpness, "if you talk in that way. I'll give you in charge to the police, and have you fined five

shillings when you can't pay, and then I won't pay the money for you, and you'll be transported for life. How should you like to be transported for life?"

"Shouldn't like it. Poor shattered invalid. Trouble nobody long," cried the wretched figure.

"Come, come!" said the person of the house, tapping the table near her in a business-like manner, and shaking her head and her chin; "you know what you've got to do. Put down your money this instant."

The obedient figure began to rummage in its pockets.

"Spent a fortune out of your wages, I'll be bound!" said the person of the house. "Put it here! All you've got left! Every farthing!"

Such a business as he made of collecting it from his dogs-eared pockets; of expecting it in this pocket, and not finding it; of not expecting it in that pocket, and passing it over; of finding no pocket where that other pocket ought to be!

"Is this all?" demanded the person of the house, when a confused heap of pence and shillings lay on the table.

"Got no more," was the rueful answer, with an accordant shake of the head.

"Let me make sure. You know what you've got to do. Turn all your pockets inside out, and leave 'em so!" cried the person of the house.

He obeyed. And if anything could have made him look more abject or more dimly ridiculous than before, it would have been his so displaying himself.

"Here's but seven and eightpence halfpenny!" exclaimed Miss Wren, after reducing the heap to order. "Oh, you prodigal old son! Now you shall be starved."

"No, don't starve me," he urged, whimpering.

"If you were treated as you ought to be," said Miss Wren, "you'd be fed upon the skewers of cats' meat;—only the skewers, after the cats had had the meat. As it is, go to bed."

When he stumbled out of the corner to comply, he again put out both his hands, and pleaded: "Circumstances over which no control —"

"Get along with you to bed!" cried Miss Wren, snapping him up. "Don't speak to me. I'm not going to forgive you. Go to bed this moment!"

Seeing another emphatic "What" upon its way, he evaded it by complying, and was heard to shuffle heavily up stairs, and shut his door, and throw himself on his bed. Within a little while afterwards, Lizzie came down.

"Shall we have our supper, Jenny dear?"

"Ah! bless us and save us, we need have something to keep us going," returned Miss Jenny, shrugging her shoulders.

Lizzie laid a cloth upon the little bench (more handy for the person of the house than an ordinary table), and put upon it such plain fare as they were accustomed to have, and drew up a stool for herself.

"Now for supper! What are you thinking of, Jenny darling?"

"I was thinking," she returned, coming out of a deep study, "what I would do to Him, if he should turn out a drunkard."

"Oh, but he won't," said Lizzie. "You'll take care of that, beforehand."

"I shall try to take care of it beforehand, but he might deceive me. Oh, my dear, all those fellows with their tricks and their manners do deceive!" With the little fist in full action. "And if so, I tell you what I think I'd do. When he was asleep, I'd make a spoon red hot, and I'd have some boiling liquor bubbling in a saucepan, and I'd take it out hissing, and I'd open his mouth with the other hand—or perhaps he'd sleep with his mouth ready open—and I'd pour it down his throat, and blister it and choke him."

"I am sure you would do no such horrible thing," said Lizzie.

"Shouldn't I? Well; perhaps I shouldn't. But I should like to!"

"I am equally sure you would not."

"Not even like to? Well, you generally know best. Only you haven't always lived among it as I have lived—and your back isn't bad and your legs are not queer."

As they went on with their supper, Lizzie tried to bring her round to that prettier and better state. But, the charm was broken. The person of the house was the person of a house full of sordid shames and cares, with an upper room in which that abased figure was infecting even innocent sleep with sensual brutality and degradation. The doll's dressmaker had become a little quaint shrew; of the world, worldly; of the earth, earthy.

Poor doll's dressmaker! How often so dragged down by hands that should have raised her up; how often so misdirected when losing her way on the eternal road, and asking guidance! Poor, poor little doll's dressmaker!

CHAPTER III.

A PIECE OF WORK.

BRITANNIA, sitting meditating one fine day (perhaps in the attitude in which she is presented on the copper coinage), discovers all of a sudden that she wants Veneering in Parliament. It occurs to her that Veneering is "a representative man"—which cannot in these times be doubted—and that Her Majesty's faithful Commons are incomplete without him. So, Britannia mentions to a legal gentleman of her acquaintance that if Veneering will "put down" five thousand pounds, he may write a couple of initial letters after his name at the extremely cheap rate of two thousand five hundred per letter. It is clearly understood between Britannia and the legal gentleman that nobody is to take up the five thousand pounds, but that being put down they will disappear by magical conjuration and enchantment.

The legal gentleman in Britannia's confidence going straight from that lady to Veneering, thus commissioned, Veneering declares himself highly flattered, but requires breathing time to ascertain "whether his friends will rally round him." Above all things, he

says, it behoves him to be clear, at a crisis of this importance, "whether his friends will rally round him." The legal gentleman, in the interests of his client cannot allow much time for this purpose, as the lady rather thinks she knows somebody prepared to put down six thousand pounds; but he says he will give Veneering four hours.

Veneering then says to Mrs. Veneering, "We must work," and throws himself into a Hansom cab. Mrs. Veneering in the same moment relinquishes baby to Nurse; presses her aquiline hands upon her brow, to arrange the throbbing intellect within; orders out the carriage; and repeats in a distracted and devoted manner, compounded of Ophelia and any self-immolating female of antiquity you may prefer, "We must work."

Veneering having instructed his driver to charge at the Public in the streets, like the Life-Guards at Waterloo, is driven furiously to Duke Street, Saint James's. There, he finds Twemlow in his lodgings, fresh from the hands of a secret artist who has been doing something to his hair with yolks of eggs. The process requiring that Twemlow shall, for two hours after the application, allow his hair to stick upright and dry gradually, he is in an appropriate state for the receipt of startling intelligence; looking equally like the Monument on Fish Street Hill, and King Priam on a certain incendiary occasion not wholly unknown as a neat point from the classics.

"My dear Twemlow," says Veneering, grasping both his hands, "as the dearest and oldest of my friends—" ("Then there can be no more doubt about it in future," thinks Twemlow, "and I AM!")

"—Are you of opinion that your cousin, Lord Snigsworth, would give his name as a Member of my Committee? I don't go so far as to ask for his lordship; I only ask for his name. Do you think he would give me his name?"

In sudden low spirits, Twemlow replies, "I don't think he would." "My political opinions," says Veneering, not previously aware of having any, "are identical with those of Lord Snigsworth, and perhaps as a matter of public feeling and public principle, Lord Snigsworth would give me his name."

"It might be so," says Twemlow; "but—" And perplexedly scratching his head, forgetful of the yolks of eggs, is the more discomfited by being reminded how sticky he is.

"Between such old and intimate friends as ourselves," pursues Veneering, "there should in such a case be no reserve. Promise me that if I ask you to do anything for me which you don't like to do, or feel the slightest difficulty in doing, you will freely tell me so."

This, Twemlow is so kind as to promise, with every appearance of most heartily intending to keep his word.

"Would you have any objection to write down to Snigsworthly Park, and ask this favor of Lord Snigsworth? Of course if it were granted I should know that I owed it solely to you; while at the same time you would put it to Lord Snigsworth entirely upon public grounds. Would you have any objection?"

Says Twemlow, with his hand to his forehead, "You have exacted a promise from me."

"I have, my dear Twemlow."

"And you expect me to keep it honorably."

"I do, my dear Twemlow."

"On the whole, then;—observe me," urges Twemlow with great nicety, as if, in the case of its having been off the whole, he would have done it directly—"on the whole, I must beg you to excuse me from addressing any communication to Lord Snigsworth."

"Bless you, bless you!" says Veneering; horribly disappointed, but grasping him by both hands again, in a particularly fervent manner.

