

December had set in cold and bleak, and, as I drew my chair to the fire, I could hear the storm rattling against the window panes. It was with some surprise, therefore, that window panes. It was with some surprise, therefore, that I heard the bell ring. Hardly visitors on such a night as this. Who can it be? I was not long left in doubt, for, in a few moments. Charlie Vane, my favourite grandson,

appeared.

"Ah! this is pleasant," he said, drawing his chair to the grate, and holding out his hands to the genial warmth.

"Why, Charlie," I exclaimed, "what ever brought you out such a night as this?" He made no answer, but threw himself back in the easy chair with a weary air.

For a few minutes silence was unbroken save for the tick-

For a few minutes silence was unbroken save for the ticking of the clock. Pleasant this, I thought, casting a regretful look at the book I had been reading. Still he continued to gaze into the fire, seemingly lost in a deep re-

verie. So I quietly took up my book and went on reading, waiting for him to wake up. Presently he said:

"How comfortable this place always looks! I declare it makes me homesick every time I come. I tell you what it this, grandma, I am going in for a home of my own. Now, there is my friend, Tom Brown, owns one of the nicest homes, and every year adds some improvement to it, and has paid for it out of the same salary as I have, and yet I cannot save a cent but live up to the full amount."

Down went my spectacles and book, for, what I had predicted, had come to pass. He was getting tired of this style of living. However, I could not refrain from saying, a little maliciously: "Why, I thought you and Helen liked living in apartments."

"Helen does, for she has always been accustomed to it; but I am heartily tired of the whole thing. It makes the

but I am heartily tired of the whole thing. It makes me feel as though I was always on a journey and away from nome. And, lately, a lady has come with two of the most dreadful children I have ever met, and, living as we do. one meets with all sorts of people at the general diningtable. It is: 'Now, Bob, my precious darling, what will you have to-day?' 'Just you lev me 'lone, you are always aworrying and abothering me with what 'ill I have.' And then he makes things lively by throwing bits of cake and himself to the contract the statement of the contract the contract of the contract o biscuit at those nearest to him. Then turning to the one on her left: 'Flossy, sweetest, you will have a little roast-beef, wont you?' 'I wont, I want puddin'; and there that nasty old man with the red nose is eating it all up.' That happened to be myself, and if my nose was red with the cold I had, I am sure I did not want the attention of the whole table directed to it. You need not laugh, that is just what Helen did. I might have known the life would not have suited me; but Helen has no idea of housekeeping, and then, everybody said it was so much cheaper, though I have not found it so. I do not see why, if Tom managed to buy a house, I cannot."

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"Are you thinking of buying a house," I enquired.

"No, I could not at present; but I have persuaded Helen to give up our suite and rent a house at a moderate rent and save up towards buying one. That is the way Tom managed to get his. But you do not seem a bit enthusiastic about it. I thought you would be delighted."

"Well, Charlie," I said, trying not to smile, for I knew he had no idea about the cost of furnishing a house, and Helen had still less. "I am pleased with your wanting a house of your own; but, at the same time, have you ready money to pay for the cost of furnishing?"

"Oh, no; but we will be careful only to get what is really needed and that of the plainest description, and then I will pay it off gradually."

"A bad beginning, Charlie, you will find. Take an old

"A bad beginning, Charlie, you will find. Take an old woman's advice who has seen the same thing repeatedly done and always with a bad result. You never know what may happen to prevent you paying off the debt, while the remembrance of it robs you of the enjoyment you so fondly

anticipated."
"Why, I know a great many who do it, and never seem to mind it in the least.

'Well," I answered, "that depends a good deal on their "Well," I answered, "that depends a good deal on their character; but I know you well enough to feel sure, Charlie, that you would always have the debt on your mind, and it would worry you if you could not pay it off when the time came. Think the matter over, why not move into less expensive apartments and save up towards the furnishing? You will find the plainest things cost a great deal more than you imagine."

"Really grandman Lean" wait any longer Lam so tired.

