FICKLE FORTUNE

IN

CEYLON.

BY

F. E. F. P.

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PREFACE.

THE substance of several of the Chapters in this little book appeared in the *Madras Mail*, a short time ago. Through the courtesy of the proprietor, Sir Charles Lawson, I have been allowed to reproduce them in this form. I must claim the indulgence of the reader, if he find that each Chapter is more or less complete in itself, with here and there a slight repetition of what has been hinted at before.

Every month that passes sees a marked progress in the tea-making and tea-growing, and the process by hand described in Chapter VIII has since been superseded by that of machinery, an account of which I have given in Chapter X. Planters are learning by experience and study something fresh each day; and a member of another colony, passing through the planting districts the other day, dubbed them as shrewd and hard-headed a set of men as it had ever been his luck to meet.

I have told my tale as a planter's wife, and not as a scientific agriculturist. But if wanting in science, my story has at least the merit of truth. I am sure that many other women who have lived in Ceylon could write a very similar tale, if they chose to give the public the benefit of their experience.

F. E. F. P.

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ERRATA.

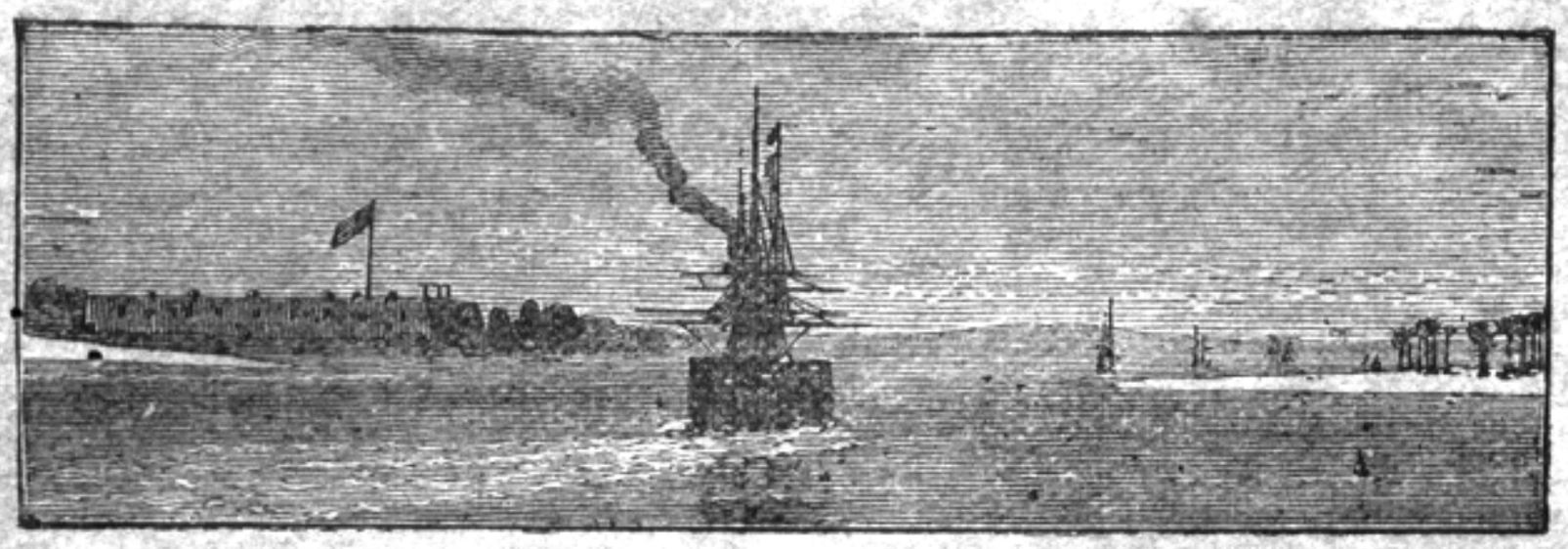
P. 17, line 26 : for " horor" *read* " horror."

P. 53, line 22 : for " too" *read* " two."

P. 59, line 19 : for " flamed" *read* " flawed."

P. 64, line 36 : for " Miss" *read* " imp."

P. 67, line 13 : for " waking" *read* " waning."



CHAPTER I.

ONE bright summer's day I was at a croquet-party, with two of my sisters, in Warwickshire. Tennis had not come in then, and we amused ourselves by knocking wooden balls about over the smooth-shaven lawn.

When the usual game was over, my partner asked me to walk round the garden with him, to look at the new picotees which were just beginning to bloom. I need not say that I assented. George Munro was a pleasant companion at any time, and lately we had somehow found a great deal in common to talk about.

When we had reached the little belt of shrubbery at the end of the Grange garden, George put his arm round my waist and whispered in my ear that he loved me. There were only the robin-red-breasts to hear, but the whisper was none the less sweet for being unnecessary.

I looked down and blushed. It is only in novels that the hero and heroine can carry on a grammatical conversation at such a time. The confusion of the moment made us both dumb, and George had to express himself in action.

He stopped me in my walk, took me in his arms, and kissed me. By and bye, when we had recovered ourselves sufficiently to speak, I said:

"Oh George! What will your father say?"

We were all rather afraid of the Colonel, who had small patience with youthful follies of any kind; and none at all with that kind which he indignantly dubbed as "philandering."

"I don't care what my father thinks. I shall tell him we are engaged, and he may think and say what he likes," said George valiantly.

Then we looked at the picotees; and by and bye I was walking back to the Rectory with my sisters, telling my happy little tale to their delighted ears.

George had a very different sort of interview with his father. He meant to go straight to the point with his usual hopeful energy, and when the Colonel was smoking his after-dinner cigar in the soft summer twilight of the garden, George sat himself down on the seat by his father and said:

"Father, I have engaged myself to Edith Travers. I hope you will be kind to her and receive her as a daughter."

Colonel Munro looked as if he had had a stroke on the spot—at least so George described it afterwards. When the Colonel could find speech, he said:

"You infernal young fool!" His son continued to flip the daisies at his feet in an unconcerned manner. He had been called "an infernal young fool" before, once or twice.

Seeing that his father had nothing more to remark, George said:

"She is the nicest girl in the place, and I am a lucky young fellow to have won her."

"What are you going to marry on?" asked the Colonel, still thundering.

"We havn't talked of marrying yet; we are only just engaged," said George.

The Colonel was so overcome by the boyishness of this speech, that he could only repeat his first remark:

"You infernal young fool!"

"I suppose I shall get something to do before long," said George. "And when once I have settled to work I shall want a wife. I am not going to knock about in a bachelor's happy-go-lucky style. Theatres and such like amusements don't suit me. I want a quiet home such as my father has made for himself here; only, of course, on a smaller scale."

The Colonel was slightly mollified by the delicate allusion to himself, and he began in good sober earnest to discuss George's future.

"You have lost your chance of the Army, and I can't afford to send you to Oxford or Cambridge. It is difficult to know what line you are to take," said the Colonel.

"A doctor! You ought to have thought of that long ago. Besides, if you can't pass for the Army I don't see the good of your going in for any more examinations," replied his father.

"I suppose the same may be said about engineering?" said George disconsolately. "What a nuisance it is that everything has to be gained by head work now-a-days. I should have thought that it would be strength and not brains that would make the good soldier."