It is not to be wondered at that poor Twemlow should decline to inflict a letter on his noble cousin (who has gout in the temper), inasmuch as his noble cousin, who allows him a small annuity on which he lives, takes it out of him, as the phrase goes, in extreme severity; putting him, when he visits at Snigsworthy Park, under a kind of martial law; ordaining that he shall hang his hat on a particular peg, sit on a particular chair, talk on particular subjects to particular people, and perform particular exercises: such as sounding the praises of the Family Varnish (not to say Pictures), and abstaining from the choicest of the Family Wines unless expressly invited to partake.

"One thing, however, I *can* do for you," says Twemlow; "and that is, work for you."

Veneering blesses him again.

"I'll go," says Twemlow, in a rising hurry of spirits, "to the club;—let us see now; what o'clock is it?"

"Twenty minutes to eleven."

"I'll be," says Twemlow, "at the club by ten minutes to twelve, and I'll never leave it all day."

Veneering feels that his friends are rallying round him, and says, "Thank you, thank you. I knew I could rely upon you. I said to Anastatia before leaving home just now to come to you—of course the first friend I have seen on a subject so momentous to me, my dear Twemlow—I said to Anastatia, 'We must work.'"

"You were right, you were right," replies Twemlow. "Tell me. Is *she* working?"

"She is," says Veneering.

"Good!" cries Twemlow, polite little gentleman that he is. "A woman's tact is invaluable. To have the dear sex with us, is to have everything with us."

"But you have not imparted to me," remarks Veneering, "what you think of my entering the House of Commons?"

"I think," rejoins Twemlow, feelingly, "that it is the best club in London."

Veneering again blesses him, plunges down stairs, rushes into his Hansom, and directs the driver to be up and at the British Public, and to charge into the City.

Meanwhile Twemlow, in an increasing hurry of spirits, gets his hair down as well as he can—which is not very well; for, after these glutinous applications it is restive, and has a surface on it somewhat in the nature of pastry—and gets to the club by the appointed time. At the club he promptly secures a large window, writing materials, and all the newspapers, and establishes himself, immovable, to be

respectfully contemplated by Pall Mall. Sometimes, when a man enters who nods to him, Twemlow says, "Do you know Veneering?" Man says, "No; member of the club?" Twemlow says, "Yes. Coming in for Pocket-Breaches." Man says, "Ah! Hope he may find it worth the money!" yawns, and saunters out. Towards six o'clock of the afternoon, Twemlow begins to persuade himself that he is positively jaded with work, and thinks it much to be regretted that he was not brought up as a Parliamentary agent.

From Twemlow's, Veneering dashes at Podsnap's place of business. Finds Podsnap reading the paper, standing, and inclined to be oratorical over the astonishing discovery he has made, that Italy is not England. Respectfully entreats Podsnap's pardon for stopping the flow of his words of wisdom, and informs him what is in the wind. Tells Podsnap that their political opinions are identical. Gives Podsnap to understand that he, Veneering, formed his political opinions while sitting at the feet of him, Podsnap. Seeks earnestly to know whether Podsnap "will rally round him?"

Says Podsnap, something sternly. "Now, first of all, Veneering, do you ask my advice?"

Veneering falters that as so old and so dear a friend—

"Yes, yes, that's all very well," says Podsnap; "but have you made up your mind to take this borough of Pocket-Breaches on its own terms, or do you ask my opinion whether you shall take it or leave it alone?"

Veneering repeats that his heart's desire and his soul's thirst are, that Podsnap shall rally round him.

"Now, I'll be plain with you, Veneering," says Podsnap, knitting his brows. "You will infer that I don't care about Parliament, from the fact of my not being there?"

Why, of course Veneering knows that! Of course Veneering knows that if Podsnap chose to go there, he would be there, in a space of time that might be stated by the light and thoughtless as a jiffy.

"It is not worth my while," pursues Podsnap, becoming handsomely mollified, "and it is the reverse of important to my position. But it is not my wish to set myself up as law for another man, differently situated. You think it is worth *your* while, and is important to *your* position. Is that so?"

Always with the proviso that Podsnap will rally round him, Veneering thinks it is so.

"Then you don't ask my advice," says Podsnap. "Good. Then I won't give it you. But you do ask my help. Good. Then I'll work for you."

Veneering instantly blesses him, and apprises him that Twemlow is already working. Podsnap does not quite approve that anybody should be already working—regarding it rather in the light of a liberty—but tolerates Twemlow, and says he is a well-connected old female who will do no harm.

"I have nothing very particular to do to-day," adds Podsnap, "and I'll mix with some influential people. I had engaged myself to dinner, but I'll send Mrs. Podsnap and get off going myself, and I'll

dine with you at eight. It's important we should report progress and compare notes. Now, let me see. You ought to have a couple of active energetic fellows, of gentlemanly manners, to go about."

Veneering, after cogitation, thinks of Boots and Brewer.

"Whom I have met at your house," says Podsnap. "Yes. They'll do very well. Let them each have a cab, and go about."

Veneering immediately mentions what a blessing he feels it, to possess a friend capable of such grand administrative suggestions, and really is elated at this going about of Boots and Brewer, as an idea wearing an electioneering aspect and looking desperately like business. Leaving Podsnap, at a hand-gallop, he descends upon Boots and Brewer, who enthusiastically rally round him by at once bolting off in cabs, taking opposite directions. Then Veneering repairs to the legal gentleman in Britannia's confidence, and with him transacts some delicate affairs of business, and issues an address to the independent electors of Pocket-Breaches, announcing that he is coming among them for their suffrages, as the mariner returns to the home of his early childhood: a phrase which is none the worse for his never having been near the place in his life, and not even now distinctly knowing where it is.

Mrs. Veneering, during the same eventful hours, is not idle. No sooner does the carriage turn out, all complete, than she turns into it, all complete, and gives the word "To Lady Tippins's." That charmer dwells over a staymaker's in the Belgravian Borders, with a life-size model in the window on the ground floor, of a distinguished beauty in a blue petticoat, stay-lace in hand, looking over her shoulder at the town in innocent surprise. As well she may, to find herself dressing under the circumstances.

Lady Tippins at home? Lady Tippins at home, with the room darkened, and her back (like the lady's at the ground-floor window, though for a different reason) cunningly turned towards the light. Lady Tippins is so surprised by seeing her dear Mrs. Veneering so early—in the middle of the night, the pretty creature calls it—that her eyelids almost go up, under the influence of that emotion.

To whom Mrs. Veneering incoherently communicates, how that Veneering has been offered Pocket-Breaches; how that it is the time for rallying round; how that Veneering has said "We must work"; how that she is here, as a wife and mother, to entreat Lady Tippins to work; how that the carriage is at Lady Tippins's disposal for purposes of work; how that she, proprietress of said bran new elegant equipage, will return home on foot—on bleeding feet if need be—to work (not specifying how), until she drops by the side of baby's crib.

"My love," says Lady Tippins, "compose yourself; we'll bring him in." And Lady Tippins really does work, and work the Veneering horses too; for she clatters about town all day, calling upon everybody she knows, and showing her entertaining powers and green fan to immense advantage, by rattling on with, My dear soul, what do you think? What do you suppose me to be? You'll never guess. I'm pretending to be an electioneering agent. And for what place of all places? Pocket-Breaches. And why? Because

the dearest friend I have in the world has bought it. And who is the dearest friend I have in the world? A man of the name of Veneering. Not omitting his wife, who is the other dearest friend I have in the world; and I positively declare I forgot their baby, who is the other. And we are carrying on this little farce to keep up appearances, and isn't it refreshing! Then, my precious child, the fun of it is that nobody knows who these Veneerings are, and that they know nobody, and that they have a house out of the Tales of the Genii, and give dinners out of the Arabian Nights. Curious to see 'em, my dear? Say you'll know 'em. Come and dine with 'em. They shan't bore you. Say who shall meet you. We'll make up a party of our own, and I'll engage that they shall not interfere with you for one single moment. You really ought to see their gold and silver camels. I call their dinner-table, the Caravan. Do come and dine with my Veneerings, my own Veneerings, my exclusive property, the dearest friends I have in the world! And above all, my dear, be sure you promise me your vote and interest and all sorts of plumpers for Pocket-Breaches: for we couldn't think of spending sixpence on it, my love, and can only consent to be brought in by the spontaneous thingummies of the incorruptible whatdoyoucallums.

