

Family Reading.

SAVING AND SPENDING.

"Seems to me I'd best try Mrs. Robertson's way of doing things," said Mrs. Jenkins to herself as she closed the door behind them; "my plan don't seem to answer. I'm sure I've never been able to save, nor to give much either, for that matter; and yet I owe money to the grocer and the baker, and there's Percy's new suit not paid for, nor my new boots neither. . . . I wish I could once get straight and pay everything up, and then I really would begin and pay as I go on. I'd like my boy to have his bank-book, the same as Johnnie has, and I should like to feel I'd a little something put by against a rainy day. I must find out how Mrs. Robertson began to save—she didn't tell me that, and I know she's a tidy sum put by; she's one that knows how to manage, though she does seem so quiet and stupid-like, and I'd as soon go to her as to anyone for she's very close. . . . Surely that's never ten striking? It is though, and by and by I shall be having my Jem home as sulky as a bear, I suppose, same as he was when he went out," and Mrs. Jenkins gave a savage wring to the shirt she was washing, as if to vent her feelings on that garment. She worked busily on, but somehow she could not get Mrs. Robertson out of her head that morning, and she kept speculating how her neighbour would behave in her place. "I wonder how she'd treat John if he'd behave to her as my Jem has to me." . . . She thought sometime over this, and seemed to have some difficulty in making up her mind, for she took her hands from the wash tub, dried them on her apron, and walked almost to the door of the little larder, and then suddenly changed her mind, and began washing again. At last, however, she settled the point, whatever it was; and left the back-kitchen with a quick, decided step, saying as she did so, "I can but try, and it won't kill me if Jem does think me a bit soft;" and reaching down a saucepan, she began quickly shredding onions into it; and when, with the help of a small piece of dripping, they had been fried a golden brown, she added some cold meat, cut into neat little dice, and finally mixing some gravy which was fortunately left over from the Sunday joint, there was presently a most savoury smell diffused through the little kitchen.

Mrs. Jenkins had been a cook before she married, and could, when she chose, turn out many little dainty dishes. Jenkins, however, as often as not, and indeed invariably on a washing-day, had to put up with cold and comfortless dinners, for Mrs. Jenkins was fond of her ease. Certainly to-day her husband expected (and more than half felt he deserved) little besides a dinner of bread and cheese, which would probably have some more hard words to accompany it; so he trudged somewhat sulki'ly home, and was greatly surprised to find the door opened for him before he was half-way up the little flagged path, and to hear his wife say in a cheerful voice, "Here you are, Jem, in the very nick of time. I was just dishing-up dinner."

"Now I must be off to work again," said Jenkins, rising from his seat and walking towards the door, where, however, he stopped, and said somewhat awkwardly, "I shall be bringing some extra money home this week, I expect; our governor has been asking for hands for over-work to carry out a large order, and I may as well do it as another; so if I'm latish, you'll know where I am, and that'll make up this week's short money," and with

this—the nearest approach to an apology that Jenkins had ever made—he strode quickly away. Mrs. Jenkins could not but acknowledge to herself that her plan of reconciliation had succeeded beyond her brightest hopes, and she cleared away the dinner-things and swept up the kitchen with a lighter heart than she had possessed for many a long day. She had just finished when Mrs. Robertson looked in to say she had told Percy he should come home to dinner with Johnnie, as she had kept him out so late and made him miss his own dinner; "not but what they have had a good slice of seedcake each from the house-keeper at the Hall; so they're not starving, so to speak," she added.

"I'm not afraid of that," said Mrs. Jenkins, laughing, "and I'll come down to your house presently and fetch the child home." She made up her mind at that moment to consult her neighbour about the best way of beginning to save.

A willing heart makes light work, and before very long Mrs. Jenkins had tidied her kitchen, hung out her washing, and made herself "fit to be seen;" and indeed in an afternoon Mrs. Jenkins was often very smart, and hardly to be recognised for the drab, somewhat dirty woman she often looked in the morning.

She was soon at Mrs. Robertson's house, and fortune certainly favoured her that afternoon, for Johnnie and Percy were out in the back-garden where Johnnie was doing the honors of his own bed to the admiring Percy, and Mrs. Robertson was darning some socks, so that everything seemed to favour the quiet chat which Mrs. Jenkins wished.

"You've a bank-book same as your boy has hav'n't you, Mrs. Robertson?"