"So it would be if you entered the ranks, but you don't want to enlist. There would be no marrying on that," said the Colonel with a smile.

"Is there nothing where strength helps a man to the fore?" asked George.

"There are the Colonies. A man must use his hands there as well as his head. Would you like to emigrate?" asked his father.

"Yes, why shouldn't I? Lots of fellows go out and get on splendidly," said George, delighted with the suggestion.

"If you really want to marry, and the girl does not mind waiting till you can make a home for her, why not try Ceylon? I hear that there is a very good opening there for young men in coffee. My old friend Colonel Williams tells me that his son is getting as much as £500 a year looking after an estate. Now look here, my boy,"—and the Colonel turned towards his handsome athletic son—"I'll tell you what I'll do. If you honestly mean working, and not tomfooling, I will send you out to the Island. And when you have learnt the language, and have got a berth, I won't be behindhand with something to start you with on your own account. Only, mind, no tomfooling. You must put your shoulder to the wheel, and work hard if you want to win the little girl who has been donkey enough to say that she will have you."

And so, when I was received at the Grange as one of its future daughters, George's fate was sealed. It was settled that he should go out to young Williams and board with him; and as soon as ever he could gain enough knowledge of the language to work the coolies, he was to try for a berth as assistant on an estate.

For the next month we were occupied with George's outfit. I, as a future member of the family, was allowed to mark his clothes and help in the mending that went on.

He took a modest outfit, such as he would have worn in the summer at home; and there were also a few cooler garments put in for use in the Red Sea. The double Terai hat amused us most. In my

ignorance I thought the outfitter had sent him two when only one had been ordered, and I proposed returning one to the shop. I shall never forget the roar of laughter with which the Colonel—an old Indian—received my proposition.

In the autumn of 1869 George bade us farewell. It is needless to say how sorrowful we all felt, and yet it was with some sort of pride that I saw my lover go. I smiled through my tears as I remembered that he was facing a new world to make a home for me in a far land.

He travelled by P. and O., and crossed Egypt by rail, as the Canal was not open then.

He stayed a day and a night at an hotel in Galle, and then went on to seek the new friend with whom he was to make his home for the present.

The railway took him to Kandy, and from there his journey was to be made by road. He found a pony in charge of a Tamil horse-keeper waiting for him at the railway station, and there were also four Tamil coolies sent to carry his luggage.

Neither the coolies nor the horsekeeper understood a word of English, and George had the greatest difficulty in making himself understood. The men asked him questions in their unknown tongue, and quarrelled amongst themselves over his boxes. At last he called the Station-master, an intelligent Singhalese who spoke English, and got him to explain what was wanted. The men then shouldered their loads; the one who was smallest, and apparently the weakest, being left to carry the heaviest box of all.

George mounted the pony, and, giving the horsekeeper a small bag to carry, he rode to the hotel. There he had some food and enquired of the hotel-keeper how far off his destination was. To his dismay he heard it was thirty miles. The hotel-keeper saw that he was somewhat startled at the distance, and added that there was a Rest-house on the road. He would also have a moon, which would be a comfort as it was not pleasant to travel on a strange road in the dark.

He paid his modest bill, and started off with the horsekeeper.

Kandy lies in a hollow with hills overhanging it, and the road soon became a steady climb. The pony travelled at a sharp trot at first, gradually lessening its pace as the way became steeper. When two roads met the horsekeeper pointed out the right one.

The sun went down in a glory of red and gold. Huge clouds began to gather, and hang about the summits of the higher hills. The air grew keen and sharp, and George began to think that it was

time to be at the Rest-house. Both the horsekeeper and the pony showed signs of fatigue, and night was approaching with a rapidity that was new to the traveller.

The moon rose behind a bank of clouds, and the landscape looked weird and strange in the dim clouded light of the night.

Presently they arrived at a place where the road branched off, and the horsekeeper, pointing to one of the paths, seemed to direct George to follow it. The man waited till the pony and its rider had gone about a hundred yards, when, striking down a by-path, he disappeared into the coffee which adjoined the road.

George was surprised at this, but naturally supposed that the man was making a short cut to the Rest-house, so he rode on unconcernedly without troubling himself about him. After a mile or so, however, when there was no sign of either the man or the Rest-house, George began to scan the horizon anxiously; and tried to peer through the darkness in the hopes of catching sight of one or the other. But there was not a vestige of a human being, or signs of human habitation to be seen on the dim landscape anywhere.

He urged the pony on, keeping a sharp look out ahead for the lights of the Rest-house. The clouds which had steadily gathered overhead began to throw down rain, and after a few warning splashes a heavy shower fell with all the force of a tropical downpour. In two minutes the traveller was wet through. There was no help for it as no possible shelter was within reach or sight.

In the middle of this dilemma he came to another branch of the road. The turning off was not in good repair, and looked as though it might be a private road, but George could hardly see this in the dark. The pony pulled towards it and seemed to know the way, and its rider, not having the least idea which direction was the right one, let the animal have its head. He knew the sagacity of the equine race in finding the right way, and he surmised that the pony would know the road to the Rest-house; and he also guessed that it would be as anxious to reach its stable for the night as he was to find his bed.

On they went, through coffee, or where coffee had been, and presently George found himself in a valley where he and the pony were brought to a standstill by a noisy little torrent rushing along its rocky bed. There was a bridge across it, but it was one of those fragile wire erections which are only safe for pedestrians. A pony would not be able to keep its legs on the swaying wire-hung boards which bounded under each step like springs. It was impossible to ford the stream, as the bed of the river was too rocky. There was

nothing to be done but to turn back, and this George did, the pony apparently being quite content to retrace its steps.

George thought that it would be easy enough to find the cart-road again, but in that he was mistaken. A coffee estate is a huge maze of paths which wind and turn till the traveller is confused and mystified, and George was completely lost. The pony's sagacity had been but a broken reed to lean upon. He stopped to listen for sounds of human beings. The rain ceased and the sky grew a little lighter, though the moon was still obscured.

Not a sound was to be heard but the distant water rushing over the boulders, and in despair he gave the erring pony its head, letting it wander where it would.

The sturdy little animal was quite at home amongst the coffee, and seemed to understand the locomotion of the narrow paths. When it came to the deep narrow drain which is so common on all estates, it gathered itself together and carried him safely over with a jerky little jump.

They had travelled like this for nearly an hour, at a very slow pace, when suddenly, right in front of him, George distinguished the welcome sight of a light. It came from a house, and the pony seemed to recognise it as the sign of a possible lodging. It quickened its pace, and, scrambling along at a jog trot, did not stop till it brought its rider up under the creeper-covered porch of a planter's bungalow.

The owner was just thinking of retiring to rest, but hearing horse's hoofs he came out to see what traveller was arriving so late.