"Really, grandma, I can't wait any longer, I am so tired of living in this way. Still, I will be careful in buying, and you need not worry about my going into debt. It will need not worry about my going into debt.

only be for a short time.

Nothing more was said that evening. But a few weeks after Helen came to say that they had taken a home, which I was not to see till everything was in readiness, and then I was to take the first tea with them. The eventful day arrived and I set off in good time full of curiosity.

"Now, grandma," said Helen, after showing me around, "what do you think of it all?"

What could I say? I could certainly find no fault with

"what do you think of it all?" What could I say? I could certainly find no fault with the place, everything was in perfect taste and harmony, and, as Helen looked at me with her bright face flushed with happiness, I could not find it in my heart to disappoint her of the words of approbation for which I knew she waited.

But I felt grieved with Charlie for allowing such an expenditure. The house was much larger than they really wanted, necessitating the keeping of an extra servant, and when I thought that nothing had been paid for and how inadequate Charlie's salary was to meet all this, I could not but dread what was before them. However, I determined to keep unpleasant thoughts away on such a night.
"What delicious muffins these are? You must have a

very good cook?"
"Yes," said Helen, "she seems to be an excellent cook."

"Where did you get her from?"

"Oh," said Helen, laughingly, "I will tell you in her own words: 'Shure I'm jist from Ould Ireland this very week, and if you will be after taking me, mum, its glad you will be that ye got the likes of me, and not one of those who have followers every night av the week, for, plase ye mum, I knows no one here.

"Of course she gave you good recommendation?" asked Charlie.

"Oh, I never thought of that. She seemed anxious to come and so I took her.

To be continued.

## OUR NEW YORK LETTER.

NEW YORK, November, 1889.

MY DEAR KATE,—At last we have reached our journey's end safely, though I cannot say comfortably. My dear cousin, the journey was simply horrible. We came round by Albany, you know, arriving there at a quarter past four and leaving at a quarter to seven. Of course going to an hotel was out of the question, so we concluded to while away the time by getting some breakfast. A railway official directed us to a restaurant (open day and night) near the station, where we found, sweeping the steps, a stout man with a dirty face and dirtier apron, but a grand air. On his not immaculate linen glittered a gorgeous diamond, a little larger than the Koh-i-noor. We explained our wants to this individual, who, in an affable and condescendwants to this individual, who, in an affable and condescending manner, conducted us to a table covered with a cloth, belonging, I should say, to the pre-Adamite period, and proceeded to rattle off a bill of fare as long as your arm. To starving people that bill of fare was a cruel deception and a hollow mockery. First we ordered one thing, then another, only to be contemptuously informed that we "could not have that at this hour." Finally, we summored up spirit enough to enquire what we could have moned up spirit enough to enquire what we could have. "Beefsteak, coffee and potatoes," said the dirty man. Some one timidly remarked: "Toast would be nice." The suggestion was received with silent scorn. A chickory berry would have been a godsend to that "coffee," which I shall ever believe consisted of walnut chips. The beef-steak might have been nice had we arrived three weeks earlier; but when we got it, it was rather—well—"high." We disposed of this breakfast for the same reason the little boy took the smallest apple. You remember, the mother gave her elder son two apples, telling him to give his little brother his choice. A few moments later she asked: "Johnnie, did you give your little brother his choice?"
"Yes, ma'am." "Are you sure?" "Yes, ma'am. I told him he could have the smallest or none, and he took the smallest." For similar reasons we took the took the smallest." For similar reasons we took the breakfast. The stout man had retired, leaving us to swallow our breakfast and disappointment as best we could, when suddenly the cook entered, shouting: "Colonel, Colonel, I say, Colonel." Immediately our flagging spirits revived. We had long wished to see a read American colonel. You know, Max O'Rell says there are sixty millions of people in the States, mostly colonels; but so far we had not met any one that we were sure was a but so far we had not met any one that we were sure was a bond fide colonel. Imagine our surprise when the stout individual re-entered and began a lively altercation with the cook as to whether more coal was a vital necessity or not. We have since concluded that all American colonels do not belong to the "first families." I did not venture to interbelong to the "first families." I did not venture to inter-rupt the conversation. But when it was finished, taking my courage in both hands, I asked, with what I fondly hoped was a propitiatory smile, if we could have anything more as we were still a little hungry. The "Colonel" eyed me crushingly, and vouchsafed the laconic remark, "Nop."
"No fruit, no anything," queried I with the boldness of despair. "Nop, nothing," repeated the "Colonel." Now I know how poor Oliver Twist felt when he asked for more.
"Well, then, how much do we owe?" said I. Our distinguished best slowly dear of him to the said I. Our distinguished best slowly dear of him to the said I. guished host slowly drew off his apron, folded it carefully, and, after wiping his lips with it, pulled down his shirt-sleeves and put on his coat, then handed me a magenta steeves and put on his coat, then handed me a magenta poker chip stamped \$1. Even a worm will turn. "Isn't that pretty expensive," I feebly protested. I regret to state the "Colonel" lost that repose that marks the Vere de Vere. "Well, if you don't like it you can get out," he bellowed, which I was rather thankful to hear, as I had begun to think he might keep us there and take all our bellowed, which I was rather thankful to near, as I had begun to think he might keep us there and take all our money from us. We seemed to have no rights at all in this glorious land of liberty. However, he did let us go, and, shaking the dust of Albany from our feet, we took the 6.45 train for New York.

