

SAVING AND SPENDING.

Jenkins also had made his back plot into a garden, and as long as his boy was a baby the plan succeeded very well, and there was quite an innocent rivalry between him and his fellow-workman as to whose onions were the finest or whose beans were the earliest.

By and by, however, little Percy Jenkins began to run about, and, naturally enough, he found the garden very fascinating; he infinitely preferred pulling the buds off the gooseberry trees, or rooting up the young cabbages to plant again upside down, to watching his mother at her somewhat slovenly preparations in the kitchen.

One day Percy was more than usually mischievous, and Jenkins was really angry to find that the young lettuces he had spent his dinner hour in planting out had every one been dragged up by the child's fidgety fingers.

"Why can't you mind your child?" he shouted angrily from the garden, as he surveyed the ruin of his lettuce-bed. "It's all women are good for, I always thought."

"My child, indeed!" retorted Mrs. Jenkins. "No more mine than yours; and as for minding him ain't I been slaving all day at one thing or another? How was I to know what he was after?"

"Other people seem to be able to manage their children so as to keep them out of mischief," replied Jenkins, whose anger had not been cooled by his wife's hasty speech. "Look at Robertson's boy; he's no bigger than Percy and he'd as soon think of flying as rooting up lettuces."

"Oh, bother the Robertsons and the lettuces too!" answered his wife more irritably than ever. "I wish they were all at the bottom of the Red Sea, that I do. Making such a fuss over a few pitiful lettuces! The hawkers will have them at a penny-a-piece directly, and I can wait till then for my part."

"So you may," said Jenkins passionately. "I've done my last bit of work in this garden, so you and the child can mess it about as you like," and he strode angrily out of the house, and went down to the "Coach and Horses," from whence he returned late at night, not exactly drunk but still not quite sober. He went, however, quietly enough to bed, and the next morning, seeing him like himself again, his wife ventured to ask him for the week's money, which would, as a rule have been given her overnight if that unlucky lettuce-bed had not caused such a disturbance. Jenkins seemed a little vexed at the request, but he put his hand in his pocket and drew out twelve shillings, which he threw across the table to her.

"That's all you'll get this week, so you must make it do," was his remark as he did so.

"I can't manage on that," said Mrs. Jenkins despairingly. "Why the rent's three shillings and sixpence, and I owe the baker five shillings; there's above half gone before I begin spending; and let me tell you, Jenkins, that what you eat is no joke, let alone other things."

"You'll get no more," answered Jenkins sulkily.

"Whatever have you done with it all?" pursued the injudicious woman. "You can't have drunk over ten shillings in one night, I'm sure, unless you stood treat to the whole lot at the 'Coach and Horses,' and you surely were never fool enough to do that."

"Fool, am I?" shouted Jenkins. "If there's one fool in this house there's two, that I know." And he strode off to his work, banging the door behind him.

Mrs. Jenkins was certainly not over-wise, still she did love her husband after a fashion,

though she could speak so sharply to him when provoked, and she was thoroughly vexed with herself now for having sent him off to work in such a mood; but being annoyed with herself, she found it necessary to vent her anger on some one, and therefore she turned on Percy, and administering a sharp box on the ear to him, she demanded what he meant by spoiling the garden in that fashion overnight. She'd make him remember it, that she would. She was going on in this strain when a knock at the door caused her to turn and open it, and Percy took the opportunity of escaping to the back-kitchen.

"It's only me, Mrs. Jenkins," said the cheery voice of Mrs. Robertson, who with Johnnie by her side stood at the door. "I'm going as far as Hill House with some fine lace I've been getting up, and as we pass through the vicarage woods, I thought perhaps Percy might like to look for the primroses with my lad. They say the ground's covered with them this year, and the two children would be company for each other while I go up to the House."

"I'm sure I'll be thankful enough to have him off my hands," said Mrs. Jenkins wearily, "for there never was such a boy for getting into mischief. Just step in a minute, will you, while I tidy him up a bit. I won't be long."

She was, however, longer than she thought, for Percy had hidden himself and refused to come out, until his mother, getting alarmed, called for him, and promised him a pen'orth of sweeties if he would come at once, when he emerged from behind the waterbutt, certainly none the cleaner for his resort. Mrs. Jenkins however, was now somewhat ashamed of her previous outburst of anger, and she quickly washed the boy and made him tidy, and then, feeling in her pocket produced the promised penny, which Percy eagerly seized.