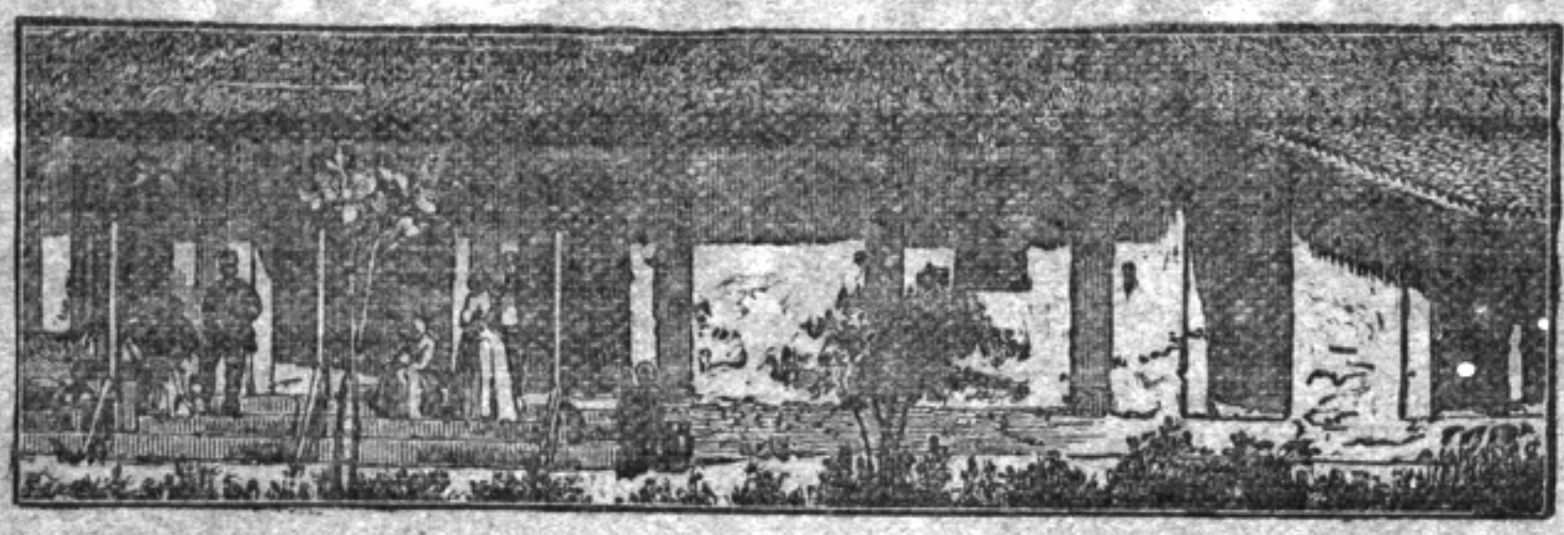
Poor George presented a miserable appearance, and was more like a drowned rat than a man. His sleek new store-clothes—as the Americans call them—were sodden to a spongey condition. He was very tired with his long ride, and as hungry as a starved dog.

His new friend gave him a hearty welcome, got him into a dry suit of clothes, and sat him down—late as it was—to a good meal of cold beef, bread, and beer. The pony, little as it deserved it, was safely housed in a comfortable stable.

The good-natured planter was delighted to meet with some one so lately out from home. He told George that he was still some way off the Rest-house, and that he must not think of going on that night. The horsekeeper had probably found his way there by a short cut, never thinking that the new gentleman would turn off by a private road and so lose his way. The pony had misled its rider from a desire to end its journey. Private roads and by-paths meant a speedy shelter in a friendly stable when its own master rode it, and George had done wrong in trusting to the animal's instinct as he wanted to reach the Rest-house.

The two men had a long chat before turning in, and the new comer's hopes rose as he heard how well coffee was doing on all sides. The next morning George started early, and found the Rest-house without difficulty. The horsekeeper was there, patiently waiting for him without a suggestion of anxiety on his face, or apparent concern at the Englishman's non-appearance the evening before. Together they jogged on till they reached their destination at midday.

This was George Munro's first introduction to the coffee districts of Ceylon.



CHAPTER II.

GEORGE began to study Tamil, the language of the coolies, as soon as he had settled himself in his new quarters. He also went about the estate with Mr. Williams, and picked up a good deal of knowledge about coffee cultivation. He had never taken up anything so heartily before, or with such determination to succeed; for his engagement seemed to have infused fresh life into his veins, and I was the prize to be won. The out-door life suited him admirably, and never once did that terrible disease, home-sickness, that so often comes to the exile, overtake him.

In the course of twelve or fourteen weeks he had gained a superficial knowledge of Tamil which enabled him, with the help of signs, to communicate with the coolies. Men who were willing to take a subordinate post on an estate were not so common as they subsequently became, and George had no difficulty in getting a berth as Assistant-Superintendent. His salary was small, as he had almost everything to learn; but with his free quarters—a pleasant little bungalow, a quarter of a mile away from the Peria Dorai's or Big Master's—he found that he could keep himself without coming upon his father for an allowance.

I could see, in his letter to me, with what satisfaction he contemplated his independence. There was such a charm in the thought that he earned his own livelihood, and he talked confidently of the future, and what he would do to make me happy and comfortable.

Before his first year of Ceylon life was finished, he had made such progress that he was able to take another berth, where the position was more responsible, and the pay nearly double what he had been receiving.

At the commencement of 1872, when coffee was giving such promise of wealth as to make the Island seem like an inexhaustible mine of riches, George was taken on as Superintendent of a large estate in a charming valley between forty and fifty miles from Kandy. His pay was sufficient to enable him to marry and keep a wife. In those halcyon days no one thought that coffee could fail, and George felt himself secure of a living. The only alteration likely to occur in his prospects was one for the better, and he had no hesitation in writing to ask me to go out to him. The invitation was accepted; and, after due preparation, I was bidding a tearful farewell to my father and mother, and to the happy Rectory home with all its dear inmates, where I had spent my peaceful life with my brothers and sisters for the twenty-three years I had been in the world. It was not considered an extraordinary thing, even in those days, for a lady to go out alone to be married; but it was not quite so common as it has since become, and at any rate I was a heroine in the eyes of the quiet country village where my father ministered and my future husband's father reigned as squire.

After the usual sea-sickness and recovery, the amusements and friendships of a month's travelling on board ship, I arrived in Ceylon, and was duly met by George and married.

We spent three days of honeymoon at Kandy, and then, partly by coach, and partly by riding, we arrived at the pretty creeper-covered bungalow where I was to make my future home.

Somehow, in spite of George's letters and descriptions of his life, I had imagined that I was going to rough it and lead the life of a backwood colonist. Never was woman more mistaken. I found a house ready for me as fully furnished as the Rectory I had left, except that the furniture was much newer. The bungalow had no upper storey, and was built entirely of wood which had been cut off the estate. The doors were quite beautiful in their way, the panels being of a kind of red satinwood simply varnished. The ceilings were formed of overlapping planks of red wood laid in a square and gradually rising in height to the centre point. On cold rainy days I used to think the richly-veined wood had a warm comfortable look which contrasted favourably with our plastered ceilings of England; and the red mahogany colour lighted up well in the glow of the bright log fire that burnt on the hearth. The furniture was handsome and solid, and belonged to the estate with the bungalow.

It was a great help to young beginners like ourselves having the heavy furniture found for us, as these things are never cheap in Ceylon—unless it be in exceptionally hard times when forced sales take place. Carpenters have generally to be imported, and are paid highly compared with rates of wages on the mainland. They work slowly, and, though the articles may be excellently well made, they cost a considerable sum by the time they are finished.

