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### And hug to the fire when you get home from Ah, that's what it is to be forty.

To find that your shadow has portlier grown, That your voice has a practical, businesslike

WHAT IT IS TO BE FORTY.

To discover a sprinkle of gray in your head,

To note how you take to your slippers and

That your vision is tricky which once was so

And a hint of a wrinkle is coming to light ;

Ah, that's what it is to be forty. A sleigh ride, a party, a dance or a dine; Why, of course you'll be present, you never But, alas! there's no invite, you're not young

folks, you see : You're no longer a peach, but a crab apple

Ah, that's what it is to be forty.

A daughter that grows like a lily, a queen, And that blooms like a rose in a garden of A dapper young clerk in an ice cream saloon,

Both a dude and a dunce, is to carry off soon; And a boy that is ten, and the pride of your

Is caught smoking vile eigarettes on the sly-Ah, that's what it is to be forty. At twenty a man dreams of power and fame:

At forty his dreams and visions are o'er, And he knows and he feels as he ne'er did be-That a man is a fool till he's forty.

### MR. BIRD'S UMBRELLA.

At thirty his fire has a sober flame ;

BY F. W. ROBINSON.

penget organiou, and relation him too information that there was no umbrella in the area, and then I went and looked for myself, and, as it was still drizzling with rain, I saught another cold on top of the first one, and was at fever heat ere twenty-four hours had ensued. But before then the gentleman had called for his property, and I had met face to face the individual who had rendered last night hideous.

He came at 3 in the afternoon, sending in his card by way of preliminary announcement that he had arrived. I did not associate him with the umbrella-indeed I was feeling drowsy and "out of sorts," with pains at the back of my head, when a huge glazed card was presented to me bearing the inscription in large, fancy letters, of "Geoffry Bird, carver and gilder and picture frame maker, 967 Goswell road, Islington, N."

"I don't want any picture frames, Sarah," I said to my small help, wearily.

"It's the contleman about his umbrella, mum," said Garah. "Good heavens! Oh, indeed, Well, ask

him to step in, then."

My sitting room was a small apartment at the end of the long passage, the only little room I had to myself and my day dreamsyes, my day dreams!-when the house was full, which it had been all these years, for they were the same lodgers who had lived with up in father's time-odd, inconsi 'erate, queer inpered lodgers enough, but faithful to my house, and keeping an old promise to my father, too, "to stand by the little women a bit when he was gone."

Mr. Bird was ushered into my presence, and he came in with a low bow and with a trifle too much of a smile to wholly please nie, although it suggested itself to me somewhat quaintly that he would not have much to smile at presently. Mr. Bird was a slim and somewhat short young man, who wore his black hair long enough for violinist, and had upon the smallest of hands the reddest and most prominent of knuckles. He was rather a good looking young man, with brown eyes and black bushy eyebrows, and with a habit of shaking, his head suddenly, as if to got the hair back from his forehead, or as if he had just come out of water. He was fairly well dressed, might have pessed even for a gentleman if it had not been for his red knuckles and that very obtrusive

"Good afternoon, Miss Neild-for I understand your name is Neild," he began; "I am very sorry for the third time in my life to be such a complete nuisance to you. But I think I am in the right this time, being here by invitation,"

"Yes; I asked you to call at a more sea sonable hour, I remember," I replied,

"but"-"And I owe you no end of apologies," he added, "for the noise I made last night. I was in too much of a hurry-I am naturally impulsive, in fact-and when the wind caught my umbrella and blew it clean out of my hand; into your area my first impulse was to run up the steps and knock."

"Yes, I heard you knock," I said, quietly. "No, I'm sure you didn't," he said, flatly contradicting mo here; "you couldn't have heard me the first time, for I waited a reasonable period before I knocked again. It was a tremendous while to wait with a fellow drenched to the skin all the time. By George, I was never out in such a rain. I shall catch a nice cold, I am afraid. You have a bad "Sir!" cold, young lady?"

"I caught cold last night." "Not-not at that window?"

"Yes, at that window," "Oh, come, I am-awfully sorry for that," Mr. Bird cried; "I didn't think of tha... thought come gentleman, or servant, or porter might be up, for there was a light burning over the hall door, and it wouldn't be a great deal of trouble and save my getting wet through. Why, I would much rather have lost my umbrella altogether than have given you cold, although it's an umbrella which I would not take £20 for-no, nor £50

"Is it a very valuable umbrella?"

