"Give my your hand, my love," I said, "lean forward and listen to the words of the sage, whose whiskers are silvering the greater portion of 1883, in which case I intend learning the rapidly, and upon whose former curly looks the hoar-frost of age is setting thick. Plishment." Why, Socrates or Plato Know, then, there is a secret embedded in most men's hearts, and the secret divulged tells of a terrible dread of Christmas time. Understand, that men in fighting the battle of life too often get behind with their butcher or baker, their grocer or their draper, to say nothing of the firewood dealer and the landlord. Everybody is to be squared up at Christmas. I say to my butcher, 'It will be all right with you, Mr Cutlets, by the end of December; and to my baker, 'Don't be impatient, Mr Alum, wait till the year turns and then bring me a stamp receipt in full.' I have told all my tradesmen the same thing in effect. But, my precious rosebud, I know that I contemptible action. Some months ago, have only been telling so many fibs to in virtue of my connection with the Press stave off a difficulty. Don't I know that I over at one of the rascally pretence of

a time of such anxiety as only really good sound beer in liberal quantities and the twist which cometh from Virginia will assuage. Everything has got to be done at Christmas. There's a new gown for mother, new frocks for the girls, knickerbockers for the boys, and the Lord knows what all besides. If these are 'hallowed associations,' my young lady, then I have any amount for disposal upon the very easiest terms. And about this 'forgetting and forgiving' business, which you gush any amount for disposal upon the very easiest terms. And about this 'forgetting and forgiving' business, which you gush about, do you think, my forlorn one, that a man is so constituted that he quite loses his memory on Christmas-day? If I hate a man on the 24th December; do you think I don't hate him quite as much on the 25th? Of course I do, and before the day's out and the Christmas sherry is concluded in the bottle, I feel that if mine enemy was to stand before me I should more than ever like to punch his nose.

"Fond one," I concluded, "there's a good deal of humbing talked about Christ-

"Fond one," I concluded, "there's a good deal of humbug talked about Christmas-day. Fare thee well, and when he who adores thee to madness and anguish asks you to have him, you have him, and the time will come when the words of the sage will beat responsive to the debtor and creditor side of your housekeeping book."

his having nothing to pay. If a slight regret passed over his mind, like a passing shadow, it was that the gool dietery didn't include pickles; but he thought this trifling drawback might be assuaged the properties of the authorities. My this trifling drawback might be assuaged by memorialising the authorities. My hend would not allow me to divulge his home. "For," said he, "if you do, the draw who sent me here will be for litting me out. I have got a few more wiltors who may prove tender hearted he by being vindictive, by which I

But, my precious rosebud, I know that I contemptible action. Some months ago, have only been telling so many fibs to in virtue of my connection with the Press stave off a difficulty. Don't I know that I received a ticket to attend a public ban-I shan't be able to pay what I owe at Christmas any more than I was able to pay last Michaelmas or on Guy Fawkes' Day, or during the prevalence of the equinoctial gales? Christmas to me, my love, and to thousands of men, a time of such anxiety as only really good sound beer in liberal quantities and the twist which cometh from Virginia will assuage. Everything has got to be done at Christmas. There's a new gown for mother, new frocks for the girls, knickerbockers for the boys, and the Lord knows what all besides. If these are 'hallowed associations,' my young lady, then I have any amount for disposal upon the very any amount for disposal upon the very and the Amontillado was grand. But it and the Amontillado was grand. But it wasn't the square thing to do, and I am sorry for it now, because I think the chairman was ill all the next day. Something in connection with that banquet struck me as peculiar at the time. banquet struck me as peculiar at the time. There was a long line of dishes placed on the banqueting-tables, each of which contained a pair of delicate chickens embedded in delicious gelatine, which quivered and trembled under the brilliancy of the lights, most lovely to behold but I noticed that not one of these chickens roasted to a delicate brown, had their lights are usual tucked into the their livers, as is usual, tucked into the folds of their left wings. The next day at noon, I happened to enter the house of the eaterer of that banquet and I saw him sitting down to a late breakfast. It consisted cheifly of chickens' liver, simply the chickens' liver, simply the consisted cheifly of chickens' liver, simply the chickens' liver the chickens' liver

asks you to have him, you have him, and the time will come when the words of the sage will beat responsive to the debtor and creditor side of your housekeeping book."

A RETROSPECT.