Now, the point of view seized by the bewitching Tippins, that this same working and rallying round is to keep up appearances, may have something in it, but not all the truth. More is done, or considered to be done—which does as well—by taking cabs, and "going about," than the fair Tippins knew of. Many vast vague reputations have been made, solely by taking cabs and going about. This particularly obtains in all Parliamentary affairs. Whether the business in hand be to get a man in, or get a man out, or get a man over, or promote a railway, or jockey a railway, or what else, nothing is understood to be so effectual as scouring nowhere in a violent hurry—in short, as taking cabs and going about.

Probably because this reason is in the air, Twemlow, far from being singular in his persuasion that he works like a Trojan, is capped by Podsnap, who in his turn is capped by Boots and Brewer. At eight o'clock, when all these hard workers assemble to dine at Veneering's, it is understood that the cabs of Boots and Brewer mustn't leave the door, but that pails of water must be brought from the nearest baiting-place, and cast over the horses' legs on the very spot, lest Boots and Brewer should have instant occasion to mount and away. Those fleet messengers require the Analytical to see that their hats are deposited where they can be laid hold of at an instant's notice; and they dine (remarkably well though) with the air of firemen in charge of an engine, expecting intelligence of some tremendous conflagration.

Mrs. Veneering faintly remarks, as dinner opens, that many such days would be too much for her.

"Many such days would be too much for all of us," says Podsnap; "but we'll bring him in!"

"We'll bring him in," says Lady Tippins, sportively waving her green fan. "Veneering for ever!"

"We'll bring him in!" says Twemlow.

"We'll bring him in!" say Boots and Brewer.

Strictly speaking, it would be hard to show cause why they should not bring him in, Pocket-Breaches having closed its little bargain, and there being no opposition. However, it is agreed that they must "work" to the last, and that if they did not work, something indefinite would happen. It is likewise agreed that they are all so exhausted with the work behind them, and need to be so fortified for the work before them, as to require peculiar strengthening from Veneering's cellar. Therefore, the Analytical has orders to produce the cream of the cream of his bins, and therefore it falls out that rallying becomes rather a trying word for the occasion; Lady Tippins being observed gamely to inculcate the necessity of rearing round their dear Veneering; Podsnap advocating roaring round him; Boots and Brewer declaring their intention of reeling round him; and Veneering thanking his devoted friends one and all, with great emotion, for rarullarulling round him.

In these inspiring moments, Brewer strikes out an idea which is the great hit of the day. He consults his watch, and says (like Guy Fawkes), he'll now go down to the House of Commons and see how things look.

"I'll keep about the lobby for an hour or so," says Brewer, with a deeply mysterious countenance, "and if things look well, I won't come back, but will order my cab for nine in the morning."

"You couldn't do better," says Podsnap.

Veneering expresses his inability ever to acknowledge this last service. Tears stand in Mrs. Veneering's affectionate eyes. Boots shows envy, loses ground, and is regarded as possessing a second-rate mind. They all crowd to the door, to see Brewer off. Brewer says to his driver, "Now, is your horse pretty fresh?" eyeing the animal with critical scrutiny. Driver says he's as fresh as butter. "Put him along then," says Brewer; "House of Commons." Driver darts up, Brewer leaps in, they cheer him as he departs, and Mr. Podsnap says, "Mark my words, sir. That's a man of resource; that's a man to make his way in life."

When the time comes for Veneering to deliver a neat and appropriate stammer to the men of Pocket-Breaches, only Podsnap and Twemlow accompany him by railway to that sequestered spot. The legal gentleman is at the Pocket-Breaches Branch Station, with an open carriage with a printed bill "Veneering for ever" stuck upon it, as if it were a wall; and they gloriously proceed, amidst the grins of the populace, to a feeble little town hall on crutches, with some onions and bootlaces under it, which the legal gentleman says are a Market; and from the front window of that edifice Veneering speaks to the listening earth. In the moment of his taking his hat off, Podsnap, as per agreement made with Mrs. Veneering, telegraphs to that wife and mother, "He's up."

Veneering loses his way in the usual No Thoroughfares of speech, and Podsnap and Twemlow say Hear hear! and sometimes, when he can't by any means back himself out of some very unlucky No Thoroughfare, "He-a-a-r He-a-a-r!" with an air of facetious convic-

tion, as if the ingenuity of the thing gave them a sensation of exquisite pleasure. But Veneering makes two remarkably good points; so good, that they are supposed to have been suggested to him by the legal gentleman in Britannia's confidence, while briefly conferring on the stairs.

Point the first is this. Veneering institutes an original comparison between the country, and a ship; pointedly calling the ship, the Vessel of the State, and the Minister the Man at the Helm. Veneering's object is to let Pocket-Breaches know that his friend on his right (Podsnap) is a man of wealth. Consequently says he, "And, gentlemen, when the timbers of the Vessel of the State are unsound and the Man at the Helm is unskilful, would those great Marine Insurers, who rank among our world-famed merchant-princes—would they insure her, gentlemen? Would they underwrite her? Would they incur a risk in her? Would they have confidence in her? Why, gentlemen, if I appealed to my honorable friend upon my right, himself among the greatest and most respected of that great and much respected class, he would answer No!"

Point the second is this. The telling fact that Twemlow is related to Lord Snigsworth, must be let off. Veneering supposes a state of public affairs that probably never could by any possibility exist (though this is not quite certain, in consequence of his picture being unintelligible to himself and everybody else), and thus proceeds. "Why, gentlemen, if I were to indicate such a programme to any class of society, I say it would be received with derision, would be pointed at by the finger of scorn. If I indicated such a programme to any worthy and intelligent tradesman of your town—nay, I will here be personal, and say Our town—what would he reply? He would reply, 'Away with it!' That's what he would reply, gentlemen. In his honest indignation he would reply, 'Away with it!' But suppose I mounted higher in the social scale. Suppose I drew my arm through the arm of my respected friend upon my left, and, walking with him through the ancestral woods of his family, and under the spreading beeches of Snigsworth Park, approached the noble hall, crossed the courtyard, entered by the door, went up the staircase, and, passing from room to room, found myself at last in the august presence of my friend's near kinsman, Lord Snigsworth. And suppose I said to that venerable earl, 'My Lord, I am here before your lordship, presented by your lordship's near kinsman, my friend upon my left, to indicate that programme; what would his lordship answer? Why, he would answer, 'Away with it!' That's what he would answer, gentlemen. 'Away with it!' Unconsciously using, in his exalted sphere, the exact language of the worthy and intelligent tradesman of our town, the near and dear kinsman of my friend upon my left would answer in his wrath, 'Away with it!'"

Veneering finishes with this last success, and Mr. Podsnap telegraphs to Mrs. Veneering, "He's down."

Then, dinner is had at the Hotel with the legal gentleman, and then there are in due succession, nomination, and declaration. Finally Mr. Podsnap telegraphs to Mrs. Veneering, "We have brought him in."

Another gorgeous dinner awaits them on their return to the Veneering halls, and Lady Tippins awaits them, and Boots and Brewer await them. There is a modest assertion on everybody's part that everybody single-handed "brought him in;" but in the main it is conceded by all, that that stroke of business on Brewer's part, in going down to the house that night to see how things looked, was the master-stroke.

