



**CHILDREN'S CORRESPONDENCE COLUMN.**

Any boy or girl who likes to become a cousin can do so, and write letters to 'COUSIN KATE, care of the Lady Editor, GRAPHIC Office, Auckland.'

Write on one side of the paper only.

All purely correspondence letters with envelope ends turned in are carried through the Post office as follows:—Not exceeding 40s, 3d; not exceeding 40s, 1d; for every additional 20s or fractional part thereof, 3d. It is well for correspondence to be marked 'Commercial papers only.'

DEAR COUSIN KATE.—'Better late than never' being my motto, or rather one of my mottoes, of which I keep a convenient stock on hand to suit occasion, I must take this opportunity of renewing my correspondence with you. Did you visit the Agricultural Show? I went on Saturday, and in spite of the unfavourable weather, spent a very enjoyable afternoon, though henceforth I shall always associate an agricultural show with mud in unlimited quantities. About two o'clock heavy rain fell, and the ground, unpleasantly soft and spongy before, then became a veritable sea of mud, with here and there a miniature lake to vary the monotony. Between the frequent showers people ventured into the open, but on rain descending, each person evinced a sudden and unaccountable interest in the nearest tent, and rushed towards it as if its contents were the sole attraction of the Show. I must not describe the show, however, for my space is limited, and after all, Shows are very much alike everywhere. I am very glad Cousin Thelma has become one of your numerous relations. I knew her well at school, and you may imagine what a delightful companion she was when I assure you that her letters are just herself in print. I went to 'The Second Mrs Tanqueray' some time ago, and thought it lovely, but very sad. I never felt so sorry for anyone as for Mrs Tanqueray. Have you read 'Montezuma's Daughter,' Cousin Kate? I have it 'on hand' at present, but I much prefer 'David Copperfield' or 'In the Heart of the Storm,' which I am reading also. I am thinking of joining the Lending Library, for I have been so reduced lately that I had to fall back upon Mrs Hangerford, whose books I especially dislike. Yesterday I was taken to the top of the Arcade, whence a magnificent view of the city is obtainable. It is my ambition to reach the summit of Mount Rangitoto, view the city from that exalted position, but at present there seems small hope of my doing so. Isn't this weather miserable!

'The day is cold, and dark, and dreary;  
It rains, and the wind is never weary.'

until I feel inclined to wonder if winter has not come back by mistake. By the way, I think Cousin Muriel's suggestion splendid, and heartily wish the plan all success, and I will help to the best of my ability. Do you think the cot could be established by Christmas?—LILLA.

[I quite appreciate a letter from you again, Cousin Lilla. How did you discover Cousin Thelma's identity? She must have given herself away, as the boys say. When you do ascend Rangitoto, be sure and send me a minute description of the enterprise. I knew some people who went up. They had to wait for the grateful shades of night e'er putting in an appearance at home, and their first visit was to a bootshop to undergo sole and heel and other repairs. No, I am not a duck, and I didn't go to the Show, nor yet to the Athletic Sports. Instead, I went with two cousins (real relations) to the matinee, and saw that wonderful little Ruby Faunt. I hope to send you a cot card soon. It is a week since I got it ready, and I hope to have it printed directly. Thank you for taking one. I have read 'Montezuma's Daughter' quite lately.—COUSIN KATE.]

DEAR COUSIN KATE.—Will you send a collecting card for the 'Cot' to Cousin Ethel and myself please. I think it is a very good idea of Cousin Muriel's.—With love from COUSIN DOT.

P.S.—I don't mean one card between us, but a card each. [You are good cousins to each offer to take one. I am having them printed with spaces for ten shillings, as some said they could collect more than five. But do not feel bound to fill them, any of you. Send as much as you can. The fund will always be open now. I will bank all I receive, and as soon as it amounts to £12 will buy the cot and pay the first quarter's money to the Board.—COUSIN KATE.]

