

of the surroundings of those miserable efforts made to keep up appearances, to induce people to believe we are what we are not. Don't I see it wherever I go; and have I not marked its baneful results? Don't I see the mother in the back kitchen hard at the washtub, or scorching over the ironing-board, while able, grown-up daughters are sitting in the parlour, tricked out in meretricious finery, engaged in some bit of idle fancy-work, while waiting for the first man—a gentle man of course—to come and marry them? Don't I see how mothers and fathers are pinching themselves and denying themselves the little luxuries almost necessary to mature life in order to pay the wages and stand the waste of some useless lump of a woman, because you see it is so genteel to keep a servant, although the work of the house might well be done in the early hours of the morning? Don't I see these girls sitting week after week waiting for some chance invitation to a ball, or picnic, or a party, which may bring them face to face with some man who may one day make them an offer? And while they are waiting that event which is so long a-coming, have not I seen Mary, the housemaid, carried off in marriage, and well on for the sucking babe who is to bring the first true blessing to the humble household of the happy twain? Don't I see fathers, and married brothers and sisters who are settled, giving parties which they cannot well afford, to which eligible young men or widowers well to do in the world receive invitations, with the hope that it will soon lead to Emma, or Matilda, or Maria's 'going off'?

"To know how much of domestic comfort and the sweets of a quiet home are sacrificed, we have only to visit any one of these families. There is a small house which several souls occupy, but the best room of the building is set apart never to be used but on state occasions to receive strangers—genteel strangers, of course—while the family eat, drink and sleep in small, back, comfortless compartments, only poorly provided, and ill-furnished.

"You see, Mr Snyder the best room with the grandest fixings and pretty fixtures, and the vases and the dish of flowers are kept for the pleasure of the casual visitor, who, in nine cases out of ten, wouldn't give the family a pound note to save them from applying to the Relieving Officer for government rations, or to keep the father out of a gaol. Then look at the piano hired from the music-seller, or if bought, not paid for, or being paid for, it is only being done by dispensing with its value in domestic necessities and comfort. Don't I know the miserable shifts which such families resort to to maintain appearances, but which almost everyone with the smallest power of observation sees through? And then these girls, members of the household, are sacrificing their home affections in the struggle as to who shall be dressed the best—who shall get the coveted invitation, and over and above all and everything, the first chance of a catch for a husband, who shall carry them away anywhere, anywhere, out of that dwelling; for are they not sick of so much hollowing, so much hope deferred and aspirations blighted, even though they are the cause and creators of it? Here these girls—*young ladies* are what they must be called—could go out in the world and earn as much by honest service as would make them independent of any man's attentions, and enable them, when the right one did come at last, to lean upon no one but themselves for the wedding fixings.

"There's not a side street, Mr Snyder, or a back street, or a thoroughfare through a suburb of the city but in which I could point you out one or more specimens of these spurious gentilities; where the baker and the butcher, and the grocer are paid piecemeal on account, and where a receipt in full never appears on the face of a bill; where the draper is entreated to allow the girls' account to stand over until the following month, or month after. And then all this time there is not a tittle of home happiness. Brothers go to billiard-rooms and fast houses if they are wild, or to something better if they are of another mind; but of home joys they are allowed to know little or nothing.

"A genteel family of the unhappy class I allude to may be known in many ways. Give a polite rat-tat at the knocker owned by a genteel family, and you will hear the shutting of doors, the shuffling of feet in the passage, the sound of subdued voices, and suppressed commotion reigning through the front of the establishment. At length and at last the door is opened by some slipshod woman, or a boy, or the old mother, and you are shewn into the

drawing-room—a drawing-room, mark you, by the Lord Harry! in a four or five-roomed cottage. And in this room which you have been shewn into you wait, turning over that inevitable, everlasting album of sickly photographs, without which a drawing-room cannot exist. In a quarter of an hour one after another of the girls drop in, looking as fresh and blooming in their early toilettes as a bed of violets on a spring morning, and as enticing as the first bundle of asparagus of the season.