A touching little incident is related by Mrs. Veneering, in the course of the evening. Mrs. Veneering is habitually disposed to be tearful, and has an extra disposition that way after her late excitement. Previous to withdrawing from the dinner-table with Lady Tippins, she says, in a pathetic and physically weak manner:

"You will all think it foolish of me, I know, but I must mention it. As I sat by Baby's crib, on the night before the election, Baby was very uneasy in her sleep."

The Analytical chemist, who is gloomily looking on, has diabolical impulses to suggest "Wind" and throw up his situation; but represses them.

"After an interval almost convulsive, Baby curled her little hands in one another and smiled."

Mrs. Veneering stopping here, Mr. Podsnap deems it incumbent on him to say: "I wonder why!"

"Could it be, I asked myself," says Mrs. Veneering, looking about her for her pocket-handkerchief, "that the Fairies were telling Baby that her papa would shortly be an M.P.?"

So overcome by the sentiment is Mrs. Veneering, that they all get up to make a clear stage for Veneering, who goes round the table to the rescue, and bears her out backward, with her feet impressively scraping the carpet: after remarking that her work has been too much for her strength. Whether the fairies made any mention of the five thousand pounds, and it disagreed with Baby, is not speculated upon.

Poor little Twemlow, quite done up, is touched, and still continues touched after he is safely housed over the livery-stable yard in Duke Street, Saint James's. But there, upon his sofa, a tremendous consideration breaks in upon the mild gentleman, putting all softer considerations to the rout.

"Gracious heavens! Now I have time to think of it, he never saw one of his constituents in all his days, until we saw them together!"

After having paced the room in distress of mind, with his hand to his forehead, the innocent Twemlow returns to his sofa and moans:

"I shall either go distracted, or die, of this man. He comes upon me too late in life. I am not strong enough to bear him!"

"ARMADALE;"

A NEW NOVEL BY

MR. WILKIE COLLINS,

WILL BE COMMENCED IN

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NORTON'S

CAMOMILE PILLS,

THE

MOST CERTAIN PRESERVER OF HEALTH,

A MILD, YET SPEEDY, SAFE, AND

EFFECTUAL AID IN CASES OF INDIGESTION,
AND ALL STOMACH COMPLAINTS,

AND, AS A NATURAL CONSEQUENCE,

A PURIFIER OF THE BLOOD, AND A SWEETENER OF THE WHOLE SYSTEM.

INDIGESTION is a weakness or want of power of the digestive juices in the stomach to convert what we eat and drink into healthy matter, for the proper nourishment of the whole system. It is caused by everything which weakens the system in general, or the stomach in particular. From it proceed nearly all the diseases to which we are liable; for it is very certain, that if we could always keep the stomach right we should only die by old age or accident. Indigestion produces a great variety of unpleasant sensations: amongst the most prominent of its miserable effects are a want of, or an inordinate appetite, sometimes attended with a constant craving for drink, a distension or feeling of enlargement of the stomach, flatulency, heartburn, pains in the stomach, acidity, unpleasant taste in the mouth, perhaps sickness, rumbling noise in the bowels: in some cases of depraved digestion there is nearly a complete disrelish for food, but still the appetite is not greatly impaired, as at the stated period of meals persons so afflicted can eat heartily, although without much gratification; a long train of nervous symptoms are also frequent attendants, general debility, great languidness, and incapacity for exertion. The minds of persons so afflicted frequently become irritable and desponding, and great anxiety is observable in the countenance; they appear thoughtful, melancholy, and dejected, under great apprehension of some imaginary danger, will start at any unexpected noise or occurrence, and become so agitated that they require some

time to calm and collect themselves: yet for all this the mind is exhilarated without much difficulty; pleasing events, society, will for a time dissipate all appearance of disease; but the excitement produced by an agreeable change vanishes soon after the cause has gone by. Other symptoms are, violent palpitations, restlessness, the sleep disturbed by frightful dreams and startings, and affording little or no refreshment; occasionally there is much moaning, with a sense of weight and oppression upon the chest, nightmare, &c.

It is almost impossible to enumerate all the symptoms of this first invader upon the constitution, as in a hundred cases of *Indigestion* there will probably be something peculiar to each; but, be they what they may, they are all occasioned by the food becoming a burden rather than a support to the stomach; and in all its stages the medicine most wanted is that which will afford speedy and effectual assistance to the digestive organs, and give energy to the nervous and muscular systems,—nothing can more speedily or with more certainty effect so desirable an object than *Norton's Extract of Camomile Flowers*. The herb has from time immemorial been highly esteemed in England as a grateful anodyne, imparting an aromatic bitter to the taste, and a pleasing degree of warmth and strength to the stomach; and in all cases of indigestion, gout in the stomach, windy colic, and general weakness, it has for ages been strongly recommended by the most eminent practitioners as very useful and beneficial. The

great, indeed only, objection to its use has been the large quantity of water which it takes to dissolve a small part of the flowers, and which must be taken with it into the stomach. It requires a quarter of a pint of boiling water to dissolve the soluble portion of one drachm of Camomile Flowers; and, when one or even two ounces may be taken with advantage, it must at once be seen how impossible it is to take a proper dose of this wholesome herb in the form of tea; and the only reason why it has not long since been placed the very first in rank of all restorative medicines is, that in taking it the stomach has always been loaded with water, which tends in a great measure to counteract, and very frequently wholly to destroy the effect. It must be evident that loading a weak stomach with a large quantity of water, merely for the purpose of conveying into it a small quantity of medicine must be injurious; and that the medicine must possess powerful renovating properties only to counteract the bad effects likely to be produced by the water. Generally speaking, this has been the case with Camomile Flowers, a herb possessing the highest restorative qualities, and when properly taken, decidedly the most speedy restorer, and the most certain preserver of health.

NORTON'S CAMOMILE PILLS are prepared by a peculiar process, accidentally discovered, and known only to the proprietor, and which he firmly believes to be one of the most valuable modern discoveries in medicine, by which all the essential and extractive matter of more than an ounce of the flowers is concentrated in four moderate-sized pills. Experience has afforded the most ample proof that they possess all the fine aromatic and stomachic properties for which the herb has been esteemed; and, as they are taken into the stomach unencumbered by any diluting or indigestible substance, in the same degree has their benefit been more immediate and decided. Mild in their operation and pleasant in their effect, they may be taken at any age, and under any circumstance, without danger or inconvenience. A person exposed to cold and wet a whole day or night could not possibly receive any injury from taking them, but, on the contrary, they would effectually prevent a cold being taken. After a long acquaintance with and strict observance of the medicinal properties of *Norton's Camomile Pills*, it is only doing

them justice to say, that they are really the most valuable of all TONIC MEDICINES. The word tonic is meant a medicine which gives strength to the stomach sufficient to digest in proper quantities all wholesome food, which increases the power of every nerve and muscle of the human body, or, in other words, invigorates the nervous and muscular systems. The solidity or firmness of the whole tissue of the body which quickly follows the use of *Norton's Camomile Pills*, their certain and speedy effects in repairing the partial dilapidations from time and intemperance, and their lasting salutary influence on the whole frame, is most convincing, that in the smallest compass is contained the largest quantity of the tonic principle, of so peculiar a nature as to pervade the whole system, through which it diffuses health and strength sufficient to resist the formation of disease, and also to fortify the constitution against contagion; as such, therefore, its general use is strongly recommended as preventative during the prevalence of malignant fever or other infectious diseases, and to persons attending sick rooms they are invaluable, as in no one instance have they ever failed in preventing the taking of illness, even under the most trying circumstances.

