

in kind, the orders being served on some dependable coal merchant, who delivers at each door the number of sacks to which they are entitled.

(3) The shoe club is invaluable where there are children.

Boots are a serious item in the family clothing account. They cannot be bought in small quantities—one boot is of no use—and, unless the money can be saved gradually, it comes to this, that the week the boots are wanted something else (by no means unnecessary) must be done without or left unpaid.

(4 and 5) The dispensary and blanket clubs. The advantages of these are obvious. In the former, by payment of threepence a week, a man with his wife and several children get medical attendance at their own homes, with any sort of medicine at twopence a bottle. In the latter a pair of really good blankets are obtained and paid for fully by the weekly instalments at a lower rate than they could be bought anywhere else.

It is an interesting morning's work to receive the pence for these various clubs; one gets glimpses of the lives and characters of the contributors.

The thrifty wife of a man in regular work, who doesn't spend his wages in drink, will bring her cards herself. Why shouldn't she? The elder children are at school, and the younger ones come with her. Monday morning is associated in most feminine minds with an unvarying quantity of "busy-ness," but this woman with the regular and sufficient sum to spend every week needs not to go out "charring," but can devote her whole time to making her home comfortable. Her social duties being less, too, than those of her sisters a few rungs higher up the ladder of society, she can find leisure, even on a busy Monday morning, to come to the clubs herself. She is tidily dressed, and her cards are produced from a cheap though neat satchel.

By her side stands a woman equally thrifty and hardworking, but unkempt and frowsy—her hands still red and damp from the washtub.

"It's hard for her to put by a penny," she will tell you. "She never knows how much she will get from Jones, though he is in regular work," and so she "goes out" five days a week, and Monday is the only time she can "do a bit of washing" for herself. The earliest comers are usually old people with plenty of time on their hands, who

are glad to have a rest before wending their slow way home again.

Most of the cards, however, are brought by children of all ages (and degrees of cleanness), time and labour being often economised, when one child brings several belonging to the neighbours as well.

A certain little maid I know of, not more than nine years old, comes with six or seven cards. She knits her brows in anxious thought, as she hands each over with the words, "Sixpence on that, twopence on that, threepence on the coal," etc., and she never makes a mistake. But when you see her pushing the baby in the "pram" she looks just as "whole-hearted" about it—as if it was the only thing she had to do in life.

Her manners leave nothing to be desired, which cannot be said of many of the girls, who bang down their money without a "please," or "thank you"—or of the boys who forget to take off their caps, and begin to whistle.

You can generally tell by the look of the cards from what kind of homes they come. Some arrive in little cotton bags, and are as clean at the end of the year as when they were given out. Many are so soiled and greased you can hardly write on them, and they are not altogether pleasant to touch.

A mother will sometimes come to explain the non-appearance, or appearance in two pieces, of her card by saying that the children were playing with it and burnt or tore it; and, except that it is neither the time nor the place, you feel inclined to read a homily on the advisability of providing out of her savings other toys than the family banking books.

Now and then one comes face to face with a deeper trouble.

An anxious-looking woman says she wants to draw out the money; and to the question, "Can't you keep it in a few weeks longer and get the bonus?" she answers, with tears in her eyes, "My husband is ill, and I want it to pay the rent."

It is well for her she has it to draw out, and I for one would be likelier to look up and help that struggling woman than one who, when she could, never tried to help herself.

Not unfrequently death has visited a home, and a little store will obviate the dread necessity of being buried by the parish.