"Now, Mr Snyder, take my word for it, if you were to go into those girls' bedroom, you would find torn, soiled, raggedy skirts lying on the floor, which had been hastily stripped to be replaced by the finery they appeared in upon the drawing-room carpet. You would find beds unmade, scanty sheets, threadbare blankets, the floor unswept, while the toilet table is strewn with pastes and pomades, and dyes, pads, powder, and what-not, which has helped to give that charming freshness of countenance, when viewed, always, mind you, at the proper distance. And then the sort of conversation you get out of them"—

"Mr Duplex," I said, "stop, if you please, at the conversation, I can stand a good deal, but I don't think I can stand that. You have spoken like a book. What do you say if we have a smoke?"

*Refers to Auckland.

"SNYDER" DISCOURSES ABOUT VICE-REGALS.

[FROM THE AUCKLAND "WEEKLY HERALD."]

I LIKED Sir James Fergusson from the first; I like him now better than ever. He has a magnificent hatred for Addresses, mentioned in newspaper locals as "beautifully inscribed inside of an elegantly elaborated border upon vellum, the design and execution being the work of Dobbs," and for which, by the way, the Municipal Council voted Dobbs £25. Dobbs, it will be remembered, married Councillor Smith's sister, whose first cousin became the second wife of the Mayor within twelve months after his widowhood. I would have concocted a better address myself for threepence, which is the price of a glass of ale, and the "elegantly elaborated border," copied from an illustrated "price list" of printers' material, I think I could have got done for three-and-sixpence. But then I have not given myself in marriage to the sister-in-law of a municipal councillor, and the artist I should have employed was not Dobbs, who, it is well known, carried off the award of £15 for the best illustrated suggestion for a lamp-post. I remember the design well. It was severely Grecian in its extreme simplicity, consisting of a chaste fluted column, with a projected rod for sustaining a lamp-lighter's ladder during his evening's ascent to illuminate the inside of four panes of glass, curiously united at right angles to each other by means of a chemical composition of oil and whiting.

I go back to my subject. I like Sir James Fergusson. There's no nonsense about him. When he addresses the Maori warrior, who gets drunk on rum and eats pig half-raw as the next best flavoured thing to dieting on his wife's sister, he does not say, "O, my friend, best liked and most beloved of that most royal lady, your mother, the Queen, the white man comes here as the guardian of your rights, and a preserver of your privileges. And, O, my friends, ask not back for your confiscated lands, or you will risk alienating the love which the white man bears towards you. And, O, my friends, give your allegiance to your noble Queen who sleeps between the same textile woven from the same material as the blankets which through her representative, she in her royal munificence distributes to you; it is the same lady who consumes three times in each day of each day of the year, when not indisposed, bread made with the same kind of flour which is sent to you in sackfuls, that you may remain content, and refrain from murdering your white brother. O, my friends, remember all these blessings, and touch not the telegraph posts for firewood, nor the telegraph wires for fish-hooks. Remember, O, my friends, that the same sun which shines upon our gracious Queen, shines upon you with equal brilliancy, when the terrestrial globe has revolved sufficiently on its axis to allow of the proceeding, and the dark clouds of atmospherical discontent do not intervene." Sir James does not go into this line of business, neither does he tell the inhabitants of every city he enters that they are better inhabitants than any other inhabitants he ever fell in with, and the most loyal, and the most enterprising, and that the province in which they are dwellers reminds him of the Lakes of Killarney, or Thermopolis, or Troy, or Venice Preserved, or the Bridge of Sighs, or Como, or Rome in its gladiatorial days. Sir James does not say that for big pumpkins the people he has the pleasure of dwelling among for the time being grow bigger pumpkins than he ever saw anywhere else in his life. Sir James

