and be sure; it is prettier shortened, isn't it? I hope you have received your budge safely by this time, I can quite understand your forgetting the address, as I am very careless about that mysself. I am sorry you have been seedy. Have you had this awful influenza, or is it only this very hot weatner? It seems to have made so many people feel sick and miscrable. I hope your trip to Hamilton will set you up, and that you will be well enough to enjoy all the theistimas festivities. I did not see the motor car chase at West's, but can quite imagine it was very Yunny; the marvelious places those cars go down and over without being smashed up and the people killed is too funny, isn't it? Cousin Kate.!

+

Dear Consia Kate.—I am sending you two paintings for the painting competition. I hope you will like them. Have you received many from the other I am. yours truly. EVERELLA

(Dear Cousin Everell,-Your paintings (Pear Cousin Exercil,—Your paintings arrived quite safety, and I was so pleased to see them, as I want all the cousins to try their skill, and f am glad to say the paintings are rolling in in a most satisfactory momer, and I hope they will continue to come in, as it is so much more fun to have a lot to choose from. It is so hot to-day, and I am busy, so this letter will have to be as short as yours. -Cousin Kate.!



Dear Cousin Katchen, I always look out for the "Graphic" every week, and I think Buster Brown is so funny. I should like to become a cousin, and will you please send me a badge? I am sending a picture for the painting conjectition, and I think three other fittle girls that go to the same school as I do are sending one too. I have some silk-worms, and I think they will spin some. I have some mustard and crees growing on some flannel in a plate, and it is growing so quickly. Your loving consing KATHLEEN,

Their Cousin Kittleeu.—I am very glad you are going to join us and become a cousin, and I have sent you a badge. The paintings are coming in quite fact now, at first I thought very few were going to compete, but I am glad to say I was mistaken. Still, I shall be pleased if your little friends send theirs in. I never tried to grow mustard and cress in water, but we used to gake wheat and oats grow becautifully, only we used cotton wool. I used to have lots of silkworms, too, and love them; only all the others used to have them in the bouse, as I had to keep them in the Dear Cousin Kuthleen.--I am was not allowed to have them in number-house, and they used to crawl out of the box and spin in the most wonderful places. Do yours ever escape in that fashion?—Consin Kate.]

Howard's Essay.

"What was your essay about this morning?" asked Marjory, when tea was

Notice was a strongly, when the was over.

"Stupid rot!" was showard's emphatic teply. "Patience and Perseverance."

"Whatever did you find to say about them?" said fleryl.
"I said that patience was a good thing for girls and men, but I didn't think they were any good to bys."

"The sisters langhed. "What did, Mt Wood say to that?"
"I really couldn't tell you. He talked a lot and said it was clear I didn't know what I was talking about, which was quite true; but Burton minor was trying to catch a fly, and I didn't hear was talking about, which was quite true; but Burton minor was trying to catch a fly, and I didn't hear the end."

the end."
"I think he was right." said Edith,
the eldest sister, as she packed up the
teachings on the tray. "and you do
know very little about the subjects."
"It's the sisters who have to have pa-

tience where boys are concerned." re-

"And the servants," added Edith.

"And the servants," added Edith.

"And the schoolmasters," put put in

disdesuful Howard gave sport. "Precious little of either goes to the making of them," he said.

making of them," he said.
"I am not so sure of that," Edith continued, as, the tea-tray lawing been sent away, she took her seat at the corner of the table, and brought out her work-basket. "They have to give up their half-holidays sometimes when the hoys are tiresome, and I am sure that must try their patience; and look how hard Mr. Wood works to bring on some of the backward boys."

Howard's answer was a grunt be

Howard's answer was a grunt; he could not contradict; and he was not willing to agree, so the talk flagged for

with a great love of fun liked to think things out, so after a short silence she burst out again.

short silence she burst out again.

"When you come to think of it," she said, "the heroes one admires most had both patience and perseverance, or they couldn't have been heroes. Look at Columbus!"

'That was pluck," muttered Howard

doggedly.