We had a number of wedding presents which took the useful form of china or plate for the house; and Mrs. Munro, George's mother, presented us with an ample supply of house linen.

We had therefore very little expense in setting up house, and my husband was able to buy a couple of ponies which we rode. I found an efficient staff of servants in the house, who all knew their work; and, far from roughing it, I was starting in life in a more luxurious manner than had ever been my lot before. One pony had served the Rector and his whole family at home, but here was a pony for each of us. Three servants had done for the Rectory, including the nursery; here were more than three servants apiece.

Luxury never comes amiss to young people, and I found no difficulty in fitting myself to the situation. I rode out to see my neighbours; I took walks with my husband; I took up gardening, and often spent nearly the whole day in planting and weeding, or in directing the garden-coolies in the construction of a new fernery or fresh flower-beds. My life was busy enough; I had been brought up to look on idleness as almost a sin; but it was amusement in some form or other, and there was no real work in it.

There was plenty to do in the house when the weather was too wet to go out. I put up curtains, hung pictures, arranged flowers, and busied myself over the small details of the ornamentation of my rooms and walls, with all the pleasure that the feminine mind takes in such things; and I was very happy.

The housekeeping had to be learnt as something quite new. My servants, mostly men, came from India; and the head boy—or 'butler,' as he liked to style himself—was a Travancore man. He knew his work well, and left little for me to do but to give my orders. He spoke English and understood it, and he took infinite pains to find out what the new mistress wanted, and to get it done for her. I found that there was not much to do, when the house-keeping was learnt, but to express my wishes and to keep an eye open. The servants' ideas and mine on cleanliness did not coincide, and I often found dark corners where the cleansing broom would never have been

I was disappointed in the kitchen. At home I had been accustomed to frequent the comfortable kitchen of the old Rectory; and I used to stand over the clean iron stove, stirring stew-pans of jam, or watching delicate made dishes which I delighted in preparing for my father with the help of the mysterious "bain-Marie." My kitchen in Ceylon was a totally different thing, and after two or three visits—during which I was nearly choked with wood smoke—I gave up attempting to remain any length of time in it. It was a collection of primitive open brick hearths, where the wood burnt and sent its smoke to the sooty roof, to escape as it could through the shingles or tiles. Every morning I just glanced round to see that it was clean, and then left the cook in undisputed possession of his smoky den. When I wanted to show him any new recipe and how to prepare it, I did it in the verandah at the back of the house; but it was not until I had to study economy, and take a very inferior cook, that I prepared the food with my own hand; as long as the man could dish up such an excellent dinner I felt I might go my own way, and leave him to reign supreme in his own department.

This style of living, though extremely pleasant, cost something; but in those days money was plentiful and promised to be still more so. Once or twice I ventured to suggest that we should try to save a little, but my husband pooh-poohed the notion. With him money had always been intended for spending. His father had allowed him a monthly sum as pocket money from his childhood, and it had as regularly been spent. He did not see the necessity for acting differently now that the sum was augmented and drawn from a different source. When I said that that source might fail, and uttered a little platitude about putting by for a rainy day, my speech was met with derision. There was no rainy day coming, and money would be plentiful to the end—to the time when we should go home to England with a fortune.

To my practical mind the fortune was chimerical, and a lavish expenditure was unwise and imprudent; but George was as much deceived in coffee as his neighbours. He thoroughly believed in it. It would grow anywhere and anyhow. You might plant it on the hilltop or in the valley, in the dry soil or the damp, and it would flourish and bring in a fortune. The idea of screwing and practising little economies under such circumstances was absurd. It was not as if we were without expectations. Colonel Munro would do something for us sooner or later, and we might just as well live comfortably like our neighbours. This was the sum and substance of George's arguments, and naturally enough they were sufficient for me. It was the usual strain of the planters' talk; my friends

echoed my husband's words with emphasis. History had nothing to teach to such sanguine temperaments—to men who lived in in such a fool's Paradise. Had they only unfolded the annals of Ceylon, and read there the accounts of the coffee planting during the last thirty years, they would have found facts which would have shaken their faith, and dashed their extravagant hopes to the ground. Years before their time other men had been filled with the same expectations, only to be most cruelly disappointed and ruined in the end.

As early as 1844 land was cleared round Kandy and planted up with coffee. They were cunning Scotchmen who made the first venture, and many of them were wise enough to be satisfied with a run of good luck. They sold out when they had made moderate fortunes, and returned to their native heather to enjoy them. Less prudent or more greedy ones hung on, hoping to add to their gains, and by 1854 had marred as well as made their fortunes.

Those same estates had to be abandoned, and they remained as records on the face of nature of by-gone riches and disappointed expectations. The ubiquitous lantana, a shrub of marvellously rapid growth, overpowered the uncared-for coffee bushes, and spread over the forsaken acres, finally ousting the coffee and occupying its place. The once trim and well kept paths almost disappeared in a sea of weeds; and desolation reigned supreme.

Much the same tale was repeated in the next eleven years. From 1854 to 1865 coffee again flourished and decayed, and fortunes were once more made and lost; and ruined men left the smiling green shores, cursing the day they had set foot in the Island.

But even with records like these before them, men believed the flattering tale told them by hope, and relied on the favours of the fickle dame Fortune as though she had never played false in the land before.

It was hardly to be wondered at that an inexperienced young couple like ourselves should be led away by prospects which were equally deceptive to our older and wiser neighbours. Had it not been for instinctive prudence on my part in those early days—a prudence instilled by a careful brother from my childhood—we should have clogged ourselves with debt such as would inevitably have overwhelmed us in later times. As it was we did not escape without singeing our wings. But our troubles came through rash speculation, and were not the result of extravagant living.

The facilities for borrowing in the East are great. Each little village in every Oriental country has its money-lender, who rivals the

Jew in his usurious practices. He is generally the retail shopkeeper, and in Ceylon he supplies the rice given to the coolies as rations; he also sells curry-stuffs, and other cooking ingredients to the coolies direct; and he allows his customers to take goods on credit, or advances money till they are a year's income in debt. He requires no other security than the borrower's sign-manual or signature.

But the price charged, both on money and on the outstanding bazaar account, is enormous. When the borrower has nothing but his monthly wage the chetty demands as much as 75 per cent. per annum—and what is more, he gets it; for money the Oriental must have when he makes a wedding or a burying.

In India the money-lender is called the sowcar, and he has been the undoing of many a gallant British officer who has rashly made use of him. In Ceylon he goes by the name of "Chetty," and sometimes the unfortunate planter falls into his clutches as well as the fatalistic cooly. Both coolie and planter are to be pitied, although it may be entirely through their own folly that they have got into trouble. The chetty battens on the unfortunates, and sucks their life blood dry like a human vampire, very often getting his money back more than doubled. It may be said that forewarned is fore-armed; but it is fatally easy to fall into his toils, even for the intelligent Englishman, because the chetty is such a convenience. When cash is scarce and a sudden and unexpected payment has to be made, a few lines to the chetty settles the affair without any difficulty for the moment. The planter "writes an order" on him, and the bill-collector takes the order to the bazaar, when the sight of the planter's signature is talisman enough to open the well-stocked cash box in the chetty's stuffy little stall, and the money is promptly paid without a moment's hesitation. The amount is entered in the money lender's book against the planter's name as so much advanced to him, and a high rate of interest—as much perhaps as 25 or 30 per cent—is tacked on from that date. If this is done frequently without squaring the account, the borrower is not long in getting out of his depth; and I have known cases, where men have stolen away from the country like criminals, as the only means of breaking their bonds. To flee from debt is perhaps criminal, but in these cases I have not pitied the chetties even though I could not exonerate my fellow-countrymen of blame. The charges made by the chetties were so exorbitant that I knew the men had not suffered. Their rate of interest had covered the debt with a margin, and all they had lost were their anticipated usurious gains.