"Oh, no, not at all; but, as you know now, it's my best umbrella in every sense of the word," he said laughing, "my very best um-

brella, don't you see!" But I did not see; neither the application nor the umbrella was apparent to me, and my heart quite sank at the news which I had to impart to him. The man was so enwrapped in his umbrella-speaking figuratively-that I felt it was necessary to break the news

gently. "I'm sorry to say I don't see," I replied,

"for the fact is"-Yes, he was impulsive, and dashed to conclusions; and the smile did leave his face as suddenly and completely as if somebody had pulled it away by a string, and a settled look of horror, and for an instant open mouthed idiocy, took its place.

"The fact is," he repeated, very slowly at last; "go on, please," "That there was no umbrella down our

area at all." "Oh! that won't do," he exelaimed, so abruptly and rudely that I felt the color coming up all over me; "that won't do at

"I don't know what you mean by any price, sir," I said, drawing myself up to my full height, as the novelists say-and that height was exactly five feet three inches and a half when fully drawn up and a little bit on tiptoe-"but you must take my word, sir, that I haven't set eyes on your umbrella."

"No, Miss Neild, I don't suppose you have," he said, very quickly; "don't think that I think that you think-that-thatwhy, of course, I don't," he said, tumbling into another sentence as the first one became hopelessly involved, "and it's not at all likely: but it went down your area-I was perfectly sober-and the servants must have seen it in the morning. May I ask the servants? "I have asked them."

"Isn't there a page boy or somenous who comes early to clean something f"

And a thinness of crop where the upland is "Who is the first to go into that area in the morning, Miss Neild?" he inquired; "some-

body for coals, I suppose?" "Bridget or Sarah, certainly." "I should very much like to see Bridget and Sarah," he suggested, "if you would not

"You must be content with my word, sir, that your umbrella is not on the premises," I said, still loftily; "I cannot have my ser vants subjected to a cross-examination on this question. I have already made every

inquiry." "They tell you they have not seen my um-

"They do." "And you believe them?"

"Certainly." "Well, I don't-and that's plain speaking," he said frantically,

"I'm aware of that." "Because, you see, it is quite impossible, unless there's anybody else in the house who gets up earlier than the servants. Is there anybody else?" he asked.

"Yes, there's a gentleman who lodges in my front parlors, who leaves very early, but"-

"That's the man. Where is he?" cried Mr. Bird, with a frantic dash in a new direction of suspicion. "I should like to see him."

"He's a gentleman holding a high position

on the railway, and is not at all likely to confiscate property that does not belong to him," "I don't say he has confiscated it," an-

may have seen it this morning, and put it aside for further inquiries." "Mr. Goode is not in the habit of going into my area," I said; "I don't believe he has

been in the area in the whole course of his

swered Mr. Bird, less brusquely, "but he

"Not before this morning, Miss Neildvery likely not, having nothing to go for, as it were. But when he caught sight of an umbrella-and a very peculiar umbrellalying on the wet stones, I haven't the slightest doubt"--

"He could not met into the area, sir," I said; "Bridget tabes up the key with her every night, and, besides, I told him about the umbrella this morning." "What did he say to that?"

"He said it was like your impertinence-'confounded impertinence,' ! mr y say, were the actual words used," I answered, "to make s. h a noise in the middle of the night, and he should like to give you a piece of his mind."

"Oh! he said that, did he!" he remarked, biting his finger nails almost savagely. "Yes" "Then he's the man who's got my umbrel-

la," he cried; "I see it all now. He's beeping it back out of spite!" "Mr. Bird, this is absolutely unendurable." "I suppose he was the fellow bellowing about the house like a bull last night, trying

to make an rebody understand that I was knocking. I heard him." "No, he was not the fellow," I replied, severely; "that was Capt, Choppers." "Does Capt. Choppers get up early?"

"No, he doesn't; he's a very late riser, indoed; I believe he's in bed now." "That's his artfulness," said the suspicious individual, "just to make you fancy"-

But I would not allow him to proceed my

further. I was fairly roused by this

ctranger's disparaging reflections. I rose, looked steadily and gravely at him, and said: "This interview is at an end, Mr. Bird. These gentlemen are my lodgers-I might any almost my friends—and I cannot listen

to your cruel and uncalled for remarks

against their common honesty." "Common honesty it may be, Miss Neild," be replied; "but you must allow there is very uncommon dishonesty somewhere in your establishment."

