



"MY + FIRST + CUSTOMER,"

A *New-Chum Episode.*

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Illustrated by Olive Tilly and Miss Moor.

"IT'S the easiest thing in the world. Anyone can do it."

"But we know nothing about store-keeping. We shan't even know what to charge."

"Oh! You'll soon learn," persisted our mentor with confidence. "Anyone can keep a store, just as anyone can farm. The instincts of agriculture and commerce are inborn. Intuitive."

"That may be, but—but—I can't say that I, personally, feel at all intuitional."

"Oh! That'll be all right. Nothing can be easier. You just go to a good wholesale firm—I'll introduce you to one—and they supply you with the right class of goods, and the invoice of wholesale prices guides you in your charges. For instance suppose you add 25 per cent. to all invoices. That would be a good profit. In the old gold-fields days a friend of mine had a store at Drybread, and he charged cent per cent on every article. It was a simple plan and acted very well."

We were new chums, my husband and I, and also newly married, with willing hands and hearts, and a very small capital, and thinking that all three would find a better market in New Zealand than in England, had come out in the hope of making "our pile."

Unfortunately neither Jack nor I had been brought up to do anything really useful. He had been to school and college and learned how to fish and shoot, to play tennis and polo; and his appearance in the cricket field was simply perfect. He could ride to hounds and had won more than one steeplechase;

but of useful knowledge—knowledge that produces pounds, shillings and pence, he had none. That did not trouble Jack. Nothing ever troubled him. He was, and is, the dearest fellow in the world, and the least practical.

He said "Minna was the practical member of the firm," and I felt bound to justify his praise. I had at least had some experience of poverty—the semi-genteel poverty of a country parsonage. Our love-making had been very prosaic. No one opposed it. In fact, my parents were well pleased, for though Jack had no trade or profession, he had a few thousand pounds. And we all thought the money would go a long way in the colonies.

It was wonderful the way that money disappeared. Jack said I should be cashier and accountant, and so I was. I kept a strict account of every penny, but somehow that did not make them go any further. Jack had never been accustomed to deny himself the small luxuries of life. "They cost so little you know," and again, "The best things are always cheapest in the end," which latter contains a fallacy I have never yet been able to expose.

Our capital disappeared with alarming quickness. It melted away like butter on hot bread.

"Really, Jack, we must do something."

"Certainly, my dear. What shall we do? Shall we go over to St. Clair? It is a lovely day."

"No, I don't mean that at all. We must do something. Earn some money. Work for our living."