I wish I could give you some idea of the rush and bustle I wish I could give you some usea of the street before,—the strange cries of the street vendors, the man who loads himself up with chamois skins, "only five cents;" the bootlace man; toy balloon and notepaper man; the man who will sell you, for the modest sum of 50 cents, "an elegant silver, nickel-plate watch," warranted to keep perfect time and last a lifetime; the roast chestnut and the storepolish man, who all cry their wares at the top and the stovepolish man, who all cry their wares at the top of their voices; a mere glance in their direction will bring

any or all half a block after you. Till one is inured to it, the noise is intolerable. As we were fortunate to have a letter of introduction to the secretary of the Historical Society, which is not open to the public, we presented it the day after our arrival. This society claims to have the largest collection of early art on the continent; but it is really disgraceful that such a wealthy corporation should have their pictures so badly exhibited. The darkness of the galleries renders many of the masterpieces almost invisible. In a small room opening off the highest gallery are the gems of the collection. Here are the Rubeness Van are the gems of the collection. Here are the Rubenses, Van Dycks, Holbeins, Da Vincis, etc., etc. Close together in this room hang a "Crucifixion," by Van Dyck, and a "Christ Carrying the Cross," by Rubens. These two pictures produce a strange impression. The colouring of the Rubens is wonderful, such depth and richness of tone. The figure is full face, the cross resting against the right shoulder, the left hand is pressed to the wounded side, from which streams the life blood into a chalice at the feet. The figure and face are magnificent; but it is the feet the suffigure and face are magnificent; but it is the face, the suffering of a man, the physical suffering of Christ's manhood. Lower, to the right, is Van Dyck's "Crucifixion." The colouring is not so rich, nor the tone so deep. Everything is paler, fainter; but, O Kate, the expression of the face, the Divine mental agony depicted there! The one is the Manhood, the other the God-head of Christ. After looking at the Rubens, the colouring of the Holbeins seem poor at the Rubens, the colouring of the Holbeins seem pool and wanting in depth of tone. Near the door hangs one showing Count Waldroff and his family at prayer on the eve of departure for battle. The face of the Count is particularly striking, the wrinkles round the eyes and mouth and the lean furrowed cheek of the elderly man being wonderfully life-like. In the larger room is a beautiful little picture by Greuze, "L'Aveugle Trompé" (the blind man deceived). An old blind man sits placid and content, holding his pretty young wife's band while heads here here is ing his pretty young wife's hand, while beside her kneels a rustic youth, her lover, round whose neck her arm is thrown; the blind man, though quite unsuspicious, has evidently just startled them; they are both looking at him with the greatest apprehension; the expression on the about just two more paintings. The first is by Teniers (the younger), and is called the "Incantation." It is the interior of a witch's abode. In the background the witch interior of a witch's abode. In the background the witch herself stirs a seething cauldron, in the foreground a girl and an elderly woman are reading from a book, while through the half open door one can catch a glimpse of witches on broom-sticks, and creatures with men's heads and beast's extremities. The charm has begun to work and the girl is growing fearful; she has ceased to read and is glancing anxiously over her shoulder at the cauldron; but the elder woman, unmoved, seems filled with curiosity as to the contents of the book. The second painting is in the lower gallery. It is a lovely head by Leonardo da Vinci, entitled "St. John weeping." The head turned over the shoulder shows three-quarters of the face, which expresses the most wonderful pathos and resigned grief, the sorrow that has no words; the cheeks are furrowed and the eyes swollen with tears, which draw responsive moisture to the eyes of the beholder. I must tell you more about the the eyes of the beholder. I must tell you more about the pictures next week.

