

as myself, I would say to them this: "Teach your flocks to lead pure, holy, and religious lives from the hour they wake up on Monday morning to the hour they retire to rest on Saturday night. If you can, by your preachings, your exhortations, and the example of your own lives, lead them into such straight paths, I think you may very safely leave them to deal with the Sabbath-day as they may think most meet. Depend on it, whether they go by a railway train, or attend church, or stay at home, so long as they have done what is right on every day of the six days of the week, they will not abuse Sunday." I do sometimes think—but then I know what I think does not count for much—that compressing all our religion into the Sabbath day, and forgetting all other days, is not quite the thing—not what it ought to be, you know, as I take it.

### THE GOVERNOR'S LEEVE AT AUCKLAND.

"Snyder" writes as follows respecting the last visit of His Excellency to Auckland:—

"When I perused the announcement that those who intended to put in a show at His Excellency's Levee, were required to appear in evening costume, I was pleased; I said to myself, 'Sir James is the right sort of man for me. There's no pride about him, any way. He's one after my own heart.' Evening costume is a thing I most delight in. I never enjoy myself so much as when I reach home after the day's work, and unfix myself. My evening costume never varies: it commences downwards with slippers, and reaching upwards includes nothing more than a pair of trousers and a crêpe shirt, the last opened at the breast and loose at the sleeve button holes. A pipe, with a lady in company, repairing damaged wearing apparel, completes the tableau. But when I came to discuss the matter with others, I found that His Excellency's ideas of evening costume and mine didn't tally any way; his view of the matter being black pants, white waistcoat, starched cream-colored necktie, and a swallow-tailed coat with a slit in the back from the waistcoat downwards—which by a rather singular coincidence, is the exact costume indulged in by first-class waiters. Once, and once only, I was in possession of such a uniform; but a relation of mine held a lieu upon it, and as I did not come up to time in the matter of principal and interest he foreclosed by ordering them to be disposed of at auction under the humiliating designation of unredeemed pledges. I afterwards saw it brought into use on the boards of the Prince of Wales Theatre by a slim-built walking gentleman, and, as they were made for a man six feet one in his socks, including forty-eight inches of waist, I couldn't help thinking he looked rather baggy in them, especially when he turned his back to the audience. If he complained on the score of roominess and free ventilation, he must have been about as unreasonable a man as ever arose. Its not easy cutting me adrift. So not to be wanting in proper courtesy to Sir James instead of attending him personally, and putting elegantly dressed to the blush by appearing in trousers very much gone from long-continued sitting, and a coat, the sleeves of which are always in search of a paste-pot, and never once missing a chance whenever a chance presented itself, I hit upon the device of sending His Excellency my photograph. I shall never overcome the keen grief I felt when it was returned to me the next day by the Governor's aide-de-camp, accompanied with a polite note written on official foolscap, stating that

His Excellency would have been happy to have received my portrait and have kept it as an heirloom for his posterity, but, as it had not been taken in full evening dress, he must respectfully decline to receive it. Viewing His Excellency's commands for full evening dress from a very high standing point of view, the man who does not possess a swallow tail, a starched necktie, and tight pants—can't be a gentleman—can't be a man of intelligence—can't have any respect for a vice-regal representative—can't be any good for anything. A man that can't command a dress suit, costing the matter of ten or twelve pounds, can't love his wife or care for his family; is sure to cheat in trade, and ought to be looked down upon. As I gaze over my left shoulder, pointing the thumb finger in the same direction, and contemporaneously closing my left eye, I exclaim, "Them's my sentiments."

### THE BEAUTY OF CREDIT.

[CONTRIBUTED BY SNYDER.]

I NOTICE that a great deal has lately been written and talked about the evils arising from what is called the credit system. Why, the attempt to do away with the giving of credit is an attempt to sap and undermine the foundations upon which the beauties our moral natures are built up. What is man without he has confidence in his fellow man. If such a feeling ceases to exist the whole social fabric must fall to pieces like—well, I'm not clever at concocting an original simile, so I will say at once like a thousand of bricks.

I go into a shop and I say to the tradesman, send me so many pounds of tea and sugar, and fresh butter. I've no money now; put it all down in a book, and I will pay you in a month. Well, the tradesman puts it all down in a book and sends home the materials. See, then, what a lovely confidence is established between man and his fellow creature. It's beautiful to contemplate, especially on the part of the man who has got the goods.