Not long after I took up my abode in the country, some neighbours of ours used to surprise me by the way in which they launched out,

and by their extravagant style of living. They drew the same salary as we did, and yet they seemed to live in a much more liberal way, entertaining, keeping open house, running down to Colombo for races, or sea-breezes, whenever their fancy dictated. I asked George how they managed it and he said,

"Brown writes 'orders' on his chetty."

The unfortunate Browns have long since passed off the scenes, wiped out—one might almost say—by the chetty.

CHAPTER III.

WE did not get into the hands of the chetty, but if the truth must be told, we came very near it. When young people begin house-keeping, there is often a reticence between them on the score of money matters. House-keeping is a very prosaic business, and honeymooning is just as romantic. The happy pair incline towards the latter mood, and shrink from considering common-place ways and means—rupees, annas, and cents—pounds, shillings, and pence. When I wanted rupees I had but to ask, and George seemed to find them with easy readiness; and as I took up the house-keeping just as I found it, I naturally concluded that he had tested the capabilities of his purse before I had appeared on the scenes. I therefore thought that I had nothing to do but to keep things going in the same groove, and that all would be well. My eyes were opened however, in this way:—

One day I was busy working in the garden, and had quite forgotten to order dinner. I was engrossed in making some new flower-beds which, as nearly as I could recollect, were to reproduce the Grange garden. George was fully employed on the estate, as a heavy crop was just being picked, and he had left me with a couple of coolies to do what I liked. When dinner came to the table, and we both sat down tired and hungry, the meal was simply a repetition of

yesterday's dinner. The Tamil cook, though an excellent servant in many respects, was conservative to his finger tips, and if left to his own devices would send up the same dish day after day—just as he makes his own curry—without even varying the seasoning.

George rarely grumbled at what I put before him, but I could see that he was disappointed, though he said very little; and I, Eve-like, was ready to blame anybody or anything but myself.

"It is always beef! beef!" I exclaimed. "In this country we are never able to get any change. I can only buy mutton once a week, and there seems no help for it but to eat the everlasting beef. If I could only get fish occasionally I could make a little change."

"You can get fish if you like," George said.

"How?" I naturally asked.

"By writing to Colombo for it. If you order it they can send up the fish in ice to Kandy; it can come on by coach, and we can run a cooly down to meet it and bring it on here."

It sounded easy and enticing, and so, regardless of cost, I ordered my fish twice a week, and we delighted in the change of food; as did also our friends who often dropped in to the eleven o'clock breakfast.

This went on for a couple of months, and then the bill came in. When I saw how it had run up I was positively frightened. The ice and the carriage cost more than the fish. I showed it to my husband, who looked at it and made a face over it.

"The man will have to wait;" he remarked, as he handed it back to me. There was an ominous sound in this speech which startled me. If idleness was almost a sin, debt was wholly so with me; and in such a matter I had courage to say so.

"Then we must do without fish till he is paid," I said.

"Not at all," replied my husband. "we will send him part of his money at the end of next month, and let the bill run on. Lots of people do that sort of thing. We shall have to pay a little interest on the amount, but it will be so small that we shan't feel it."

I stared in astonishment. George had always been the soul of honesty at home, and I was dismayed at the equivocal manner in which he was disposed to deal with the debt.

"That would be virtually living on borrowed money, George. We can't do that," I said.

He was always good-natured and willing to do as I wished in household matters, so he responded easily:

"Well, dear, do as you think best. I daresay you are right. You are a careful little woman, and won't be happy unless you are on the safe side. But I can assure you that my income will increase every year, and you need not be anxious. I am to have a percentage on all the coffee off the new land, and it will pay splendidly." So said my hopeful husband, ever ready to believe in the good times coming.

I was not happy over the fish bill; and, furthermore, when I enquired into our expenditure and our income, I found that we were undoubtedly living beyond our means.

Hitherto I had been guided entirely by my husband, but now I saw that it was time to drop romance, and descend to prosaic business, and to take the household expenditure into my own hands—to cut my coat indeed according to my cloth. I thought over it all, and the next day boarded George in his den, pinned him down to accounts in the most merciless way, and would not leave him till I had put things on a totally different footing.

After a hard fight it was arranged that one pony was to be sold. The proceeds would put us more than square, and we should start fair once more. At first George would not hear of selling a pony, especially as I proposed parting with mine, but gradually he gave way, and we compromised the matter by determining to share the one that would carry a lady or gentleman.

Once during our discussion George mentioned the word "chetty" and proposed that he should "write an order" on him, to square the fishmonger; but the mere thought of having recourse to the chetty filled me with horor, and I pleaded with fresh energy for the reduction of our expenses.

I was in a happy frame of mind when I left my husband's office after having gained his consent to do anything I wished; and in a short time the wretched fish bill was off my mind. I gave less time to my garden and amusements, and began to turn my attention to a more careful house-keeping, studying economy whilst trying to vary the daily fare. It was all good training for the future, for there was a time coming, not so very far distant, when every sinew would have to be strained to keep our heads above water.

Life went very pleasantly for me those first few years. The only little cloud that threatened our peace of mind had easily been chased away. My much-loved garden, with its glorious growth of English and tropical flowers flourishing side by side, the fuschia and the gardenia, the geranium and the orchid, the lily and the passion-flower, found a rival in the nursery. A sturdy little flower, sweeter than all the blossoms outside, occupied my attention, and afforded George and myself many happy moments.

I still found time, however, to be a companion to my husband, and often accompanied him as of old in some of his walks over the estate. There is very little excuse in the hilly country of Ceylon for staying in-doors. The climate, though very moist, is as enjoyable as the south of France or Italy. The rain pours down in the monsoons, but the water runs away quickly, and the skies clear with the rapidity of April weather at home. The tropical sun, together with the constant showers, produce a marvellously rapid growth, and there seems to be no by-season or resting time as there is in England when the earth is frost-bound, or in India when the soil is paralysed by the fierce rays of the summer sun. In Ceylon vegetation is ever sprouting afresh and sending up green shoots, or blossoming in profusion; and Dame Nature is always gay and bright. One of the charms of gardening is the never-ending succession of flowers which can be ensured. When a bed had finished blooming and was shabby with ripening seeds, I used to pull up the old plants and set out fresh seedlings, which came on so rapidly that in three weeks time my flower-bed was once more a mass of blossom.