"And what is pluck," retorted Mar-jory, "but the power of keeping on in spite of difficulties, even when you don't

"Well done, Slarjory, that puts the question in a nutshell. You will find men, and boys too, who are described as plucky, generally have both those qualities, but of course they do not come without being welcomed and encouraged."

"That's what provokes me about you, Edith," said Howard, "you always talk as if we could make ourselves anything we liked."

Because I believe, to a great extent, we can make ourselves anything we like, if we only want to hard enough." They all understood what she meant.

although it was not very clearly put; and Beryl said, "But some people have more of that sort of thing to start with than others."

"That is quite true, but if you haven't much of it to start with, the fight to get it makes you stronger in the ead." Howard said nothing, he did not quite like the turn the conversation was tak-ing, for he had the average boy's horror

of a lecture.

But Edith had learned something since her mother died, five or six years before, and left her mistress and mother in one, and she knew when to stop. She had started Howard thinking, and when a hoy begins to think in carnest, he has taken one step towards manliness. She would not preach any more, but she

would fry another plan.

Accordingly a few days later she announced to the family that Cousin Germounced to stay with them. He was a great man, in Howard's eyes, for he had just left school, and was now for he had just felt school, and was now looking about for something to do. So his arrival was expected with a good deal of excitement; but Mr. Gresham, who had a great knack of saying things at the wrong time, remarked at breakfast that, "Gerald was about the best fellow he knew, for the had taught himself a sect want things, and hut such self a great many things, and had such an amount of patience—that he never would be beaten.

Mith caught her breath: Howard whistled softly, and made up his mind to keep such an objectionable person at arm's length.

he came home after school he So when he came home after school he received Lis consin's advances very coldly at first, but there was so little of the "prig" about Gerald, and he was so ready to be interested in all their doings that Howard soon forgot his caution, and took his cousin up to his own special domain at the top of the house, where he was so rarely interfered with and could make nearly as much mess as

And it must be owned that Howard's attempts to make anything of practical use had as yet resulted in very little but mess-partly because he had not but mess—partly because he mad not patience enough to finish anything, partly because he had a habit of picking up a book in the middle of something else, and remaining glued to it until his time was in the gone. Consequently he never had time to finish anything.

They talked about photography, which was one of Howard's discarded hobbies, and it came out that Gera'd had taken several prizes for his photos. They talked about stamps, but before Howard could rummage out the different cavelopes which contained his from the rubbish, the tra-bell rang, and they had to go down. But it soon appeared that there was no hobby which terald had taken up about which he had not

had taken up about which he had not as much information as he acceled, and yet he had had to work harder at his school than Howard as yet had had to. "I can't make out when you did it all, there never seems time for any-thing here, or else someone is always in the way."

"I don't know how I managed, only

I don't know how I managed, only of course, I had to make the most of Saturdays and half-term holidays and all the odd time I could get!

"Seems to me there never is any cd1 time here." said Howard enviously. "I know I should have thought my-

"I know I should have thought hayself lucky if I had had a place like yours
to work in. I had only a sort of toolshed, and if I didn't put everything away
before I left I couldn't find it when I
came back. What do you do with
your holidays?"

Cricket and football mostly, when it's decent weather.

it's decent weather."
"And when it isu't?"
"Get a book or worry the girls."
"Gerald said nothing, and Howard went
on, "You see, when i do want to do anything, the camera's out of order, or they want to have dinner at the wrong time, or I have to go in to town to get

time, or a nave to go in so town to get a schoolbook, or something.

"Of course, all that makes it more difficult, but it doesn't do to be stopped by difficulties if you really want to do anything."

The talk ended for that tone, but somehow it stack to Howard, and when the next Saturday eame, after Gerald's visit was over, he went up to his work-room, which cer-The talk ended for that went up to his work-room, which cer-tainly was enough to dishearten anyone, and wondered whether it would really be possible for him to dig up the eamers and make anything of it.