Yesterday we went to see the Kendals in the "Iron Master." Both Mr. and Mrs. Kendal are most finished actors. Mrs. Kendal is tall, fair and rather stout; Mr. Kendal is of medium stature and also rather stout. The "Iron Master" is an adaptation of Ohnet's "Maître de Forges." Briefly, the story runs thus: Claire de Beaupre Forges." Briefly, the story runs thus: Claire de Beaupri (Mrs. Kendal), a beautiful and wealthy girl, has been betrothed for some years to her cousin, the Duc de Bligny, who is absent when the play opens, and who, returning from Prussia to marry her, lingers in Paris, where his dissipation plunges him so deeply in debt, that, though still loving *Claire*, hearing she has just lost her fortune, he accepts the offer of a rich parvenu (Moulinet) to settle his debts on condition of marriage with his daughter, Athenias. Claire knows neither of her cousin's faithlessness, nor of her loss of fortune, till Athenias, who had been her school-fellow, but is envious of Claire's noble birth and hates her, comes to Beaupré, and wishing to insult Claire, affects ignorance of her encouraged. naces ner, comes to Beaupré, and wishing to insult Claire, affects ignorance of her engagement to her cousin, and pretends to wish to consult her about her own (Athenias') approaching marriage with de Bligny. Claire conceals her outraged pride and suffering as best she can. In the meantime Philippe Derblay (Mr. Kendal) the iron founder and a man of noble character, proposes for Claire and apprously man of noble character, proposes for Claire and generously desires that she shall not know of her loss of fortune. Maddened by de Bligny's desertion, to avenge herself she marries Philippe, but repulses every demonstration of affection from him. A month later Athenias, now Duchesse de Bligny, comes with her husband to visit Claire, and, to wound her, tries to flirt with Philippe. Claire awakes to Claire awakes to wound her, tries to flirt with *Philippe. Claire* awakes to find she loves her husband and orders *Athenias* to leave the nnd she loves her husband and orders Athenias to leave the château, which she refuses to do. Derblay is bound in honour to support his wife and accepts de Bligny's challenge. That night Claire confesses to her husband that she loves him. Unperceived, she follows him to the duelling ground, and, rushing forward as de Bligny fires, is wounded, but not fatally, and there is a happy conclusion to a very pretty play. One of the best scenes is that in which Claire orders Athenias from the château. The acting of Mr. and Mrs. Kendal is so artistic and admirable throughout that it is difficult to particularize; but Mr. Kendal was out that it is difficult to particularize; but Mr. Kendal was especially strong in the wedding night scene when *Philippe* first discovers *Claire's* reason for marrying him and overwhelms her with reproaches. Mrs. Kendal drew tears from every eye by her delineation of *Claire's* mortification and