I werre this on the last Starday of the old year, and I am taking stock of the gret having done or having left undone last three hundred and sixty-four days, for the year 1882. I think, taking it Looking back on the past, I feel that I altogether that the world we live in is a have much to be thankful for. Providence has awarded to me the great a long way off from being so bad as some blessing of poverty, and only those who have much to be thankful for. Providence has awarded to me the great a long way off from being so bad as some blessing of poverty, and only those who have enjoyed this estate can speak of its laught and rejoice a great deal more than many inestimable advantages. Being we sorrow. Most of us would scotter to poor, no one ever thinks of asking me to a good turn to each other than a accept or endorse a bill, or to lend money, bad one. And there are a great many or to become bail, or to go security for more good people than there are bad anything. I have no trouble in keeping I have found it so in the course of a some-myself down to sixteen stun ten, there what chequered career, and so I believe or thereabouts. I am not obliged to have most others. We remember a wear purple and fine linen, consequently, pleasure longer than we do a regret, and whether walking or sitting, I have no forgive a wrong sooner than we forget a uneasiness about spoiling my cloths. In kindness—that is if we are composed of worldly orcumstances I am about three the material which goes to make up the and fourpance better than I was last year, kind of men and women which a merciful besides which I have a two gallon keg and heneficient providence intended we of light briter beer in my establishment should be. I shall to the end of my days, which has not yet been tapped. All feel deeply grateful to old Tompkins for these are great helps towards fe compared to the dish that cost me, upon a close estimate, not more than fourpence half-penny. Of course I can't speak with anything like a dead certainty, because I never did eat nightingales' tongues or peacoeks' brains, but I know I feel as grateful to Tompkins for that receipt as he did to me when I referred him to a cheep but honest lawyer to carry him through the insolvent court, which he tells me he finds is as easy as

steps and bannisters on both sides.

## MY WASHERWOMAN

SHE is agod, but has profited much by long years of experience and close observation of human nature. I am, as I verily believe, the only man she admits into She respects me, she says, panetual in my payments. because I am pauctual in my payments. She occasionally hints that I was not as candid as I should have been on the sub-ject of buttons, which she, in a weak moment had consented to attend to withmoment had consented to attend to with-out any additional charge. She had no idea that any man could have such a down upon buttons as I had. She told me that the last bundle of clothes I had sent to her for the wash, she thought as she opened them that it was at a moment when a sharp fall of hail had suddenly struck upon the roof of the house, whereas it was only the enormous quantity of buttons which had bee ma quantity of buttons which had bee medetached from my shirts and waistcouts, and fell in showers upon the floor. However, she always followed up her objurgatory remarks by referring back to the subject of regular payments made by me. The last time she brought home my "things," I, as a matter of civil enquiry, asked her how business was, when she informed me that it was quite impossible it could be worse. Paper had been the it could be worse. Paper had been the ruin of her trade, and had caused a blight to fall upon the home of many a washerto fall upon the home of many a washer-woman. Gentlemen now wore paper collars, and paper false fronts, and paper cuffs. Men of the present hour, she went on to say, had nothing to wash so to speak. They bought socks at sixpence a pair, which they wore till they wouldn't stand any more wearing, and then they were thrown away for another six-penn'orth of the same cheap and unan-durable article. In her line of business she called this the age of paper.

durable article. In her line of business she called this the age of paper.

I was grieved to hear that the lines of my old and much respected laun ress had fallen in such unpleasant places. I attempted to console her, by drawing her attention to the fact that the customers of her own sex at least didn't wear clothof her own sex at least didn't wear clothing composed of paper material; to which she made answer with three empathic nods of her head, and said, "Didn't they. If I thought they didn't, that was all I knew about it, which was something less than precious little. If you only knowed as much as I know, Mr Snyder, in these matters, you wouldn't talk like that. What the men do send you to be washed they generally pays for, and they don't grind you down to the last farthing; but here's a young lady comes on a Thursday morning and says to you, 'Mrs Lathers, I want you to call down for my dress, which must be ready for Sunday;' and of morning and says to you, 'Mrs Lathers, I want you to call down for my dress, which must be ready for Sunday;' and of course I call down, because I've got to keep my old man, who ain't kept himself for the last ten years; and there's the dress, with nine flounces and two panniers, which has got more than half a day in it to wash as carefully as twenty. a day in it to wash as carefully as twentya day in it to wash as carefully as twenty-two yards of book muslin requires, then it's to dry, then it's to starch, and then it's to iron. And when I say to the young lady, 'I can't bring this back on Saturday afternoon under one-and-six-pence, miss, because there's such a lot of doing up in it,' she goes on in a manner as women only go on before one another and never before men, excepting their husbands, which of course being the case is of no consequence. She says that oneis of no consequence. She says that one-and-sixpence is outrageous, that one-andthree would be an imposition; but that as it must be ready for Sunday she will give me one-and-threepence. And, of one-and-threepence. And, of have to take it, and there I am give me one-and-three course, I have to take it, a working away at those flounces, and panniers, and the body until it is so stiff with sterch and flat-irons that it would almost stand by itself."