"Yes, to be sure," answered that little woman.

"And how long have you had it?" pursued Mrs. Jenkins, who, once started, was not burdened with that delicacy which prevents people from inquiring too closely into other people's affairs.

"Oh, ever so long! I think it was only a month or two after we married that John and I agreed to save something every week, if it was only a few pence.

"I wonder what first put it into your head?" continued Mrs. Jenkins, who certainly had a genius for asking questions.

"It was a sermon the vicar preached that very hard winter—you remember it surely, the first winter that ever we came here."

"Bless your heart! I shall not forget that winter for many a long day—how all the pipes burst, and how we had to give a penny a pail for every drop of water that came into the house. But surely you never managed to put anything by that winter did you? I should have thought if the vicar preached about anything in that hard weather, it was more likely to be about giving than saving."

"Well it was about both things. It was like this. I can't give you his words, of course, but he told us about the frost, how it was the hardest that had been known in England for many and many a year, and how the very birds and beasts suffered from it—and that was true enough as I know, for John had found a thrush frozen to death in the garden that very morning; and then he went on—the vicar, I mean—to tell us how terribly the poor suffered, and he told us things about some of the poor children and people in the lanes about here, that really I could hardly bear to hear, it sounded so pitiful; and then, just as I thought he had finished, for he made a very long stop, he raised his voice, and I shall never forget what he said, it was so clear and plain. Dear people, he began, all this misery must be put a stop to. We shall none of us, I think, sleep happily

to-night if we have not done our utmost to help our suffering brothers and sisters, all of you can give something; some can give money, and money is sorely wanted; so let those who have it give freely; not just what you can spare, there's little pleasure in giving that; give what you must deny yourselves to give, and then you'll find giving a pleasure. Just try the plan. I know, and I can assure you that it is nothing but the naked truth, that no one ever has regretted or ever wanted the money they have denied themselves to give. Perhaps, however, you haven't all money; have you then not time to offer to the poor? We want helpers very badly, and if any one who can spare an hour a day, or"—

"Well, but," interrupted Mrs. Jenkins, who was never the best of listeners, "that's what I should have thought he'd say; but you told me the sermon was about saving; how did that come in?"

"So it was too," said Mrs. Robertson. "Let me see—how did he put it? Yes I know now. The vicar said that he knew very well that a good many had brought this on themselves by being so thriftless and extravagant when they were earning good money. He told us that some men he had seen that week, thankful for even a small loaf of bread, had been having good wages in the summer, but they had spent it all as fast as they earned it, and then when hard weather came they had nothing but the pawnshop to fall back on. Every honest man should save, and it is dishonest for men to spend all they earn and never put by anything for what we call a rainy day. Bad times must come to every one sooner or later, and then what must those do who have no savings? You all know what they must do. They must either starve or live on other people's money; and both these ways of life are very hard. I want every one here to learn to save. I believe the more you learn to save the more you'll have to give. The two things work together the same as the bricklayer makes work for the carpenter; and never be satisfied until out of every week's wage there is something put by. . . . 'I'll try that plan,' said John to me as we walked home; and so we have, and that's now we started a savings-bank book."

"Well, I wish I'd one," said Mrs. Jenkins fretfully; "but it's no use my saving. I owe so much, one way and another, it would hardly seem honest of me to save."

"Oh, yes, it would, Mrs. Jenkins," urged Mrs. Robertson. "If I were you I'd save to get out of debt; at least, I know I could not bear the feeling that any one was wanting my money, and grumbling because I had not paid them."

"No, you're right there; it is a horrid feeling," admitted her neighbour. "I daren't pass by Miss Moreen's lodgings. She makes Percy's suits, you know, and she is always at me for the money."

"Well, pay her and have done with it, and then make the little fellow's suits yourself."

"How can you talk like that! I tell you I haven't the money; and is it likely that I can begin tailoring at my age? I should spoil more than I should save."

"Oh, no, you wouldn't, I promise you, Mrs. Jenkins," said Mrs. Robertson eagerly. "'Tis easy enough making suits for such little boys. Percy is about the same size as my Johnnie, isn't he? I could help you in the cutting out, and put you in the way of making it as well."

Mrs. Jenkins returned home with a firm resolve to do her best to "get straight," as she called, by which she meant to pay her debts her debts, and feel at liberty to begin and put by.

To be continued.