

tankerous acquaintance by a genial smile and a simple "I wouldn't have expected this of you, Mr. —"

Few of the older clubs have escaped financial embarrassments, and almost all have been driven to raise the entry money and subscriptions. The financial details necessarily depend on the secretary, who should keep a tight rein on his staff and look closely into the outgoings. There was one striking example, not many years ago, where a great club, when nearly stranded, was floated off into deep water by a happy change in the management. The secretary who was superseded was naturally suspected of corruption; more probably he was only easy-tempered and careless. But, undoubtedly, dishonest stewards in all ranks of the service have great opportunities, and it is difficult to check them. It is not often that a man in trust is fool enough to give himself away, as when a *chef*, with a handsome salary, was caught pillaging and convicted in the Law Courts. But the practice of secret commissions, against which the Lords have been legislating, is one which it is difficult to detect and almost impossible to suppress. In all these establishments, where the larder must never be found lacking, there must be inevitable waste. If the broken victuals find their way to the poor, as they generally do, that is not much to be regretted. But there is a matter that touches the diners more nearly: it is the ignoring of responsibility for the quality of the viands. If you complain of the saddle, the sirloin, or the turbot, it is a conclusive answer that they came from certain fashionable tradesmen. It would be more satisfactory, and decidedly more economical, if the clerk of the kitchen had *carte blanche* to buy anywhere and be held answerable for all reasonable grounds of complaint.

As a rule, however, nothing can be better ordered than the service. Your tastes are studied and your wishes anticipated. Nowhere is courtesy to dependents more amply repaid. It is said that club waiters are spoiled for ordinary service, and that may be the case. They seem to recognise the truth of that themselves: they know when they are comfortably settled, and