And it was here my dear old laundry woman suddenly dropped the pathetic and burst out into a fit of laughter. She apologised, but said she couldn't help it.

"Because, look here, Mr Snyder, when I am walking down the Strand on the Sunday afternoon don't I see that young lady gallivanting with a swell, who

you's got on, and is fit almost for the you's got on, and is at almost for the angels to carry away to cut into rainbows; but if you would only get hold of a good spirit-rapper, and ask him to give you half-a-crown's worth of information as to what the lady has got under that dress, it might, in the course of time, alter the tone of your feelings towards her. Her dress is beautiful for a cheap material, so is her hat, and her boots. ner. Her dress is beautiful for a cheap material, so is her hat, and her boots ain't bad, but if the spirit-rapper would enly inform you about the quality and whiteness of her stays, and the real value of her under 'parel, you would come to find out that all she has got wouldn't reach a quarter of the value of the two locks of artificial hair she has fastened on to the back of her head.' Look here, Mr Snyder, I often hear people say how do these young ladies manage to get so much finery. Those as ask the know like the likes of me. question don't sepelkur outside they are, and a dreadful lot of makeshifts underneath. Their mothers and fathers starve theirselves upon boiled necks of mutton and no capers to keep them going in outside finery. Men have got hearts for the most finery. Men have got hearts for the mall-part of them, but, bless you, the small-ness of women's hearts is redooced to the ness of women's hearts is redooced to the do. You see, Mr Snyder, I don't altogether live by washing and mending. Sometimes I goes out to deaths and burials; and when one of these happens to a man, the first thing as always enters the mind of his widow, is what sort of mourning will best suit her figure and complexion, and how many plates the coffin should have, and how the corpse can be made to look to the best advantage, like as if it was a dead Dook or a Lord. And of course she cries a good deal, and takes on dreadfully; but she never cries fully as when people are about her, and 'specially when they are "grand' people. But if it is a wife as has died, the man is Bit if it is a wife as has died, the man is quite different. He says to me, 'Do what you think is right and proper, my good woman. Have everything decent.' And he goes about rather bewildered like, and smokes a good deal; but I believe that man thinks more about his wife. in a kindly-hearted way than the wife would have thought about him, for she was always awfully mean in the matter of the washing bill, and made him wear of the washing bill, and made him wear his shirts longer than she did her own things. But, heaven save us both, and you in particular, Mr Snyder, and it's thanking you I'll be for that three-and-ninepence for a fortnight's washing, due owing, as my old man used to say, when he was a bailiff as served summonses, and hoping that if you ever do such a thing in your life as holy wedlock you will see your wife don't want twenty-two yards your wife don't want twenty-two yards of book muslin, with nine flounces and panniers, starched and ironed, and carried

home for one-and-threepence, and carried home for one-and-threepence, and call day after to-morrow for the money."

These were the last words my washerwoman said to me as she put my washing account in the palm of my hand, and gave a second caution on the matter of out-

## HINTS TO MUNICIPAL CORPORA-TIONS.

I DON'T like the ways of Borough Councillors a bit. They flurry themselves too much, and do not deliberate with that calmness and do not deliberate with that calmness essential to the responsibilities they have taken upon themselves. They are not sufficiently serene or subdued in their operations. As a guide for Borough Councillors, I propose to set before them the principles upon which a Corporation of which I was a humble, and I trust a not humble to be a conducted to the principles. which I was a numble, and I trust a not unworthy member, conducted municipal business. It was in Victoria, and in the year 1852, being just fifteen months after the outbreak of the goldfields. We used to meet at noon, and by the time the town clerk had read the minutes and correspondence it would be somewhere about one o'clock, when we adjourned to the Mayor acrivate room and partock of about one o'clock, when we adjourned to the Mayor's crivate room and partook of a lunch, in which cold chicken, claret, and ham formed an element in the ingredients. The cost of this re-freshment was always charged to de-partmental petty expenses. Thus, if after lunch we were going to discuss the matter of private lanes the lunch would Sunday afternoon don't I see that young lady gallivanting with a swell, who looks to be as proud of her as if she was a blood relation of Queen Victoria and the rest of the royal family, and he was shortly going to be related to her by marriage. Don't I feel an inclination to go up to him and say, 'Sir, will you allow me to speak to you confidentially for the matter of about three minutes and a half?' Then if he let me wouldn't I say to him, 'That's a lovely and a beautiful dress that lady iff company with a peti payers burge ere rive compl main evenir which back lord's be cha would other in the invite pal ye pense of the rise of When any m assista at a pi allowe theref his sa treated sion. ( There and pe rowed compl from t ence. the ex fortnis loan fi guinea an ac sit ten for si we we nephe tion consed t mater water with a creek nine r who water ful p engin Well, There lots f out o all to tende was i raisec who spend

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