"I will-allow nothing." "I don't mean I want you to allow me anything for the loss of my umbrella," he said,

hurriedly. "Pray don't understand that to be m7 wish." "Of course not. The ide...!" "That's all right then; very likely I am a

little put out-rude, in fact," he added, apologetically, "for I am not a lady's man, and don't know anything about ladies; but, as I am quite prepared to take my oath the umbrella did go down your area, it's rather aggravating to be told you don't believe a word I sav."

"I never said that," I answered. "I shall find it all out my own way, I dare say; I have got a habit of sifting to the bottom of things, they tell me-but I will not trouble you any more about it, Miss Neild. If I have been a bit rough," he said; "I'll ask you to forgive me, and to believe I don't think for an instant you know anything about it. Heaven forbid, with such a nice look as you've got"-

"I beg pardon. Don't mind me; I'm bothered," he ran on, with extraordinary volubility, "and this umbrella was my old father's last present-just three days before he died-when he was given up, and one would have thought he had had something more serious to consider than buying me an umbrella for my birthday. He died on my birthday, too, which is another odd part of the story," he ran on; "but, there, good day, madam, I am bothering you. I wish your cold better-good day.

And away marched Mr. Geoffry Bird out of my room and down the long passage to the street door, swinging his arms wildly to and fro. H jumped the whole flight of steps into the street and was gone, as I thought, for good.

The next day I was very ill indeed-too ill to rise. I had caught cold at the open window and in the damp night air, and it had become absolutely necessary to send for the doctor, and to make what I always considered was too much of a fuss over me. Lily Brian told me a week afterward, when I was able to sit up for the first time in my room, that I had been in a critical state, and there had been one night when everybody was anxious and excited, and even Capt. Choppers walked continuously up and down the stairs for two hours and a half, and said, "Poor girl, poor girl," and had a secret conference with Mr. Goode as to the advisability of having a physician in the morning at their mutual expense, "and say nothing about it, sir, to any one." But I was better the next morning; I changed for the better with the summer weather which came in, bright and fine and hot, and suggested holidays out of town and by the great green sea for the lucky folk who could afford to spend their money.

Lily Brian and her mother and father, and two gawky brothers whom I did not like very much, and thirteen small members of the family, were all going out of town, and "Why not come with us?" Lily had said,

My answer was a very old one, and very natural and very truthful, too, "Because I cannot afford it, Lily."

"Oh, bother the money," said Lily. "That's what I often say myself." "It shall cost you next to nothing-hardly anything," Lily suggested. "Papa says you will only have to pay for a room somewhere, and you can board with us, and, oh, dear, it will be awfully jolly!"

"It's very kind of Your papa, and-and I'll think of it, Lily, at any rate." "And make up your mind and say 'ves."

cried Lily-"won't you, Janef"

"I don't know." "That fright of a captain's going somewhere, I know," Lily said, "and Mr. Goode has got a free pass down the line, you tell me, and he's sure to go into the country with so little to pay for it; it's just like him. And do think of it. Jane, there's a love!"

I did think of it. Thought of Mr. Brian's large family, eighteen of them altogether, and whether it was possible I could intrude gracefully upon them. Mr. Brian had retired from a coconnut fiber and street door mat business in the Tottenham Court road, and was pretty well off, with only a slight necessity of letting his drawing room floor. He was evidently not a rich man, and therewere a few struggles to "keep up an appearance," although he went out of town with his farm, for a month every summer, by express desire of Mrs. Brian, who required change every August, and regularly sallied forth, en famille, from her large establishment in Prossiter street to a house down a back slum in High street, Margate, where the rooms were small, and the children were heaped together sardine fashion, and now and then came back with "something catching" as a wind up to the season's enjoyment.

And this particular August I was asked to join them. There was the sea, and "You must take a little change," said the doctor, and Lily Brian was very pressing, and Capt. Choppers had talked of going away for a week or two, and the boys Goode were coming home for the holidays, and I, Jane Neild, was able to pay-and would insist upon paying-my fair share for board with the Brians, having my little room out of the house, too, for that peace and quietness which is not always found in large families. Yes, I would go down to Margate when I was strongwhen I was well enough to bear the fatigue of the journey.

This was a promise on the day the Brians, with much formality of departure, left town for the season, and I made up my mind to get well and strong as soon as possible, and join them. When I was down stairs again in my little back room there was a great sur rise awaiting me. Nailed against the wall, under my father's cabinet sized photograph, was a brand new ornament-a little carving in oak of a dead bird hanging by its claws downward, and with every feather wonderfully delineated. I stared at it with intense astonishment, and Bridget stood in the background with a grin on her face from ear to

"Where did this come from? Good gracious, how beautiful! how-well I never TO BE CONTINUED.

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