

accepted by the first publisher it was offered to.

It is rather curious, too, that, although Mr. Jacobs used to spend much time on the river, watching sailors and bargemen in his younger days, only one story he has ever written was modelled on a story he actually heard a sailor tell. This story he managed to write in a day as the result, but as a rule it takes him a month to write a short story. His usual method is to write in the evening, for the daytime will be given up to gardening or some other similar pastime. Then about seven o'clock he will go into his study, lock himself in, and begin to write. He writes slowly, and sharp to the hour of ten he stops. He is not in the habit of burning the midnight oil. His plots, he says, come from nowhere, they form themselves. "But," he says, "I generally begin with a man and a girl. They are pretty certain to lead somewhere."

One thing, however, he is very careful about, and that is the name of each character. A great deal is in a name where the novelist is concerned. He does not invent names, but has kept a list of curious names which came to his notice whilst he was in the Savings' Bank, and on these he draws when he wishes to name his characters.

A short time ago this led to a rather curious episode. A lady living in Somersetshire wrote to ask where he got a certain name from, as it was her surname, and she had never heard of it anywhere else. Perchance, the good lady is one of the Savings' Bank clients.

The human panorama of the river always impressed Jacobs. The men he met there, rough diamonds most of them, but good fellows at heart, and often generous to a fault, always linger in his memory, and thus aid him in his work. Jacobs has a great admiration for these sea-faring folk, in spite of their bluntness, and that is why he is so happily inspired in introducing them into stories. Of his voyages on colliers and barges he tells many stories. Here is one. Some of his literary friends were one day discussing the forcible language a certain sailor used, when Jacobs broke in with: "The worst language I ever heard was on a Cardiff collier. When she set out for London every man on board, from the captain downwards, except the mate, had had more to drink, I believe, than was good for him. At all events, they were a lively crew.

"The mate was in charge and on the bridge during the whole voyage. He began swearing not very long after we left Cardiff, and he continued until we got to London, and he didn't repeat himself once!"

Jacobs can tell a story as well as write one. Here is one he is very fond of:—

"Little Johnny is busily engaged doing his home lessons when his big brother enters. He pats him on the head, and says affectionately:

"Well, Johnny, my boy, what are you at work at now? Is it geography?"

"If it's upstairs I'm not going to fetch it," says Johnny, without looking up."



BEING SHOWN ROUND THE ROYAL AGRICULTURAL SHOW AT DERBY BY THE DUKE OF DEVONSHIRE.



ATTENDING A THANKSGIVING SERVICE AT ST. PAUL'S.

Mr. Jacobs shares with many other authors a love of writing for the stage. The great success that attended the production, by Cyril Maude, of "Beauty and the Barge" at the Haymarket, makes one hope that ere long another such treat may be in store for playgoers.



AT COWES REGATTA.



HIS MAJESTY AS A SPORTSMAN IN THE ROYAL BOX AT ASCOT.

INCIDENTS IN KING EDWARD'S BUSY LIFE.