As *Norton's Camomile Pills* are particularly recommended for all stomach complaints or indigestion, it will probably be expected that some advice should be given respecting diet, though after all that has been written upon the subject, after the publication of volume upon volume, after the country has, as it were, been inundated with practical essays on diet, as a means of prolonging life, it would be unnecessary to say more, did we not feel it our duty to make the humble endeavour of inducing the public to regard them not, but to adopt that course which is dictated by nature, by reason, and by common sense. Those persons who study the wholesomes, and are governed by the opinion of writers on diet, are uniformly both unhealthy in body and weak in mind. There can be no doubt that the palate is designed to inform us what is proper for the stomach, and of course that must best instruct us what food to take and what to avoid: we want no other adviser. Nothing can be more clear than that those articles which are agreeable to the taste were by nature intended for our food and sustenance, whether liquid or solid, foreign or of native

production: if they are pure and unadulterated, no harm need be dreaded by their use; they will only injure by abuse. Consequently, whatever the palate approves, eat and drink always in moderation, but never in excess; keeping in mind that the first process of digestion is performed in the mouth, the second in the stomach; and that, in order that the stomach may be able to do its work properly, it is requisite the first process should be well performed; this consists in masticating or chewing the solid food, so as to break down and separate the fibres and small substances of meat and vegetables, mixing them well, and blending the whole together before they are swallowed; and it is particularly urged upon all to take plenty of time to their meals and never eat in haste. If you conform to this short and simple, but comprehensive advice, and find that there are various things which others eat and drink with pleasure and without inconvenience, and which would be pleasant to yourself only that they disagree, you may at once conclude that the fault is in the stomach, that it does not possess the power which it ought to do, that it wants assistance, and the sooner that assistance is afforded the better. A very short trial of this medicine will best prove how soon it will put the stomach in a condition to perform with ease all the work which nature intended for it. By its use you will soon be able to enjoy, in moderation, whatever is agreeable to the taste, and unable to name one individual article of food which disagrees with or sits unpleasantly on the stomach. Never forget that a small meal well digested affords more nourishment to the system than a large one, even of the same food, when digested imperfectly. Let the dish be ever so delicious, ever so enticing a variety offered, the bottle ever so enchanting, never forget that temperance tends to preserve health, and that health is the soul of enjoyment. But should an impropriety be at any time, or ever so often committed, by which the stomach becomes overloaded or disordered, render it immediate aid by taking a dose of *Norton's*

Camomile Pills, which will so promptly assist in carrying off the burden thus imposed upon it that all will soon be right again.

It is most certainly true that every person in his lifetime consumes a quantity of noxious matter, which if taken at one meal would be fatal: it is these small quantities of noxious matter, which are introduced into our food, either by accident or wilful adulteration, which we find so often upset the stomach, and not unfrequently lay the foundation of illness, and perhaps final ruination to health. To preserve the constitution, it should be our constant care, if possible, to counteract the effect of these small quantities of unwholesome matter; and whenever, in that way, an enemy to the constitution finds its way into the stomach, a friend should be immediately sent after it, which would prevent its mischievous effects, and expel it altogether; no better friend can be found, nor one which will perform the task with greater certainty than **NORTON'S CAMOMILE PILLS**. And let it be observed that the longer this medicine is taken the less it will be wanted; it can in no case become habitual, as its entire action is to give energy and force to the stomach, which is the spring of life, the source from which the whole frame draws its succour and support. After an excess of eating or drinking, and upon every occasion of the general health being at all disturbed, these PILLS should be immediately taken, as they will stop and eradicate disease at its commencement. Indeed, it is most confidently asserted, that by the timely use of this medicine only, and a common degree of caution, any person may enjoy all the comforts within his reach, may pass through life without an illness, and with the certainty of attaining a healthy OLD AGE.

On account of their volatile properties, they must be kept in bottles; and if closely corked their qualities are neither impaired by time nor injured by any change of climate whatever. Price, 13½d. and 2s. 9d. each, with full directions. The large bottle contains the quantity of three small ones, or PILLS equal to fourteen ounces of CAMOMILE FLOWERS.

Sold by nearly all respectable Medicine Vendors.

Be particular to ask for "**NORTON'S PILLS**," and do not be persuaded to purchase an imitation.

A CLEAR COMPLEXION!!!

GODFREY'S

EXTRACT OF ELDER FLOWER

Is strongly recommended for Softening, Improving, Beautifying and Preserving the SKIN, and giving it a blooming and charming appearance. It will completely remove Tan, Sunburn, Redness, &c., and by its Balsamic and Healing qualities render the skin soft, pliable, and free from dryness, &c., clear it from every humour, pimple, or eruption; and by continuing its use only a short time, the skin will become and continue soft and smooth, and the complexion perfectly clear and beautiful.

Sold in Bottles, price 2s. 9d., by all Medicine Vendors and Perfumers.

FOR GOUT, RHEUMATISM AND RHEUMATIC GOUT.

SIMCO'S GOUT AND RHEUMATIC PILLS

are a certain and safe remedy. They restore tranquillity to the nerves, give tone to the stomach, and strength to the whole system. No other medicine can be compared to these excellent Pills, as they prevent the disorder from attacking the stomach or head, and have restored thousands from pain and misery to health and comfort.

Sold by all Medicine Vendors, at 1s. 1½d. and 2s. 9d. per box.


INFLUENZA, COUGHS AND COLDS.

SIMCO'S ESSENCE OF LINSEED

is the most efficacious remedy ever discovered for the relief of persons suffering from Influenza; the first two doses generally arrest the progress of this distressing complaint, and a little perseverance completely removes it. Children's Coughs, as well as recent ones in Adults, will be removed by a few doses (frequently by the first); and Asthmatic persons, who previously had not been able to lie down in bed, have received the utmost benefit from the use of

SIMCO'S ESSENCE OF LINSEED.

Sold in Bottles at 1s. 1½d. and 2s. 9d. each.



DEUS NOBIS HAEC OTIA FECIT DOMINE DIRIGE NOS

INSURANCE COMPANY

ESTABLISHED 1836. EMPOWERED SPECIALLY BY PARLIAMENT.

FIRE. ANNUITIES. LIFE.

FIRE PREMIUMS £580,000. 1863. £210,000 LIFE PREMIUMS.
INVESTED FUNDS £3,000,000 STERLING.

THIS COMPANY is a strictly Proprietary Institution. No Insurer against Fire, or holder of a Policy on the Life of himself or another, though entitled to Bonuses, or purchaser, or recipient of one of its Annuities, is involved in the slightest Liability of Partnership.

The Proprietors alone incur any responsibility for the engagements of the Company; and they have built up for themselves, by a highly conservative policy, a position which may well attract the attention of the public, and command their confidence.

The affairs of the Company in different localities at home and abroad, are under the management of Boards of resident Proprietors who exercise the fullest control over the business in their respective Districts, and afford to the inhabitants all the advantages of a purely local undertaking, based upon the security of a large, flourishing, and powerful Institution.

These grounds of confidence in the management of the Company are amply justified by the results; and a highly acceptable expression of the existence of that confidence and of its strength is found in the very large measure of support which the Company enjoys. It will be apparent that care has been taken to merit the trust reposed in the *Liverpool and London and Globe Company*, from the following statement of its

FINANCIAL POSITION.

THE CAPITAL OF THE COMPANY is *Two Millions* Sterling, issued and issuable as Stock, not liable to further calls by the Company or the Directors thereof. Of this Capital the amount paid up is £390,000, and to that must be added the unlimited liability of the Proprietors and the enormous reserves of which the following are particulars.

THE RESERVE SURPLUS FUND is an accumulation principally of the Premium upon Stock, issued from time to time, and now amounts to £1,000,000. As additions are made to the issued Capital, this Fund will be increased also, it being provided by the Company's Deed of Settlement, that all Premiums received on Stock, shall be carried to the credit of this Fund, and not be dealt with as part of the profits of the year, or be divisible as such.