The scenery amongst the coffee is not so beautiful as it would be if the land were uncultivated, but nowhere can the country be called ugly when it wears such a verdant mantle. Looking down upon the coffee-covered slopes, the hills look unnaturally smooth and monotonously green, but when the eye gets used to the uniformity of colour it learns to detect many beauties in the undulations and in the glossy coffee-bushes, so precisely pruned and trimmed.

The coffee-bush is like a small Portugal laurel, and it bears a sweet jasmin-like flower which grows along the branches in clusters. When the bushes are in full bloom they seem as though they had been covered with a shower of snow or a hoar-frost. Standing on the side of a valley, and looking across at the field of coffee between, there is not a more welcome sight to the planter than the whitened boughs gleaming in the sun. I have seen George stand and gaze in pride and admiration at the sight, till I had to drag him away to get on with our walk. That was in the old days.

I have also watched the process of pruning; and, sitting on a fallen log, I have seen George take the knife from the coolie, and show the man over and over again how it should be done. Whilst we remained to watch, the pruning was performed perfectly; but the moment our backs were turned, the conservative coolie reverted to his old method, and lazily slashed away regardless of all the laws of pruning. The master's eye should be everywhere; it is needed more than any other member of his body; and more than half the work of the planter is mere overlooking and watching.

The coffee-bushes, planted in even rows, were kept beautifully clean, and not a weed was to be seen amongst them. There was always a gang of weeders at work, generally composed of women. They grubbed up the weeds with a wooden knife, or were supposed to do so, but when we came upon them suddenly the chances were that we found them scraping the tops of the weeds off with a bit of old iron hooping, or an old knife, instead of using the wooden spud. At the very next shower the weeds would spring up again, making the labour perfectly useless. Every knife or bit of iron found in their hands George unscrupulously confiscated, and there was quite a collection of non-descript old iron in a corner of his office which he had picked up at odd times.

When the crop of rich brown-red coffee berries ripened, [see page 14] it had to be gathered at once without losing a minute, or the first shower would bring them all to the ground, when they would be lost. Occasionally the coolies had to work through Sunday. They were not Christians, so that it mattered little to them, but it did matter to the Englishman who regarded Sunday as his day of rest. It was nothing but absolute necessity that made him stand out in the sun looking after his coolies on the Sabbath, and I am glad to say that it seldom was necessary.

The coolies used to gather a bushel of fruit in the day, and by half-past three in the afternoon were ready to discharge their loads into the receiving house, which stood a little distance from the pulping shed. Each cooly as he came up with his load threw it into a wooden box which measured a bushel. A native superintendent, or conductor as he is called, stood by the box with a note book in his hand; and, whilst he credited a bushel of picked fruit to the cooly, he touched a spring with his foot, and a trap-door opened beneath the fruit which let it down into a bin below. When the fruit was received a stream of water passed through the bin, and as it flowed it carried off the coffee-berries—which being light floated on the surface—to the pulping house. Another stream of water worked a large wheel which set in motion the pulper. The berries, still carried by the water, passed under cylinders where the beans were separated from the pulp, and sinking to the bottom of the drain found their way into a sink or tank, whilst the pulp was carried off to form a refuse heap outside. The water that ran away from the pulper was stained a dull red, and there was a smell about it that reminded me of the time when our old cook at home used to make us elder-berry wine. The coffee beans in the sink were dried and stored, and in this state it was spoken of as being "in parchment." Like this it was sent down to Colombo to the agents, who put it through another

process which deprived it of its husk. It was then shipped to England or India, and appeared before the public as we buy it in the retail grocers' shops at home.

We stored coffee for the use of the house in Ceylon, and, if possible, kept it for two or three years.

The agents in Colombo received the crops for the planters, and either sold on commission, or shipped to any port the planter might wish. If the agents' services had begun and ended here, it would have been a good thing for the Island; but when times became hard and money was scarce, the planter applied to the agents for an advance on his crop, and the character of their relations were changed at once. The firms were quite willing to lend, but before doing so they sent a man to make an approximate valuation of the coming crop, and estimate, from the look of the bushes and blossom, what sum of money would be safely covered when the coffee was realised in the market. The man who did this was called the visiting agent; and on the strength of his report, the advance was made and the estate was worked with it, the crop gathered and harvested. A stipulation was made that the coffee should all be hypothecated to the firm that had made the advance. Whatever it might amount to, it had to be sent down to those agents; and they sold it at what market they chose, charging commission on selling, and repaying themselves the money advanced with the usual eight or ten per cent added. The planter placed himself thus entirely in their hands; and, as may be seen at a glance, he was working at a ruinous disadvantage on borrowed money. But when the coffee could not pay its way he had no alternative; for the planters were not in the habit of keeping balances at their bankers, and they had either to see their estates rapidly overgrown with jungle and ruined beyond repair, or to work with borrowed capital; and they chose the latter.

Many estates in Ceylon are still worked in this way, and the visiting agent is not extinct, or likely to become so. As in all other countries, trade becomes paralysed when ready money fails and capital is not forthcoming; and when men see—or fancy they see—rich opportunities for developing trade, they are ready to make use of any legitimate means of getting the necessary money. The agents believed in coffee with the same amount of faith as the planter, and were quite ready to make advances. Not only did they get a good percentage for their money, but at the same time they secured to themselves the business of selling, with its attendant lucrative gains of commission. In this way fine estates which were unencumbered

by mortgage became hampered with current debt, which was no sooner paid off than it was contracted again as each season of cultivation followed harvest.

It will take Ceylon a long time to shake itself clear of the trammels of the agents, and I doubt if a succeeding generation of planters will learn wisdom enough from the experience of their predecessors to save them from the same errors. The present generation were not saved one iota of trouble by the history of the men who went before them.

CHAPTER IV.

THERE is another important factor in the Ceylon planter's life besides coffee, and that is the coolie. Before the planter can make his coffee grow, he must know how to make his coolie work; and to do that he must learn the man's language, and still further his character.

The Singhalese will not work on the land except to cultivate on his own account, and he will not hire himself out as an agriculturist. The labourers, therefore, on the coffee estates are all foreigners, like their masters. They come over in gangs from South India *via* Tuticorin, bringing all their "Indian customs," mode of dress and living with them. They are paid well, and the planters see that they are supplied with good rice in sufficient quantity to nourish them and their families. In return a fair amount of labour is exacted, and the result is that the coolie looks in far better condition in Ceylon than in his own native village in India.

Wherever the Tamil goes he takes his religion with him. Most of the coolie-lines—the houses supplied them by the estate—have their accompanying "swami-house," as it is called, which takes the place of the Indian village-temple. It is generally a mud building, with thatched roof of dried palm-leaves. The swami inside is a small image of stone or baked clay, always more or less redolent of grease. The swami is not left alone in his glory. There are generally two or three smaller images of minor deities which represent his wives. Oil lamps are burnt at night before the idols; and on festive occasions the coolies hang garlands of flowers round the images' necks, and offer sacrifices of murdered goats and fowls. The orgies these people carry on at their festivals are demoralising and degrading, and very often they finish with a drunken debauch which is indescribable.