The month comes round, and the tradesman calls and asks for his account. My answer is that I've got no money. I tell him he must call again, say, in a fortnight. Now here are two more human virtues developed right off. Candour on my part, and patience on the part of the tradesman. What did my copy book tell me when I got into small hand? Why it told me that "Candour and open dealing are the honor of man's nature." Was I not both open and candid? And what did the tradesman's copy book tell him when he got into small hand? Why, that "Patience and time run through the roughest day." See, then, how from a simple trade transaction the gentle amenities of life are evolved. Mutual confidence, candour and patience!

After a time the tradesman comes to me and says his patience is used up. I reply by asking whether, when he runs out of an article he deals in, he does not lay in another stock. He says he does, but he wants to know how that can affect the standing account between us. I say just so. He must lay in another stock of patience. Here it will be seen that I have made a valuable practical suggestion.

After a lapse of time the tradesman called again. He said he had got a bill to meet, and without I and other people, who owed him accounts paid them, he should not be able to meet it. Then a feeling of honest indignation fired my soul. I said, so you bought goods of a man upon a bill, trusting to the ability of other men enabling you to meet that bill? What right had you to do this thing? Send the man to whom you owe the bill to me and to others. Let us settle with him. The money is his, not yours. See Chapman on Common Law, Act 5, 6, and 29, Vic. c. 45. There you will see the *crassa negligentia* you have been perpetrating. What do you think of penal servitude for seven years, the last two years in irons, and the first six months solitary confinement with bread and water diet? Then the tradesman lost his temper, and told me he would summons me. I said that would be illegal. It would be taking the law into his own hands, and the law to prevent

that had invented an Insolvent Court. To that tribunal I should appeal; I intended to file. He got red hot at this, and said he should oppose me, and get me sent to prison. I said that would suit me to a nicety. I had long wanted to complete my knowledge of the French language, and that would give me the opportunity.

Then my friend saw I was chaffing him, and after saying so, he burst out laughing. Now, I said, I was chaffing you. Here is your money, but I met your demand with a refusal to show you the rotten system you have allowed to get to such a head in this place. You know next to nothing of the circumstances of the largest number of your customers, and yet you go on trusting them until, in the end, your books represent a long list of bad debts in alphabetical order. You tempt men to go beyond their means, and the upshot is, loss on both sides. When you allow a man to owe you money you are his servant, waiting his will or convenience to pay you. If he cannot pay, and you cannot afford to lose, someone else must, and there are no two ways about it.

Then that tradesman in company with myself went into a corner house, and we partook of something out of tumblers. He said that unless the credit racket was stopped there would be a closing up with some of them.

### HOW I SET FIRE TO MY KITCHEN CHIMNEY AND ENDANGER A VALUABLE BLOCK OF BUILDINGS.

THE dear old lady who had acted in the capacity of my housekeeper came and told me she couldn't stand it any longer. She had been with me, she said, a month, and if she was my own mother she couldn't have done more by me than she had done. My ways were not her ways. I was a good deal too eccentric in my mode of life. I would come home at two o'clock in the morning,—that was to say if I didn't come home at five,—when, before she could put on as much covering as would allow her with any degree of decency to open the door, I had made my way through a window or had dropped down through the kitchen skylight. Twice I had put my foot against the door and had persuaded the lock against its inclination to give way to me. She was quite sure that the month she had lived with me had taken two years from her life; for when I did get home I would go meandering about the house, opening the cupboard doors in search of something to eat at unearthly hours, and at times when well-conducted men would be waking up and thinking of their prayers before having breakfast. She was sorry she must leave, for she was bound to confess I had my good points, but I was too trying to her nerves, to say nothing of her constitution. She had lived in fear and trembling for all sorts of consequences. She wouldn't be so unbecoming as to ask whether I smoked in my bedroom, and at a time when I was in bed, but the number of small holes burnt in my shirts and pillowcases made her life one long-continued series of frights. The last four nights she had gone to her bed in her stays, with two buckets of water at her bedside to drown flames. She also objected to the manner in which I pulled off my boots. What was my object in throwing them at the wainscoting of the wall? I told the old lady she was a dear creature, and that under the circumstances she had better make up her accounts, debit me with her wages, when she could go. In future, I said, I should do my own housekeeping, when I could sit up for myself until I came home. Then I should be the only one to be disturbed, which would, of course, be my own lookout. I should allow myself fifteen shillings a week, including board and lodging, and that sum of money, added to my income, would leave me in comfortable circumstances.

