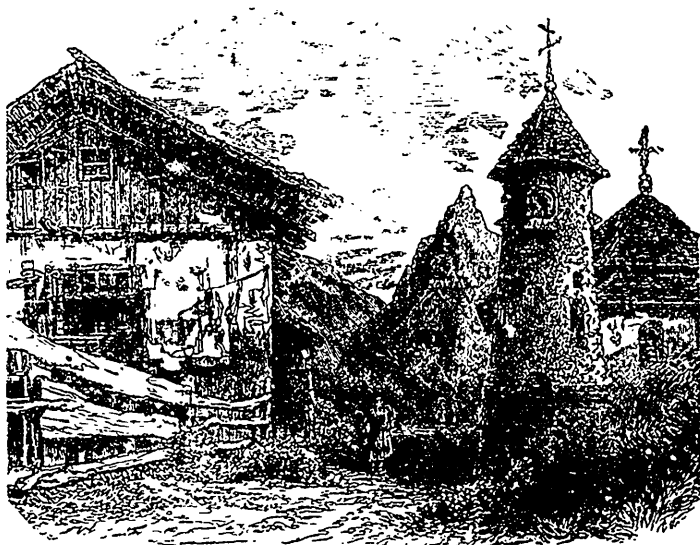


Next day we crossed by private carriage, with jangling bells and quaint harness on our horses, from Lake Como to Lakes Lugano and Maggiore—a delightful drive, up hill and down, through romantic scenery and picturesque villages. At the top of one long, steep slope, commanding a map-like view of the winding Como far beneath, our driver stopped beneath an iron-grated window of an ancient church. Behind the grating were about a hundred skulls, and just opposite, a receptacle for money, with a petition for alms for the repose of the souls of the former owners of those skulls. It was the most extraordinary appeal *ad misericordiam* that I ever saw. Two or three times during the day we crossed the frontier between Italy and Switzerland, with its inevitable guard-house and knot of soldiers.



ON THE FRONTIER.

When the late Rev. Charles Spurgeon and a party of friends were crossing this frontier in a carriage they had a small basket of fruit on which the customs officers demanded payment of duty. "We will settle that," said the renowned preacher and with his friends soon sent the fruit to its natural destination. "I presume it is not dutiable now," said he, as they smilingly crossed the frontier.

At Lugano we lunched at our hotel—once the monastery of St. Mary of the Angels—and very fine comfortable quarters those old monks had, with large, cool corridors, lofty rooms, and a lovely garden. In the old chapel are some very quaint frescoes by