I remember one evening, when we were staying at a friend's house, we went out into the verandah at about 10 o'clock, and looking across a small valley towards our neighbour's property, we saw a crowd of people in a patana—pronounced pat'na—or open meadow, moving to and fro by the light of torches. Faintly on the evening breeze came the sound of human voices raised in excitement. The first thing suggested to our minds, in spite of our experience of the Tamil, was an accident. Some one must have been drowned in the river that ran through the valley, and they were searching for the body. George and another gentleman started off at once to see what was the matter, and when they arrived on the spot they found that it was only a "tamasha"—as they call it—of the coolies. They were devil-dancing, one of their commonest bits of ritual, and were propitiating an evil spirit by various offerings. The devil was supposed to be residing for the time in the body of a wild-looking man who, though frenzied and nearly mad, had yet sense enough to secure the offerings for his own use. These and women dressed in masks were whirling and chanting under a tree, which was supposed to be the home of the demon when he was not troubling any member of the community. The whole company was excited with arrack; and there was a man performing some kind of ritual over a black stone, placed on a pedestal at the foot of the tree, which at times represented the devil.

These stones are common enough in South India, as also is devil-dancing.

Sometimes I have seen a row of strange looking figures in front of the swami-house, most of them representing horses. They are supposed to be harnessed and saddled, ready for use; they are modelled in common clay and burnt in a kiln.

They are as common in South India as the devil-stones, but the origin of them is not exactly known. It is generally supposed that when the Mahrattas came down on South India with their mounted soldiers, the people, who were not accustomed to the sight of horses, imagined that their enemies were assisted by the gods; and when an evil deity had to be propitiated the most acceptable offering that could be made was a horse ready caparisoned for mounting.

A large iron spear is also a frequent accompaniment to the swami, and it is anointed with grease in the same way. If you ask the credulous Tamil what the spear is for, he will assure you that the swami comes out at night from his temple, mounts the horse, and goes forth with his spear into the darkness to fight his enemies. I could never make up my mind as to how much of this nonsense the coolie believed. He is undoubtedly given over to a

superstitious and ignorant fear of the supernatural; and the doctrine of the existence of a God of love is incomprehensible to his cringing mind in its raw untutored state.

The coolie would not be happy without his "kaddy" or "bazaar." This is a collection of small merchants who sell grain and curry-stuffs, oil, sweetments, tinware, old clothes and country fruit. Here the women chatter and gossip, haggle and bargain over a few cents' worth of goods with intense interest and pleasure, getting into debt over it just as deeply as the shop-man will allow.

The coolies in many respects are very like children, and carry their troubles on the surface, being overwhelmed with noisy grief at a death, and filled with childish exuberant joy at a birth or wedding. When they were sick George was accustomed to doctor them himself, unless of course the case was very serious and needed a skilled practitioner. Every morning those who wanted medicine, and could walk up to the bungalow from the lines, used to come to the window of the office, and I saw large doses of castor oil and quinine being dispensed right and left. They have implicit faith in castor oil as a universal remedy for everything, and they apply it outwardly as well as inwardly. As a cooly's ill-health may be traced in nine cases out of ten to unwholesome food of some sort, the castor oil proves a sovereign medicine. They are also well aware of the efficacy of quinine in fever, and greedily swallow it when it is given.

But though they are willing enough to let the Englishman prescribe for them, they have, at the same time, recourse to their own mode of treating disease. A child that has over-loaded its little body with green berries is brought in the morning to receive the regulation dose of castor oil; but in the evening, in spite of the morning's doctoring, it is dressed up in bright coloured jacket and cap and is taken to the swami-house or devil stone; there it presents a small offering in kind to the idol, and the evil spirit is supposed to be propitiated, so that he will no longer plague the internal economy of the little one. The castor oil works the cure, but probably the devil gets the credit. It is in the interest of the temple-men to keep these superstitions alive in the minds of the people, as they live upon their offerings and fatten on their credulity.

Even the more intelligent Tamil Ayahs (nurses) are not above heathen superstitions. On one occasion I was dancing my Baby in the moon-light, and the night being warm, I carried the crowing child out into the garden, thinking that a breath of fresh air might induce sleep. I turned my steps towards a tree about thirty yards away, and carried Baby under the waving branches. There

was a small devil-stone set up near the trunk to which the gardeners did *pooja* now and then when they knew we were away from home. The Ayah, a good old adherent to the Roman Faith, rushed after me, and, seizing the child from my arms, hurried off as if she had just rescued it from imminent danger. I asked for an explanation, and was told that the tree was not a "good" one, and that the child would have fever if I carried it beneath its foliage. I reproached the Ayah for believing in heathen swamies, and she looked ashamed of herself; but all the same she was not to be persuaded but that the tree was at least uncanny.

Another time I found the foolish old woman dressing a small boil on Baby's arm with some pounded green leaves, which she had gathered off a grave by the roadside. The benefit was not to accrue from the nature of the plant, but from the locality where it grew. Fortunately these foolish remedies are harmless in themselves, and if there is any danger at all, it lies in the substitution of them for those which are efficacious.

Considering that the cooly is not in his native land, it is surprising to see how contented and happy he is as a rule. Nature intended him for a child of the sun, and in his own dry sunburnt plains he leads an uneventful placid life, where his wants are few and easily supplied. He plants his paddy and harvests it without having a master even at his heels to hurry him through his work in a disciplined thorough manner. In Ceylon he not only has to contend with wet and cold, but he has also to work so many hours a day with the regularity of clock work. If he gives way to inclination, and rolls himself under a coffee-bush to doze and dream away the best hours of a sunny day, his master, ever watchful, finds him out, stirs him up unmercifully with his walking cane, and punishes him by "putting him sick" on the roll—which means that the man will get no pay at all for that day.

The cooly is no beauty to look at, and the women are even uglier than the men. The brows are low, the nostrils wide, and the mouth wide and large, though not possessing the hanging lip of the negro. Intellect is not stamped on his countenance; but there is often a cunning look in the keen black eye which suggests that he is no fool in money matters; and his glib tongue can reel off lie after lie when it serves his purpose.

As for dress, the coolie is almost independent of such a thing. In his own land he clothes himself in two rags. One is wrapped round his loins and the other is twisted round his head. The climate demands nothing more. But in Ceylon he is obliged to put on something for warmth, and to his two old rags he adds an old coat.

Never, on the most festive occasions, is his coat a new one. It is of English make, and at one time or other has adorned the soldier or the sailor, the policeman or the railway servant.

One of my gardeners used to appear on cold mornings in the familiar old uniform of a guard on the G. W. R. His appearance was very ludicrous. His head adorned with a dirty rag twisted turban-wise, his body covered with an old coat so evidently made to fit another figure, and his bare black nutrowsered legs, innocent of boots and socks, completed a picture which used to remind me of a dressed-up Newfoundland dog at a country fair.

Up to the year 1875 coffee fulfilled the most extravagant expectations, and seemed as though it would make the fortunes of all the planters in spite of the liberal way in which they spent their money.