keeps his place, and he makes others keep theirs; and so I like him, and bear him no malice because he would not allow me to attend his levee, inasmuch that I did not at the time happen to have a waiter's suit of clothes—minus the napkin—in my wardrobe. But my love chiefly rests upon Sir James because he does not permit himself to become the medium of finding a landlord, a landlord's landlady, and a landlady's family in food, fuel, clothing and washing for six months upon the strength of his having partaken of dinner, with a glass of bottled stout and a bed, at their hostelry. Sir James does not allow corporations and provincial councillors and public bodies to pay for what he eats and drinks as he travels, and consequently he don't allow himself to be imposed upon. And, Oh, my friends, haven't I seen this in my time done, and done to a turn? There was a vice-regal representative once travelled through the western side of the Middle Island, and his suite, including himself, comprised three in all. They "put up"—if I may use such a commonplace expression in connection with vice-regalism—at the same hotel I was putting up myself. And the vice-regal gentleman and his suite of two stopped a night and two days. Then he invited a mayor, a town clerk and two borough councillors to dinner, and after dinner he made a speech to the multitude from the balcony. How he did praise up the people of the Rose to be sure, until he came to the people of the Shamrock, when he praised them up too, afterwards going in very strong for the Thistle. Then he bound them together poetically and allegorically and figuratively, and blessed the whole three. And so when he was going away the Mayor said the Corporation could not think of His Excellency paying anything for hotel expenses as he was to consider himself their guest, and His Excellency considered himself as their guest, and went his way to expatiate upon roses, shamrocks, and thistles in the same happy and allegorical and figurative strain in another community. Soon after the landlord sent in his bill for His Excellency's entertainment, which amounted in a sum total of one hundred and forty-nine pounds eighteen and elevenpence, being at the rate of about seven pound seven and twopence a meal for each person, and forty guineas for the use of three beds for the one night. I always thought, and think so to this present hour, that the most unique part of that landlord's bill was the final ELEVENPENCE, which made the hundred and fifty-nine pounds look foolish alongside of it in comparison. When the Mayor, as representing the Council, made a protest against the bill, the landlord became very indignant indeed. He said he wouldn't take off even the odd elevenpence. The Mayor said that he didn't wish that it should be taken off. All that he asked was that the bill should be reduced by fifty pounds, which would still leave the elevenpence standing as a proof in all times to come how very moderate his charges had been. The fifty pounds was knocked off, which only left the landlord about ninety pounds profit for entertaining a governor, a secretary, and a captain of the regulars a night and two days. But what the landlord lost the landlady made good. She exhibited the bed His Excellency slept in for drinks. She would not allow anything to be touched or disturbed. There was the indentation made on the temporary vice-regal pillow by the vice-regal head; there were the upper coverings of the bed turned down in a manner which showed that His Excellency had turned out of bed toes and feet foremost just as common people do, which throws a halo of mystery about everything. For a week after the lodgers of that hotel were regaled with the good things His Excellency and suite had left on the table after they had dined. If any complaint was made, the landlady would look proud and indignant—the two in one—and say it was a part of what had been provided for His Excellency, and had not His Excellency, before leaving the hotel, called the landlord and landlady before him and said how well he had been accommodated and how kindly he had been treated, and that his (the landlord's) wines and spirits were decidedly of the best brands procurable in the colonial markets for cash, and that if ever he should come that way again he should certainly remain at an hotel where the hostess was so amiable and the landlord so reasonable and obliging. The landlady would say all this and a good deal more as she continued to serve up, day after day, in all sorts of disguised forms, the balance of His Excellency's leavings. I know that that landlord immediately afterwards, and from that time to this, advertised his hotel as being under the patronage of His Excellency, whose name and titles he gave in large capitals all in a line to himself. And I know further that a special rate was collected to pay the hotel bill. The ardour of the people only cooled down when they read that precisely the same eulogistic words His Excellency had used in their own town he had used in all other towns he visited. And I am not quite sure the landlord's feelings were not a little hurt, and the landlady's ire considerably aroused, when it was discovered that the compliment he paid to one landlord he paid to all landlords, and the laudations he

bestowed upon one landlady he bestowed on all landladies. And so God bless all Governors I say; but I am thankful to think that no special local rate will have to be levied to meet the hotel bill of our present Governor. So I say God bless him in particular.

"SNYDER" AND "MARK TWAIN."

To the Editor of the HERALD.
SIR,—The editor of the *Cross* (under the *nom de plume* of "Cameo"), in the weekly issue of that journal (*Weekly News*), charges me with having plagiarised an article by "Mark Twain," in reference to Life Assurance. Will "Cameo" point out where I can be accused of plagiarism. This, in all fairness to me, I think he should do. Either he has not read the two articles referred to; or, if so, he must have penned what he has done under promptings of malice, ill-will, or from a spirit of envy. All, however, I will ask him is to explain wherein the plagiarism: he accuses me of consists, and for the purpose of assisting him I would ask you, Mr. Editor, to do what, however, "Cameo" should have done—namely, reprint the articles side by side. A perusal of these will, I think, be sufficient to satisfy any candid critic that the articles bear in no one point a similarity either in language, sentiment, or idea. I would also ask "Cameo," when again levelling at me a charge of plagiarism to go further than merely making an assertion—in fact, oblige me by giving proof of such statements in the plainest possible manner.