THE LIFE DEPARTMENT RESERVE of £1,450,000 is the calculated value of all subsisting engagements at date of the last valuation, augmented, year by year, by the Balance of Receipts and Disbursements on account of this branch of the business. The peculiar Bonus system of the Company appropriates to the Policy-holder in effect the first claim upon the profits, because his share is fixed, uncontingent, and guaranteed. And in determining the sum to be reserved in each case, the value of those Bonuses whether accrued or not has been carefully ascertained and provided for.

THE BALANCE OF UNDIVIDED PROFIT is a fund retained to meet extraordinary claims and equalize the dividends of successive years. It is a principle in the management to prevent, if possible, any reduction in the rate of Dividend once declared, so that purchasers of Stock need have no apprehension that the dividend next paid will be less than the last. The amount of this fund is now £210,000.

THE DIRECTORS desire to imbue the mind of the public with the great importance of having the Capital of a Company, on which the Dividend is paid, largely supported and strengthened by other Funds, on which no Dividend is payable. Such a state of things, in the first place, evidences the prudence with which the affairs have been managed; and in the next, supplies a guarantee against fluctuation in the Dividend to Proprietors, because so considerable a proportion of the annual payments becomes derivable from interest on the Investments. And when, as in the case of the *Liverpool and London and Globe Company*, no addition to the Capital can be made, without the premium upon it giving permanent increase to the Reserve Fund, it is obvious that any further issue of stock, by reason of the premium it commands, will nearly provide its own Dividend, and so form but a small charge on the business it contributes. This consideration will add to the significance of these Funds which for convenience are enumerated here, namely:—

Capital paid up	£390,000	
Reserved Surplus Fund	1,000,000	
Life Department Reserve	1,450,000	
Balance of Undivided Profits	210,000	£3,050,000

BUSINESS.

FIRE INSURANCE. The Premiums received by the *Liverpool and London and Globe Company* in the year 1863, amounted to £580,000, and exceed by not less than £200,000, those of any other Fire Office. The Directors have never advocated high rates of Premium, except to meet some temporary emergency connected with a particular manufacture or locality, in order to induce improvements in the risks. Insurances continue to be effected at *Home*, in the *British Colonies*, and in *Foreign Countries*, and all claims to be settled with liberality and promptitude.

ANNUITIES. The *Liverpool and London and Globe Company* offers to any person desirous to increase his Income by the purchase of an Annuity, the most undoubted security and the greatest practicable facilities for the receipt of his annuity. The amount payable by the Company is now £33,500 per annum. The rates will be found on application liberal, and the preliminaries, and the requirements for the receipt of the payments, as simple, and free from unnecessary form as they can be made.

LIFE INSURANCE. The enormous resources of the *Liverpool and London and Globe Company* present an amount of security to Insurers such as few if any offices can give. The very large Funds actually invested, and the unlimited responsibility of the numerous and wealthy Proprietary are not surpassed. The various scales of Premiums will be found not more than commensurate to the advantages afforded; and the Bonuses being guaranteed when the policy is issued, and not being contingent on the profits made, entail not the remotest liability of partnership. A contract of Life Insurance should not be a speculation. Its fulfilment should not depend on problematical success. A leading object aimed at in the practice of insurance is to render that certain which otherwise would be doubtful only; and that Company would seem to fulfil most entirely this purpose of its existence, which places all the inducements it holds out to the world, on the clear basis of distinct guarantee. This certainty is the characteristic of the *Liverpool and London and Globe Company*. The premiums on Life Insurance received in 1863 were £210,000.

CLAIMS UNDER POLICIES have at all times been properly adjusted and paid, and in the course of twenty-eight years have exceeded THREE MILLIONS sterling. This test, and the present revenue, are conclusive evidence of the satisfactory way in which the business of the Company is conducted.

THE DIVIDENDS to Proprietors have gradually increased as the prosperity of the Company has been developed. Until £100,000 had been accumulated as a Reserve Fund no greater Dividend than 5 per cent. was paid to the Proprietors in any one year. Since that was accomplished in 1844, the Dividend has steadily risen from 10 per cent. for that year, to 15 per cent. in 1849, 20 per cent. in 1851, 30 per cent. in 1856, and 40 per cent. in 1863. At each of those stages large additions had been made to the Company's reserves. The revenue of the *Liverpool and London and Globe Insurance Company* in 1863 was £950,000, namely:—

Fire Premiums	£580,000	
Life Premiums	210,000	
Interest on Investments	160,000	£950,000

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

All Directors must be Proprietors in the Company.

TRUSTEES.

THOMAS BROCKLEBANK, Esq., HAROLD LITTLEDALE, Esq., J. A. TOBIN, Esq.

DIRECTORS.

Liverpool Board—Office: 1, Dale Street.

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 William Earle, Esq. J. C. Ewart, Esq., M.P. C. J. Forget, Esq. H. B. Gilmour, Esq. T. Haigh, Esq.
 Robert Higgin, Esq. Hugh Hornby, Esq. Joseph Hubback, Esq. G. H. Lawrence, Esq.
 Edward Moon, Esq. C. Mosley, Esq. Charles Saunders, Esq. Francis Shand, Esq. J. Swainson, Esq.
 Secretary—Swinton Boulton, Esq. Assistant Secretary—W. G. Wilks, Esq.
 Auditors—C. T. Bowring, Esq.; Nathaniel Caine, Esq.
 Medical Referees—J. R. W. Vose, M.D.; Thomas Inman, M.D.
 Bankers—Bank of Liverpool; Union Bank of London.
 Solicitors—Messrs. Lacey, Banner, Gill, and Lacey. Surveyor—J. Stewart, Esq.

London Board—Offices: 20 and 21 Paultry, 7, Cornhill, and Charing Cross.

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 John Addis Esq. R. W. Gausson, Esq. Fowler Newsam, Esq. W. Scholefield, Esq. M.P.
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 Actuary—Aug. Hendriks, Esq. Auditor—H. H. Cannan, Esq.
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 Hon. R. Turnbull, Esq.
 Res. Sec. W. M. Ross, Esq.

FIRE INSURANCE DUTY

Received for Government in 1863, £133,389, placing the Company at the head of the Country Offices, and third on the list of the entire Kingdom.

Progress of the Liverpool and London and Globe Insurance Company since 1860.

FIRE DEPARTMENT.			YEAR.	LIFE DEPARTMENT.		
Premiums.	Losses.	Duty.		Premium.	Claims.	Abilities.
£313,725	£225,832	£60,952	1860	£131,721	£76,029	£19,352
360,130	249,314	65,977	1861	135,974	75,132	21,221
452,696	292,269	88,016	1862	153,395	77,401	26,141
581,734	332,457	103,389	1863	209,507	122,124	33,540

Fire and Life claims paid since its establishment, twenty-eight years ago, exceed £3,000,000.

ALBERT

Insurance Company Limited.



CAPITAL

ONE MILLION.

FIRE AND MARINE.

Directors.

OSWALD H. COLVEN, Esq., (Messrs. JOHN NICKOLS & Co.), Seething Lane.
 E. T. GOURLEY, Esq., Shipowner, London and Sunderland.
 ANGUS MCKENZIE, Esq., Old Broad Street, (Director of the Oriental Commercial Company).
 JOSEPH McMASTER, Esq., Eastcheap, (Director of the National Financial Company).
 P. W. SPENCE, Esq., (Messrs. E. J. SPENCE & Co.), Pinner's Hall, Old Broad Street.
 CHAS. RUDD TATHAM, Esq., (Messrs. TATHAM & Co.), Pudding Lane.
 C. C. VARSAM, Esq., 1, Shorter's Court, Throgmorton Street.
 WM. BEATTIE, Esq.
 LIEUT.-COL. J. CROUDACE.
 WM. KING, Esq.
 G. GOLDSMITH KIRBY, Esq., (Managing Director).