The old lady went the next morning after breakfast, and I felt a feeling of independence I had not experienced for years.

I said to myself it's nothing to cook a dinner when one is content with a couple of mutton chops. And I found it nothing—just as one may say nothing at all. There was some little difficulty in the way of lighting a fire, and there would have been a great deal more only a knife-board stood in the way, and made up into splinters it burnt hot as such

freedom as a box of lucifer matches would have done. A man who don't know how to grill a chop knows nothing of life. A clear fire, a hot plate, and the chops off the chump end of the loin, what could be finer, more economical, or more simple to perform for a mid-day meal? Then I let the fire burn down till there was nothing but clear embers; afterwards I made for the gridiron. The last operation it had been engaged upon, as I conceived, must have been the toasting of red herrings, which gave the bars a herringy smell and a decidedly salt-fishy flavour, but I said to myself the fire will set that all to rights. Then I was in the act of placing the chops on the gridiron when it suddenly struck me that I hadn't got any in stock. Such an omission was a decided mistake on my part. There was no other course that I knew of to pursue than to run down to the butcher and lay in a supply. I said to the butcher, "Give me some chops off the chump end of the loin," and he cut me off four pounds and a-half. I said they were more than I could eat at once, but he met me with an answer which I considered to be irrefragable. He told me I could consume them in twice or even three times. Then I went back and found the fire had gone dead out; but the balance on hand of the knifeboard with a tallow candle and a box of matches removed the difficulty. The chops appeared to be getting on first-rate. I went into the front room and laid the table-cloth. Then I went back to see how the chops were progressing, and found them in flames. The fat had dropped on to the embers and the embers had become a blaze, and the blaze had communicated with the chops, and the chops were in conflagration. I carried the gridiron out into the yard and extinguished the flames with a pair of bellows. I said "These chops must be done." But when experimented upon they had the appearance as being composed of charcoal on the outside, but they were red and raw within. I said to myself, "This is a failure." I put the chops once more over the fire, which was consuming itself in a state of warm quietude, but the instant they engaged its attention it burst out into a heap of indignant flame, and the chops began to blaze as if their function was to give forth fire, and were in no way to be identified as being intended for human nourishment. When at last, by a great effort, I extinguished the flames, I said "Either these chops must be eaten or allowed to resolve themselves into their original element of fire." There was no alternative. Then I took the plate which I had placed on the stove to warm, but the plate, instead of being warm, was just a little short of being red-hot, and, letting go, it went to pieces on the floor. This operation was attended with much pain and a great deal of strong language. I had come to divest myself of the impression that cooking a mutton chop was an easy job. I now know that it amounts to nothing short of a work of fine art. I saw that for that day at least I was not to have a meat dinner, and was compelled to make a meal from the balance of a bottle of pickles, which, though tasty, and not utterly devoid of flavour, could not be looked upon as nourishing or calculated to satisfy the appetite. While so engaged I

was startled by an alarm of fire-bells ringing out through the city. I hastened out to ascertain what extent of assistance I could render. I asked where the fire was raging. One excited man pointed in a westerly direction, and said it was there; another said it was at the wharf; a third that it was at Onehunga. There were all sorts of conjectures and surmises, much excitement, and a general running too and fro. By an accidental turn of the neck, and looking round, I saw that the whole alarm had been caused by my own chimney being in a blaze. The chops had been the cause. I know that when I had to answer at the Police Court to the summons which had been served on me I was too modest to explain how the whole affair had happened. I said that the last tenant had left the chimney in a state of soot unbeknown to me. I urged that the chimney clauses in the Building Act were defective. I pleaded that it was the duty of the authorities to apprise me of the state of my flues. But I never let on the real cause. The R.M. said that the excuses I offered would not save me from the penalties of the law. I was a man of a superior order of intelligence, and I should have seen to the state of my flues. The offence was a very serious one. How did I know that an innocent babe might be

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