



At This Time of Year.—An Old Velvet Jacket.—Flowers.—House Accounts.

At this time of year, which in France is called *entre saisons*, we often find that we have some one amongst our dresses that is not sufficiently shabby to cast aside altogether, and yet, in its entirety, will not at all do as it was originally made. I will suppose by way of example, that one of my kind readers may have a silk or satin evening dress that she would like to remodel. It may have been a little damaged down the front, as happens so often to the very plain fronted skirts. Take out the soiled breadth, and bring the two side ones to meet in front, pointing them slightly as they near the ground. Let the back breadth join them a little more than half way down, as in the sketch, where you will see they open to show the underskirt, which is composed of *crêpe de Chine* in an according



or contrasting colour. We will imagine the dress to be a grey silk, or satin, as one of a colour that is most usual. Get some gold and gray, or plain gold galon, or passementerie, to edge it with, and have an underskirt of lemon colour *crêpe de Chine* or *chiffon*; the former wears best, however. The bodice is similarly filled in, and the sleeves are also of the same softly draping material. If you copy the illustration you will see that the passementerie forms a kind of ornament in front of the bodice, which

gives a finish to the general look of the dress. Thus, you have a pretty toilette suitable for a quiet dinner-party, a theatre or a concert, and one which, not being perfectly new, does not cause any great solicitude in wearing it.



An old velvet jacket is a thing that many of us hardly know what to do with, and yet, with a little management, it may be converted into a very pretty bodice that is useful to wear with any dark skirt of an evening. The fronts—which are quite shabby, may be cut away, and those parts on the shoulders that generally remain longest good left, to make the narrow top to the arm-hole, whilst each side terminates in a prettily cut point. The straight basques to the back may be left, cutting them clear of the hips, as in the accompanying sketch; with an underbodice covered with pink *chiffon*, frilled out in front, and on the shoulders quite a dainty little corsage is made. I commend this idea to my readers to vary as they find useful and suitable to the materials with which they have to deal. Long black kid or suède gloves will be the correct things to wear with it, and look even smarter than light gray or tan.

Flowers have already begun to appear, and those most worn are chiefly made of velvet. Everyday they are becoming more popular, and as the spring advances we shall be certain to see them in profusion on bonnets and hats. As the bonnets are so tiny, the flowers chosen have to be equally diminutive—such as mimosas, lily of the valley, infantile rosebuds, mignonette, and already some small sprays of lilac. There are rumours of the return of the old-fashioned turban as an evening headdress, but it is at present only made of the most delicate gold or silver spangled tulle, and of truly microscopic proportions. These dainty little coiffures are set on the head so that their ends vanish under the little chignon where they are occasionally fastened by some jewelled ornament. How our great-grandmothers would smile to see this return, though in a very small fashion, to the immense head erections they used to wear.

House accounts as a subject is not pleasant, but as one of the most important parts of housekeeping is the money spent upon it, we sooner or later must face that awful word "accounts," which is little less of a bugbear than the other "bills!" I have not yet had the pleasure of meeting the person who found either of these topics in the least attractive; in fact, I find it quite the other way, that the majority entirely agree with me that if they suffer by neglect, money matters become one of the greatest worries flesh is heir to, and from a manageable and tractable servant they have a playful way of suddenly growing to the bewildering proportions of a veritable nightmare. Therefore, if we wish to be, and to remain honest, we must keep

accounts. I do not pretend to a knowledge of "book-keeping" so-called, nor the mysteries of single and double entry, but I hope I may be able to show how the ordinary difficulties may be surmounted. I often hear inquiries of how to divide an income of a given sum to the best advantage, and what amount should be devoted to housekeeping? Take the weeks in the year, and divide your income by them; this will show you how much you have to spend per week; or, if easier, write out the principal heads of your yearly expenditure thus: house, dress, sundries. Then partition your income equally between these separate items. You will, of course, find that a subdivision is necessary in the following way: Under the head of *House* you will put rent, servants, taxes, food, coals, gas, washing, &c. *Dress*, dresses, bonnets, mantles, dressmaker's bills, boots, shoes, &c. *Sundries* include travelling, doctors' bills, postage, stationery and the thousand and one little unexpected expenses that are constantly turning up. Whenever you go shopping, take with you always a tiny penny book in your pocket, and set down what you pay for each thing as you buy it. This greatly helps to defeat the wicked aims of the evil genius of money, who is only too charmed when something escapes your memory. He is also quite pleased when you take the shopman's account for granted, and perfectly delighted when you omit to count your change. I have found it not a bad plan with account keeping—and which for comfort's sake ought to be balanced weekly—to make every half-year a kind of summary, and from your account book set down what you have spent under the different heads already given. By this means you can quickly see how your money is going, in what particular thing you have been too extravagant, and must retrench, and so keep a check on your purchases, or in what item you have saved. Well, it is difficult, I allow, on small incomes, but oftentimes it is wonderful what little apparent necessities can be done without; and a shilling or a sixpence laid by, frequently followed by another, mounts up to a considerable little store without the deprivation being felt. And here I hope it will be quite understood that I recommend nothing to be done in a sordid spirit, nor in the penny saved and pound expended fashion that is some people's idea of laying by for a rainy day. These are, however, merely suggestions, for most people make ways and invent methods for themselves, and I do not at all set up mine as the best of good ways, but I have found the above plan useful, and can speak of it from experience; therefore, like crossing a rushing river, I point back to you the stepping stones that I have found carried me over well and safely.

Twilight.

Oh, twilight hour of faint and mystic light,  
When shadows fall across the fading land,  
And long-forgotten voices of the past  
Float back and chant like spirits of the night,  
In voices sad and solemn, till at last,  
Wavering, they cease in the uncertain light.

When mists along the water rise and drift  
And hang upon the rippling wavelets clear,  
In which the dark reflections of the trees  
Shadowy, indistinct and dim, appear.

Like spectres, tall and gaunt, the cedar trees  
Stand dark against the golden tinted sky,  
Whilst from their topmost boughs the setting crow  
Utters its desolate and direful cry.

The undulating reeds sway to the breeze  
That o'er them sighs its plaintive wailing note;  
In the twilight hush like vespers soft it sounds  
As o'er the tranquil water it doth float.

Oh, silent hour, dreamlike and indistinct,  
When long-forgotten voices of the past  
Return, and hold communion with the soul!  
Oh, sad and sacred hour of dying day,  
Whose death the hallowed Angelus doth toll,  
Kneel thou to silent night and his dread sway.

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Lacède.

Here, in our midst, he walked by faith—with hope.  
There, far from us, his faith is crowned with sight,  
Out from the shadows where we cry and grope  
His way is won to pure, unfailing light. H.F.