Also Directors of the ALBERT LIFE OFFICE, ESTAB 1838.

JAS. NICHOLS, Esq.
 WM. PAGE T. PHILLIPS, Esq.
 T. STEPHENSON, Esq., F.S.A.
 ROBERT WHITWORTH, Esq.

Every proposal for Fire Insurance will be treated strictly upon its own merits; and in every transaction the Company will maintain the **UTMOST LIBERALITY** to the Assured.

LOSSES occasioned by **LIGHTNING**, and **EXPLOSION OF GAS** will be recognised; and every facility afforded for effecting Insurances of every description compatible with security to the Assured.

Common Insurance	1s. 6d. per Cent.
Hazardous	2s. 6d. "
Doubly Hazardous.....	4s. 6d. "

Special Insurances equitably arranged. The full benefit allowed by the recent reduction in the duty will be afforded to the Assured.

Insurances effected for **Seven Years** will be charged **Six Years' Premium and Duty only.**

Professional Men introducing business will be liberally treated with.

Agents required in Towns where none are already appointed.

MORELL THEOBALD, Manager, Fire Department.

OFFICES IN LONDON:—

8, FINCH LANE, AND 7, WATERLOO PLACE, PALL MALL.

MUTUAL LIFE ASSURANCE.

THE SCOTTISH PROVIDENT INSTITUTION

ESTABLISHED IN 1837. INCORPORATED IN 1848.

"After a careful examination of the two plans, with some benefit from practical experience, we do not hesitate to declare our conviction that the Mutual System is the only one which the public at large are concerned to support."—Chambers' Journal.

IN THIS SOCIETY the Members obtain Assurances, having right to share in the Whole Profits, on payment of the moderate Premiums required by the non-participating Scale of Proprietary Companies. In other Offices a person may assure at Premiums as low, but without any prospect of additions to the original assurance: OR, he may obtain the right to Profits, but only by payment of excessive Premiums.

In this Office alone are the two benefits combined.

ITS ADVANTAGES, then, as compared with other Offices, are—

A greatly larger original Assurance for the same Premium, and eventually, to good lives, as large additions as where the ordinary high rate of Premium is charged.

For the same yearly sum as large an Assurance may be secured from the first as can be looked for elsewhere only after many years' accumulation of Bonuses. Thus, a Policy for £1250 or £1200 may generally be had for the Premium which, in the other Mutual or Participating Offices, would secure £1000 only.

The Whole Profits are secured to the Policy-holders themselves, and are divided on a system which is at once safe, equitable, and peculiarly favourable to good lives,—no share being given to those by whose early death there is a loss to the common fund. In this way Policies of £1000 have already been increased, to £1300, £1500, and in some instances to upwards of £1700.

Above 13,000 POLICIES have been issued. The SUBSISTING ASSURANCES are more than 4½ Millions. The REALIZED FUND, arising entirely from accumulated Premiums, exceeds £950,000; all invested in unexceptionable securities in this country.

Full information may be had at the various Offices, or from the Agents.

No. 6 ST. ANDREW SQUARE,
Edinburgh, June 1864.

JAMES WATSON, Manager.

HEAD OFFICE, 6 ST. ANDREW SQUARE, EDINBURGH.

The Scottish Provident Institution.

DIVISION OF SURPLUS.

THE SYSTEM on which the Profits are divided is peculiar to this Society and is specially fitted for dealing with a surplus arising from moderate Premiums.

The Assurance itself having been provided to all the Members at the lowest rates which are perfectly safe, the system takes up their interest in the Surplus at the point when they become really contributors to the Profits, and thus gives a legitimate advantage to those who have mainly created the Fund by which the Assurances on the early deceasing Members, as well as their own, are made good. *The Surplus is reserved entire for those Members whose Premiums, with accumulated interest at four per cent, amount to the sums in their Policies.* This principle, while avoiding the anomaly of giving additions to those Policies which become claims in their earlier years, yet secures a share of the profits to every Member, who has not, from the sum realized by his heirs exceeding what he has lived to pay, been a gainer by the original transaction.

A Surplus thus divided among a comparatively limited number (though that will comprise a full half of all the Members) must obviously afford larger additions to those Policies which share in it, than when distributed among all indiscriminately, according to the usual systems. The practical working has been that Policies originally for £1000, which have come within the participating class, have been increased to £1300, £1500, and in some instances to upwards of £1700.

TABLE SHOWING THE PREMIUM PAYABLE YEARLY DURING LIFE
For Assurance of £100 at Death. With Profits.

AGE.	PREMIUM.	AGE.	PREMIUM.	AGE.	PREMIUM.
22	£1 16 9	35	£2 6 10	48	£3 14 8
23	1 17 2	36	2 8 2	49	3 18 1
24	1 17 7	37	2 9 8	50	4 1 7
25	1 18 0	38	2 11 3	51	4 5 6
26	1 18 6	39	2 12 11	52	4 9 5
27	1 19 2	40	2 14 9	53	4 13 5
28	1 19 11	41	2 16 8	54	4 17 8
29	2 0 8	42	2 18 8	55	5 1 11
30	2 1 6	43	3 0 11	56	5 6 4
31	2 2 6	44	3 3 3	57	5 10 11
32	2 3 5	45	3 5 9	58	5 15 9
33	2 4 6	46	3 8 5	59	6 1 0
34	2 5 7	47	3 11 5	60	6 6 7

The Premium for £1000 in the other Scottish Mutual Offices (which give the whole Profits) is, at age 30, £25 : 17 : 6, which in this Institution would secure a Policy of £1250 from the first. The Premium in this Office for £1000 is only £20 : 15s., which in them would secure not more than £800.

The Premiums, moreover, are as low as by the non-participating Rates of the Proprietary Companies, so that persons who assure with them by that scale virtually throw away the prospect of additions from the profits without any compensating advantage.

A Table showing the Premiums in all the Assurance Offices in the Kingdom will be found in the "Post Magazine Almanac," "Letts's Diary," &c.

GLASGOW, 67 ST. VINCENT STREET

The Scottish Provident Institution.

TO PROFESSIONAL MEN

and others whose income is dependent on the continuance of health and activity, the system of Assurance is recommended by Premiums restricted to a definite term of Payment, as shown in the following

TABLE OF PREMIUMS, PAYABLE FOR TWENTY-ONE YEARS ONLY,
For Assurance of £100 at Death. With Profits.

Age.	Premium limited to 21 payments.	Age.	Premium limited to 21 payments.	Age.	Premium limited to 21 payments.
21	£2 10 6	31	£2 16 2	41	£3 9 2
22	2 11 0	32	2 17 1	42	3 11 1
23	2 11 6	33	2 18 0	43	3 13 1
24	2 12 1	34	2 19 0	44	3 15 3
25	2 12 6	35	3 0 2	45	3 17 6
26	2 13 0	36	3 1 5	46	4 0 0
27	2 13 6	37	3 2 9	47	4 2 8
28	2 14 1	38	3 4 3	48	4 5 8
29	2 14 8	39	3 5 9	49	4 8 9
30	2 15 4	40	3 7 5	50	4 12 1

Thus a person aged 30, if unwilling to burden himself with payments during his whole life, may secure a Policy for £1000 for a Premium of £27 : 13 : 4, limited to twenty-one yearly payments—being thus relieved of payment before he has passed the prime of life—for a Premium little higher than most offices require during the whole term of life.

Tables of Premiums to cease after 7, 14, or other number of years, may be had on application.

PARTNERSHIP ASSURANCE.