DEAR COUSIN KATE.—I've received your kind letter, and I have to thank you very much for awarding the prize to me. When will it be published? Please excuse me for not writing lately, but I have been so busy working up for our examination that I had forgotten to look at the GRAPHIC. We have a pony, and I had such a grand ride the other day. I am so glad that the summer is coming in, are you not,

Cousin Kate! I must now close with many thanks, from COUSIN WINNIE.

[I do not like very hot weather, though I do like the sun better than the rain; still, summer has such lovely promise of fruit, has it not? Tell me how you get on with your examination, also what you are going to do at Christmas? What is the pony called? I hope to put your story in the ordinary Christmas number of the GRAPHIC.—COUSIN KATE]

DEAR COUSIN KATE.—Thank you very much for the kind letter you sent me. It and the badge arrived safely on Iris' birthday. We were all admiring it, and she put it on at the party. She sends many thanks for it. I was very pleased at winning the prize. I am going to buy a book with the money. I do not object a tail to my name being put at the end of the story. We are all very pleased at your kind offer to put Iris' photograph in the GRAPHIC. I think the children's cot is a very good idea, and we will take collecting cards and do all we can towards it.—With kind love, yours truly, SYLVIA ROSE.

[Thank you for the loan of the photograph. I have asked them to take great care of it. I hope they will be able to enlarge it. You did send it promptly. Thank Cousin Fergus for the nice little description; it was so thoughtful of him to send it. Tell me what book you buy. I am so glad you will help with the cot. You shall have cards as soon as possible.—COUSIN KATE.]

**PUZZLE COLUMN.**

(1) Take 1 from 19 so that 20 will remain. (2) Take 50 from 45 so that 15 will remain. (3) Take 45 from 45 so that 45 will remain. (4) Count 11 fingers on your two hands (thumbs included).—COUSIN JESSIE No. 3.

**ANSWERS.**

Answer to Cousin Ida's (No. 2) Riddles: (1) From a duck. (2) A plough driven by a man and drawn by a horse. (3) Because it is high bred (bread).

Answers to Cousin Amy's puzzles:—(1) Yes, when he's got a hole in it. (2) Absence of body. (3) A drum. (4) One misses the train, and the other trains the misses.—COUSIN DOT.

**TWO DAYS' CYCLE RIDE THROUGH CHESHIRE.**

[CONTINUED.]

We continued our journey, but not without another narrow escape. We had to cross a railway. The Doctor went to cross first, whilst I cowered the gate of the crossing after us. The Doctor had his left foot on the line, when I shouted to him to come back. He had barely retreated a step or two when an express flew past. If he had been a minute later he would have been smashed to atoms. He said he had no idea that a train was on the metals. However, we passed over safely and entered a tunnel, over which ran a canal. At the end of this tunnel we came out into a steep and narrow lane, with high slimy banks on either side, on which ferns grow in wild profusion. At the end of this road we came out at the top of a hill, its sides sloping gradually to a fertile valley beneath, where a large number of cattle were peaceably grazing. We now found the roads in a much better condition, so we were able to increase our speed. I was beginning to know a little of the country now, as I had once driven to a place called Dutton with my grandfather The Rev. J. W. Newell Tanner, who was chairman to the Board of Guardians of Dutton Workhouse for over thirty years. On passing the Workhouse we saw many of the inmates breaking stones, or weeding the gardens, all helping to pay for their keep. Past the Workhouse we found the roads improving immensely, so we were able to increase our pace considerably. On our right we have the Overton Hills, and in the Valley beneath, we see the Great Railway Viaduct, and occasionally catch glimpses of the River Weaver, as she threads her course between the woods in the valley. On the road side we pass women gathering blackberries for market. We go through Little Leigh, a small village, but of no importance. I know the vicar, but we had no time to call and see him, so we turned sharp to our right and plunged into the wilds of Cheshire. There are so many roads in this part of Cheshire, and they are so very much alike, that if you were not acquainted with them you are apt to lose yourself. There are also a great many small woods dotted here and there which prevent you from seeing far. Some will only number a hundred trees. Cheshire is the home of the fox, which makes it a great hunting county, and in the season between the months of November and February two or three hundred ladies and gentlemen will turn out on horseback to hunt the fox, and it is a beautiful sight to see them in full cry, the hounds first, then the huntmen and whips, and lastly the ladies and gentlemen. The country about here is very pretty. On our right is Cogshall Park, and we caught glimpses of the old hall between the trees, the residence of Mr Highfield. There are a great number of rabbits in the park, and it is interesting to see them play on the sward beneath the trees, and off they go to their holes at the sound of approaching footsteps. Hunting in this park on horseback is dangerous on account of the numerous rabbit-holes, in which a horse is liable to get his hoof, and the rider is thrown heavily to the ground. There is also ample sport with the gun, for