"Where's your manners?" asked his mother reprovingly. "But there! they are all alike, ain't they, Mrs. Robertson? all so keen after sweeties. You like to buy sweeties too, I'll be bound, don't you Johnnie?"

"Father don't let me," said Johnnie solemnly; "he says sweeties does me no good, and only wastes money."

"Well, perhaps your father's right," said Mrs. Jenkins graciously; "but for my part, I don't see that sweets hurt a child, and what else are they to do with their pennies?"

"I put them in the bank," said Johnnie, thinking the question required answering.

"You can't put pennies in, can you? I never heard tell of a penny-bank about here?" asked Mrs. Jenkins, always ready for a gossip with any one about anything.

"No, you can't put pennies in," explained Johnnie, proud of his superior knowledge, "but you can keep the pennies till you get thirteen of them, and then you take them to the bank, and they write down a shilling in your book, and the Queen keeps it safe for me till I'm a big boy."

"Well, I never! You'll die rich, I do believe," said Mrs. Jenkins who could not help laughing at the little fellow's serious ways. "But you're wrong in one thing, Johnnie, you need not save thirteen pennies; there's only twelve in a shilling, you know."

"Yes, I know that," replied Johnnie, "but all the same, father says I am to save thirteen, for he won't let me put a shilling in the bank, unless I've saved a penny to put in the bag at church—will he mother?"

"Father thinks it a wrong thing to save unless we learn to give too," said Mrs. Robertson, blushing a little, for she disliked the feeling of preaching to her neighbour, though she had not known how to stop Johnnie's innocent prattle. "He says it's always brought him luck, and that he's never missed

what he's given, though he's often regretted what he's spent."

"I'm sure I'm ready enough to give when I've got it," rejoined Mrs. Jenkins; "but somehow the money never seems to be enough for what I have to buy with it; and as to keeping any over to put in the bank or to give in church, my money would never reach to that, let me try ever so. Still your husband earns no more than mine, so however do you make it all fit in?"

Mrs. Jenkins was certainly in a softened mood just then, for it was seldom she sought advice from any one, and Mrs. Robertson felt quite shy as she answered her.

"Well, you know, it was none of my beginning—it's all along of John. We do it this way. He says its no use making plans to spend all our money, and then talking of giving what's over, because of course there is none. Working men's wives could spend their husband's wages twice over, if they'd the chance—couldn't they now?—and even then I daresay we should not have all we wanted. So my husband and me agreed, when he brought me his money the first week as ever we were married, to put by a shilling straight away, to help a poor neighbour or to give in church. You see biscuit-making is regular sort of work; our husbands earn pretty near the same every week, and so we've always kept the shilling out regular; and with never having reckoned on spending it, I don't miss it a bit, and I should miss having nothing to give in church; somehow I should feel hot and uncomfortable if I'd nothing to put in of a Sunday."

"Well, now I think of it, I don't like passing the bag myself," declared Mrs. Jenkins; "still I always thought it was for the rich to give in church, not us poor working people."

"Of course they should give more as have got more," replied Mrs. Robertson; "but after all ours is a Free Church; we can sit in the best seats if we will, and the singing and the prayers, and the preaching is every bit as much for us as for the fine folk; and my John says it would be mean to sit Sunday after Sunday and have the best of everything, so to speak, and then never give a penny towards it all. Often, too, the offertory is for the poor; we're bound to help them, ain't we? But, deary me, here I am going on this morning, and, after all, you know it all a deal better than I can say it, so I'd best be off, for I've plenty to do. Come along, Percy; you do look smart now. Come, Johnnie;" and taking a child by each hand, and nodding pleasantly to her neighbour, Mrs. Robertson walked briskly away.

To be continued.

It is stated by the American Roman Catholic book sellers that the average sale of any new Catholic book published within the last ten years has not reached by one-half the number of copies sold of similar works twenty years ago. A writer in the *Catholic World* says: "The materialism of the age affects us in common with our Protestant friends, but not in just the same way. We are not losing ourselves in the vagaries of atheistic speculations, but then we are not thinking at all. We are indifferent to the sceptical and agnostic literature of the day, but equally indifferent to all other literature."

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