THE DIRECTORS invite the attention of the Commercial Community to the beneficial uses to which Life Assurance may be applied, as a means of preventing the inconvenience to which Mercantile Firms are frequently subjected by the withdrawal of Capital on the death of one of the Partners.

EXAMPLES OF THE ANNUAL PREMIUM FOR ASSURANCE OF £100
TO BE PAID ON THE DEATH OF EITHER OF TWO PERSONS.

Ages.		Premium.	Ages.		Premium.	Ages.		Premium.	
25	25	2 19 7	35	35	3 17 9	45	45	5 3 9	
	30	3 4 2		40	4 4 5		50	5 14 9	
	35	3 9 4		45	4 12 0		55	6 14 6	
	40	3 16 8		50	5 4 6	60	8 2 6		
	45	4 5 1		55	6 5 6	50	50	6 4 9	
50	4 18 2	60	7 14 8	55	7 3 5				
60				60	8 10 6				
30	30	3 8 5	40	40	4 10 6	55	55	8 1 3	
	35*	3 13 4		45	4 17 7		60	9 7 7	
	40	4 0 5		50	5 9 6		60	60	10 13 3
	45	4 8 5		55	6 10 0				
	50	5 1 4		60	7 18 11				

* EXAMPLE.—Two Persons aged 30 and 35, partners in business, may by an Annual Payment of £36 : 13 : 4, while both are alive, secure a Capital Sum of £1000 at death of either,—payable to the survivor, or to the general Capital of the Firm, as may be previously arranged.

The Premiums for other Ages will be furnished on application.

DUBLIN, 16 COLLEGE GREEN.

The Scottish Provident Institution.

ABSTRACT OF 26TH ANNUAL REPORT.

THE REPORT by the DIRECTORS to the last General Meeting of Contributors stated that 880 new Proposals had been completed, for £455,493. The new Premiums were £17,100:19s., of which £3,107:7:3 was by way of Single Payments, with a further sum of £3528:16s. as the price of Annuities sold. The total Receipts of the year were £163,122:14:4. The Claims in the year by the death of 97 members were £59,650:4s.

THE REALIZED FUND, arising entirely from the accumulated contributions of the Members, was at 31st December last £938,962:6:6, being an increase of about £78,000 in the year. The Report then proceeded—

THE BUSINESS which the Directors have the satisfaction of thus reporting exceeds that of any previous year of the Society—a result due mainly to the growing appreciation of its system. Much has been said in the past year of the principles of different classes of Offices for Life Assurance. Your Directors are satisfied that the more these are discussed, the greater will be the confidence and satisfaction with which the principles of this Institution are regarded. Securing at the outset, for all the highest fixed benefit that can be given for the Premiums charged, the system of your Institution sets aside the whole surplus for the Policy-holders themselves. And in the apportionment of the Surplus, it recognises the equitable claims of those who have lived to pay into the Common Fund, in Premiums and Accumulated Interest, a sum equal to that originally assured. In other words, the system secures the largest Assurance under the original Contract; and, when the fulfilment of that Contract has been provided for, it gives over the Surplus to those by whose longer payments not only has the Contract been fulfilled to those who died earlier, but the Surplus itself

been created. By the adoption of Low Premiums, with an equitable Division of the Surplus, the acknowledged advantages of Mutual Assurance are greatly enhanced.

Mr. CHARLES LAWSON, Jun., who brought up the Report on the part of the Directors, moved its approval and adoption.

Mr. DUNCAN MACLAREN, in seconding the motion, said that ere joining the Institution he had taken some trouble to inquire and make up his mind as to what was the best constitution for such an Association, and stated the grounds on which he had preferred this Society. It had occurred to him to suggest that some arrangement might beneficially be made for securing intermediate bonuses, between the periods of investigation, for Members who, according to the equitable principle of the Society, have already come to participate in the Surplus. With such a modification, he said, the system of "the Society would, in my estimation, be almost perfect."

Mr. AULD, W.S., stated that this point was under consideration of the Directors, and the motion for approval of the Report was adopted.

THE POSITION to which the SOCIETY has attained among the LIFE OFFICES of Great Britain is thus stated by the Chairman at the Annual Meeting of 1861.—

"Looking to all the Offices in the Kingdom, we find that, of those established as late as ours, not one has come up to us in general business, except it may be one, and in that case the difference, if any, is not great, whilst our own Realised Fund considerably exceeds theirs. If we look, on the other hand, to all the Offices older than ours, numbering probably about sixty, we have gone ahead of about one-half of them in the amount of our Accumulated Fund, and of nearly three-fourths of them in the number of our Members." It is believed the comparison is even more favourable as at the present date.

Full Copies of the Report, and all needful information, will be furnished (gratis) on application.

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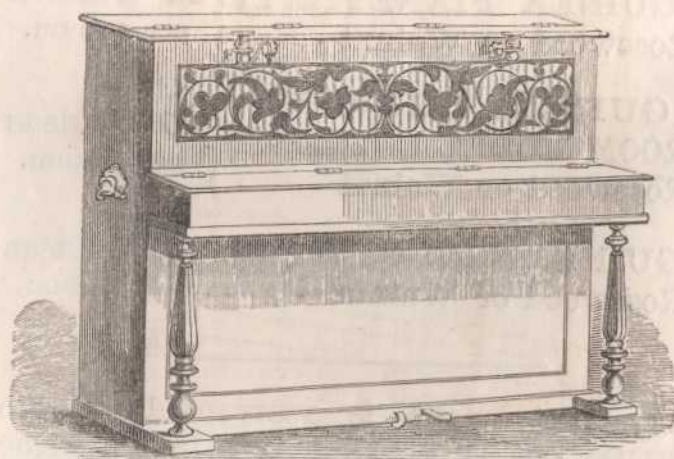
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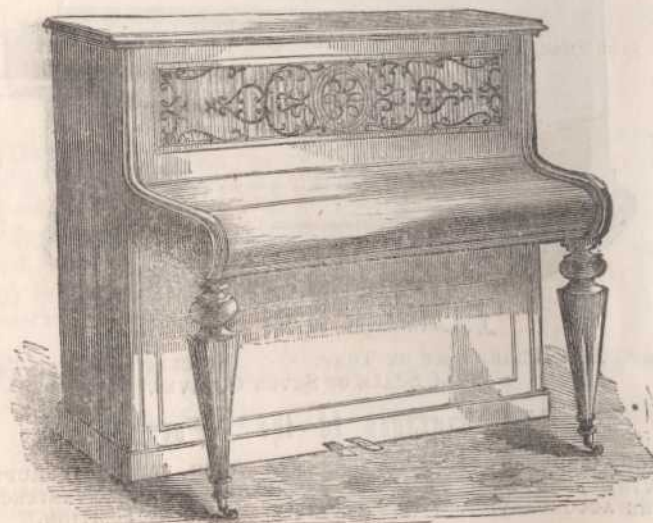
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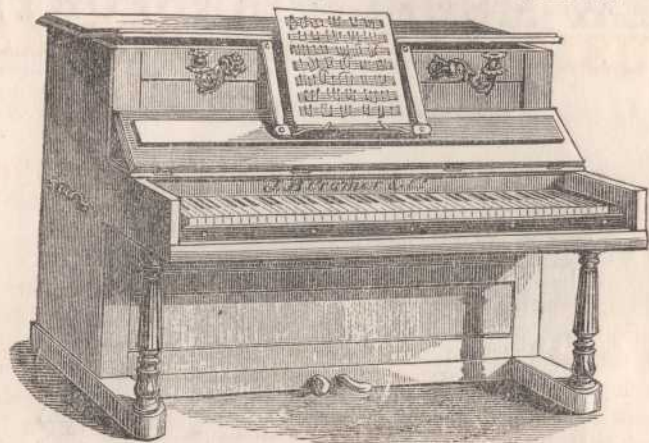
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