Gerald was not so very much older than himself, and had had no more ad-vantages, if so many. Was it true that he had no time? To day it was wet: the camera was out of order. was true, but he could put it right if he choose to take enough trouble over it. choose to take enough trouble over it. But then he had borrowed a book be wanted to read awfully. He knew his father wanted a nice photo taken of the girls, and the house and garden; indeed, he had said so when he gave Howard the camera, but the things never turned out right, and Gerald said it was because he did not take time enough over them.

For some time he hesitated, and then with a dim thought in the back of his-mind that patience might be of some use after all, he found his camera and began to put it in order. Once fairly started on his work, he grew interested. and as he had started early, without that mischievous. "I'll just read one chapter first," he was able to get it set right by the time the bell rang for dinner. He could hardly waderstand what it was made him feel so happy and comfortable when he went dow and comfortable when he went down-stuirs; be only knew he felt very dif-ferent from what he did when he had been wasting all the morning, and he was glad to go back to his room as soon as he could, and look up his printing paper and developer and all the studiries. He found that most of them had been spoilt by lying about among the rubbish, and that it would take all the pocket money he could spare to get the photo ready for his father by the

time his birthday game at the end of

Nothing could be done that week, and he was surely tempted to give up his project and relapse into the old careless way of doing things.—But all the time he was grounding and telling himself it was so good going on any more, he was trying, in spurts, to tidy the room, was trying, in spirits, to tidy the room, and at last got it into some sort of order, when it looked so much more tempting that he wanted to begin and do something fresh right away.

"No, I won't," he said to himself, "I'll

finish that photo before I begin anything else," and, for the first time in his life, he kept his word.

He had to wait some days before a suitable opportunity came to take the photo, but it came at last. A lovely warm day that tempted everybody into the garden, when the sun was just in the right place and the girls looking bright and pretty. Howard whispered to klith what he wanted, and by the time he had fetched his camera she had ratted Marjory and Beryl, and they had taken their places. After a good deal of posing and aftering Howard was satisfied, and succeeded in taking one that he thought would do, but to make sure He had to wait some days before a thought would do, but to u he took two or three more, and assured them at last that one was a very good one. Then he impressed upon them all that it was to be a profound secret. He was not working very hard at school just now; there was always a rather slack time at the beginning of rather stack time at our organisms of the autumn term, to lead them up genily to the terrors of the Christmas examinations. So he was able to give the anomations. So he was able to give the more time to his photography. In this he showed a persistence that surprised and delighted Edith. For the "wretched things" would not come out right. One was too dark, in another there was a was too dark, in another there was a serious flaw, another he left too long in the solution, and another he took out too soon, and was several times very much inclined to give it up. A listener outside the door would probably bave heard expressions that proved the boy's patience was wearing rather thin, but happily it did not snap, and at last he called Edith up to see his results.

. She was delightfully astonished the carefully finished and moun photograph be placed before her.

"Oh! that's capital, Howie!" she cried. "It looks just as if it had been done at a shop."

Howard looked pleased, but all he said was, "It ought to have a frame, but I've spent all my money."

We will make a family present of a said Edith eagerly; "we will give the frame.

"That's jolly of you," said Howard, for the family had rather snubled his previous attempts, and be felt that the suggestion was a proof of his success,

This proposal was carried out, and in due course the birthday arrived and it was presented.

Mr Gresiam gave an exchanation of pleasure when he opened the parcel. "Wherever did you get this done?" he asked. "It is very well done, and just what I wanted."

"Here is our photographer, Father," said Marjory, pushing her brother forward.

And the few words his father said amply repaid the boy for all his trouble, and, better still, that short, determined effort laid a good foundation in the way of habits of patience and perseverance, that helped him all his life.



OCEAN ACCIDENT AND GUARANTEE CORPORATION, Limited. ALL CLASSES OF ACCIDENT INSURANCE. LOWEST CURR.

ALL CLASSES OF ACCIDENT INSURANCE. LOWEST CURRENT RATES.

Head Office for New Zealand-4 CUSTOM HOUSE QUAY, WELLINGTON.