there are the rabbits, pheasants, partridges, wild duck, and grouse. Then we have the thrush, sheldar, swallow, robin, cuckoo, and corncrake. The latter bird makes a craking noise, and is generally found in the cornfields. Strange to say it never shows itself. If you go up to where the noise comes from, you will hear it again in some other part of the field, but these birds are not allowed to be shot, nor their nests robbed. Cogshall is not very far from Antrobus, but owing to the bad state of the roads about here we were not able to go fast. Still, they were very pretty roads for all that. One road that we went down was lined on either side with oak trees, their branches meeting one another above, making quite an arbour, and almost shutting out the sky from our sight. We increased our speed, in spite of the bad state of the roads, as we wanted to reach Antrobus by one o'clock.

Our next place was Seven Oaks. Seven Oaks can boast a Quaker house and also a Quaker tree that has a history, for under the tree George Fox preached two hundred years ago. George Fox was a great Quaker preacher. A five minutes' ride from Seven Oaks brought us to Antrobus, and in a short time we arrived at the school-house, in which we were to have our lunch and a rest. We had a very welcome reception from Richard Coppock and his wife, they having known our family for forty years. Richard Coppock has been school-master under my grandfather for over thirty years. We had a wash and a brush down, and then we set to and soon made a hole in a large rabbit pie and cold ham, and finished up with apple tart (which is a favourite dish of mine) and good old Cheshire cheese. We rested for about an hour and a half to let our food settle, which was eaten ravenously.

**LOYD'S.**

'RATED A1 at Lloyd's' is a phrase which is common enough in all countries which have large numbers of ships engaged in foreign trade, but is probably not very familiar to the eyes of most of our readers. It means that the vessel has been inspected by Lloyd's agents, and is found to be so well built and so staunch that it is entitled to the lowest rate of insurance. Vessels are rated A2, B1, and by other letters and numbers, according to their condition. Lloyd's is an association of merchants and of men interested in marine insurance in London. It is by far the best known institution of its kind in the world, yet even in England, the true character of the association and of its business are not commonly known.

It is said that the secretary receives many letters every year addressed to 'Mr Lloyd.' This is not greatly to be wondered at, and yet the man for whom 'Lloyd's' was named was never known as a merchant, and has been dead nearly two hundred years.

The institution is successor to a coffee-house which was kept in Lombard street, London, by a certain Mr Lloyd at the end of the seventeenth century. Little more of the man's history is known. The house was a favourite place of resort for London merchants. It is referred to in a poem called 'The Wealthy Shopkeeper,' printed in 1700. The 'shopkeeper' says that he never missed 'resorting to Lloyd's' to read his letters and attend sales. In the 'Tattler,' published in 1710, Richard Steele speaks of this house. It is the meeting place of business men, and the point to which all maritime news centres.

In the *Spectator* Addison selects Lloyd's coffee house as the place at which to lay a scene of commercial life at that period. The obscure coffee-house developed into an institution which has moved from place to place in London, until finally it has become settled in the building of the Royal Exchange.

This association has some points of resemblance to the Associated Press. It gets maritime news earlier than any individual in London. To this end it has its agents in every part of the world. These agents are sometimes merchants, sometimes consuls, but in every case, men who are in a position to have the earliest and the most trustworthy news. These they telegraph immediately to 'Lloyd's.'

Such intelligence as is of general interest is published in a daily paper, known under the name of *Lloyd's List*, a maritime gazette that has been published more than a century and a half.

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