

Sometimes it is withdrawn for a happier purpose.

Better work has been heard of elsewhere, and the money is to be used for the "move." The furniture is not "much" probably, the only things not strictly useful being the framed coloured portraits of the father and mother, taken soon after they were married, when, though money was not more plentiful, calls were fewer.

Those portraits not useful did I say? Their use is surely lasting, and they are worth moving if the sight of them ever reminds one or the other, in the midst of present worries and perhaps mutual recriminations, of the time when love and help and sympathy were apparent and not buried virtues.

Or, there is an excursion to some seaside place. An adult's ticket (including tea) may be had for three or four shillings, and a child's for one shilling and ninepence. It will be a long day probably, with several hours in a crowded train—an early start and a late return, with the chance of it turning out wet after all.

But the money is well spent when they can have seven or eight hours by the "briny ocean," which, whether azure blue, breaking

"In ripples on the pebbly beach,"

or grey and dark flecked with white fleecy heads, is still the sea they have so often heard of, and perhaps never

seen before; and when they come back they have left a good many little worries behind them, and have no added burden to carry in the thought that their pleasure has yet to be paid for.

A good deal has been said about the "careful mother" and nothing of the careful father; not because men never save, but rather because it must rest chiefly with the working man's wife whether any money is to be saved at all. The wife has much in her power, not only in a judicious outlay and a checking of waste, but in making the home so comfortable that the husband shall not be tempted to spend money in going elsewhere.

Even if the man drinks, his wife may, by dint of hard work, manage to lay by something, but let the woman become intemperate, and there will be no pennies to take round to the clubs on Monday morning.

Is it objected that the aim of all this saving is a selfish one? It can hardly be so, since there are few who have only themselves to think of; and the missionary boxes in Sunday Schools and mothers' meetings prove that the saved pennies are not all spent even on their own families. If much cannot be accomplished in this big world of ours with the sums put by in our parish clubs, there must be benefit somewhere, if only in the strength of character acquired in the effort to exercise the virtues of temperance, forethought, and self-denial.

## TOM AND TOMMY.

### A TALE OF THE GARRISON.

BY ETHEL JONES,

*Author of "The Search for Daisies," "The Story of Penelope," etc.*



HEY were the greatest chums, they lived next door to each other in the right-wing, married quarters, they went to the garrison school together, and stood up for each other against bigger boys, and, most

conclusive of all, they divided all stray coppers and sweet-stuffs that fell in their way.

Then something occurred which upset everything

It was at the School treat, when all ought to have been fun and jollity and good temper. Tom and Tommy were standing together in front of the long table on which the different prizes were arranged so prettily; they had just finished an enormous tea, and were occupied in wondering what was to come next.

Mrs. Miller and Mrs. Wright, two of the ladies of the regiment, were getting ready to present the prizes; they had drawn off their gloves, and looked quite business-like.

Tom—he was the bold one—crept cautiously nearer the table; then his eye caught something, and he blushed a rosy-