"SOME INQUIRY ABOUT INSURANCES."

[BY "MARK TWAIN."]

Coming down from Sacramento the other night, I found on a centre-table in the saloon of the steamer a pamphlet advertisement of an Accident Insurance Company. It interested me a good deal with its general accidents, and its hazardous tables, and extra-hazardous furniture of the same description, and I would like to know something more about it. It is a new thing to me. I want to invest if I come to like it. I want to ask merely a few questions of the man who carries on this accident shop. For I am an orphan.

He publishes this list as accidents he is willing to insure people against.—General accidents include the travelling risk, and also all forms of dislocations, broken bones, ruptures, tendons, sprains, concussions, crushings, bruising, cuts, stabs, gunshot wounds, poisoned, wounds, burns and scalds, freezing, bites, unprovoked assaults by burglars, robbers, or murderers, the action of lightning, sunstroke, the effects of explosions, chemicals, floods, and earthquakes, suffocation by drowning or choking—where such accidental injury totally disables the person insured from following his usual avocation, or causes death within three months from the time of the happening of the injury.

I want to address this party as follows:
Now, Smith—I suppose likely your name is Smith—you don't know me and I don't know you, but I am willing to be friendly. I am acquainted with a good many of your family—I know J. H. as well as I know any man—and I think we can come to an understanding about your little game without any hard feelings. For instance—

Do you allow the same money on a dog-bite that you do on an earthquake? Do you take a special risk for specific accidents?—that is to say, could I, by getting a policy for dog-bites alone, get it cheaper than if I took a chance in your whole lottery? And if so, and supposing I got insured against earthquakes, would you charge any more for San Francisco earthquakes than for those that prevail in places that are better anchored down? And if I had a policy on earthquakes alone, I couldn't collect on dog-bites, may be, could I?

If a man had such a policy, and an earthquake shook him up and loosened his joints a good deal, but not enough to incapacitate him from engaging in pursuits which did not require him to be tight, wouldn't you pay him some of his pension? I notice you don't mention bites. How about bites? Why do you discriminate between provoked and unprovoked assaults by burglars? If a burglar entered my house at dead of night, and I, in the excitement natural to such an occasion, should forget myself and say something that provoked him, and he should cripple me, wouldn't I get anything? But if I provoked him by pure accident, I would have you there, I judge; because you would have to pay for the accident part of it, anyhow, seeing that insuring against accidents is just your strong suit, you know. Now, that item about protecting a man against freezing is good. It will procure you all the custom you want in this country. Because, you understand, the people hereabouts have suffered a good deal from just such climatic drawbacks as that. Why, three years ago if a man—being a small fish in the matter of money, went over to Washoe and bought into a good silver mine, they would let that man go on and pay assessments till his purse got down to about thirty-two Fahrenheit, and then the big fish would close in on him and freeze him out. And from that day forth you might consider that man in the light of a bankrupt community; and you would have him down to a spot, too. But if you are ready to insure against that sort of thing, and can stand it, you can give Washoe a fair start. You might send me an agency. Business? Why, Smith, I could get you more business than you could attend to. With such an understanding as that, the boys would all take a chance.

You don't appear to make any particular mention of taking risks on the blighted affections. But if you should conclude to do a little business in that line, you might put me down for six or seven chances. I wouldn't mind expense—you might enter it on the extra hazardous, I suppose I would get ahead of you in the long run anyhow, likely. I have been blighted a good deal in my time.

Ent now as to those "effects of lightning." Suppose the lightning were to strike out at one of your men and miss him, and fetch another party, could that other party come on you for damages? Or could the relatives of the party thus suddenly snaked out of the bright world in the bloom of his youth, come on you in case he was crowded for time? as of course he would be, you know, under such circumstances.

You say you have "issued over sixty thousand policies, forty-five of which have proved fatal and been paid for." Now, do you know, Smith, that that looks just a little shaky to me, in a measure? You appear to have it pretty much all your own way, you see. It is all very well for the lucky forty-five that have died "and been paid for," but how about the other fifty-nine thousand nine hundred and fifty-five? You have got their money, haven't you? but somehow the lightning don't seem to strike them and they don't get any chance at you. Won't their families get fatigued waiting for their dividends? Don't your customers drop off rather slow, so to speak?