In those days I saw good roads made, and spacious stone buildings for pulping and stone sheds raised in all directions. Costly machinery was imported, and no expense was spared to put things on a first-class footing. Churches and handsome dwelling houses were built, and the planters, though never neglecting their estates, began to indulge in social gaieties; and they kept open house with the hospitality of the fine old English gentlemen who were their progenitors. The rapidity with which these advances were made was astonishing. The elk and the elephant, the wild pig and the cheetah were driven back miles and miles, whilst their jungle houses were felled and cleared, and there was barely cover enough left for the timid little hare. Several planters of the present day can remember seeing the elephant peacefully feeding in his undisturbed pasture ground amongst the primeval forest where now the bungalow and the coffee, the cooly lines and the cattle shed stand secure from any raid of big game. The hillsides echo with the sounds of the bullock drivers as the carts wind slowly along the road, and the elephant blows his trumpet thirty miles away from the place where he was born.

When other people were launching out we remained stationary. Taking counsel together, we agreed to put by and not to spend every cent. of the money that came in so freely. We jogged along with our one pony and the efficient staff of servants with which we had started; and we contented ourselves with seeing our friends off to the Colombo races, and hearing of their gay doings without joining them.

Colonel Munro had kept himself informed of our doings, and the old man was distinctly pleased with the way in which my husband had got on. When he heard that we were actually putting by he wrote an exceedingly kind letter in which he offered to give

us the sum of £2,000 to start an estate of our own. George hailed the offer with great delight. He said our fortunes were as good as made, and in his old sanguine way began to talk of the future when we should return to England and reign at the Grange. Colonel Munro did not send the money with this letter, but expressed himself ready to pay it as soon as my husband was able to find a suitable investment. Above all things he cautioned his son against undue haste.

In those days, when coffee was at its height, it was not an easy matter to find an investment for only £2,000. Those who had taken up land and got it into profitable order wanted large sums for their estates, and if they desired to sell at all they would not negociate with a man unless he had something nearer £20,000 to dispose of. We therefore gave up all idea of buying land that was already cleared; and George, taking counsel with his friends, determined to go in for jungle.

Five miles from the estate my husband superintended there was a tract of jungle which was said to be the most perfect soil that could be desired. The young coffee adjoining it, planted by the man who had last taken up virgin land in that part, looked in fine healthy condition. It was tempting to an investor who was in no hurry to see an immediate return for his money. George took out an old experienced planter to look at the jungle, and, finding that his friend was of the same opinion as himself about its soundness as an investment, he made a bid for it.

Colonel Munro was faithful to his word, and in due course sent out the money. George paid £1,500 for the jungle, and used the remaining £500 to clear as much of it as he could.

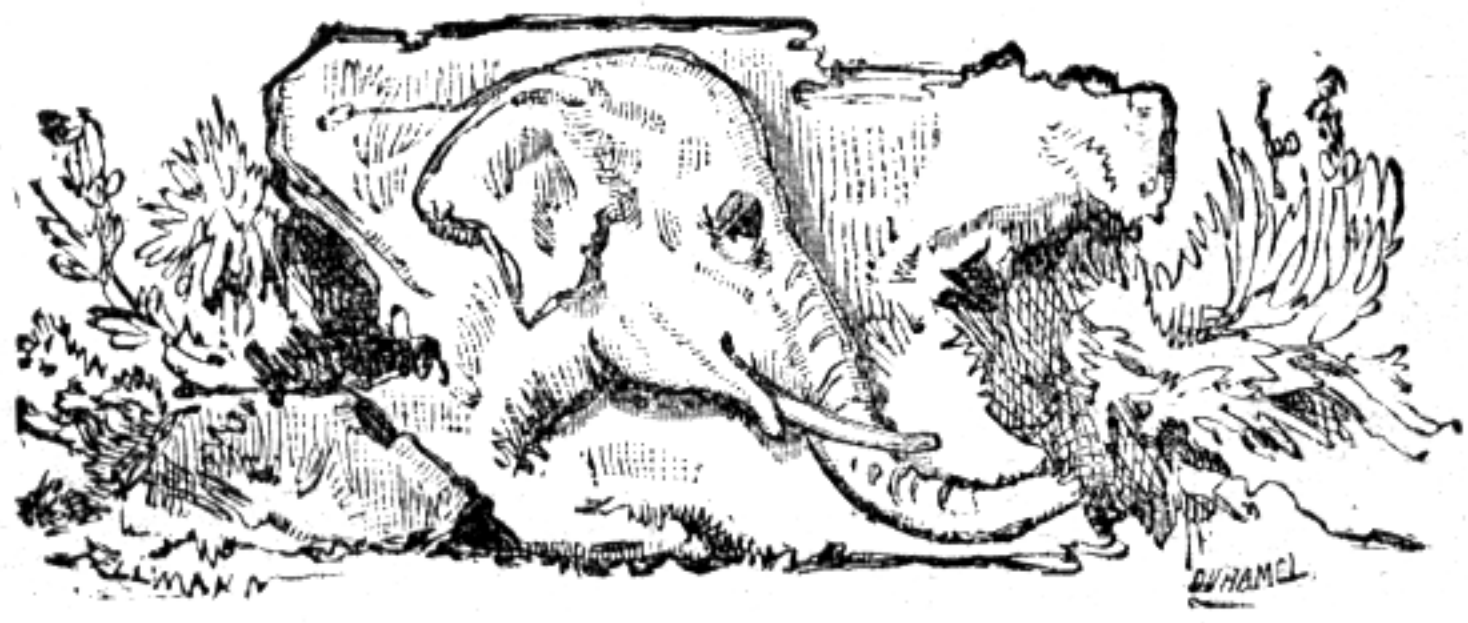
When the £2,000 was spent we fell back upon our savings, and got a part of the estate planted up with young coffee-bushes, bought from a neighbour.

Munro Grange—as we called it, though there was no Grange upon it—was as compact a bit of young coffee as one could want to see anywhere, lying on the sunny slopes of a valley about 4,500 feet above the sea. It was at a greater altitude than any of the other cleared land about it, but we never doubted for a moment if coffee would grow at that height. We supposed, with our neighbours, that there was no limit either to climate or height for the growth of coffee; and we confidently looked forward to a time when we should be independent of superintendentships, and when we should live on our own land. Our friends congratulated us on our new possessions and prophesied fortune. Our willing ears devoured

their words, and we wrote home such glowing accounts to Colonel Munro, with such grateful thanks to him for starting us, that even he was brought to believe we were on the high road to riches.

My husband worked the estate with the help of a native assistant, who lived in a small bungalow amongst the coffee and who was able to manage the property by himself with the frequent visits which my husband paid.

I often used to ride over by his side as he walked, and we looked at our little estate with infinite pride. I remember, fond foolish mother that I was, picturing our boy a rich land owner in the future, living a life of ease and plenty, the envy and admiration of all his poor relations. True dreams indeed, which faded like mists before the morning breeze when we had to face reality.



CHAPTER V.

WHEN things had progressed so far, we should have been wise to have rested, and to have waited to see how matters would prosper. But the spirit of speculation was abroad, and the laggard or coward was laughed at. Even common prudence was dubbed folly by many.

My husband's next step was the most foolish he ever made. As this little domestic history professes to be, and is, a faithful and true story of our lives, I must not suppress our follies, but must relate everything, wise or otherwise, that was done. Too impatient to wait, and urged recklessly on by all his friends, George prepared to borrow money, wherewith he could continue his planting, and build the necessary little sheds that would be needed as soon as the crop came on. There was no difficulty in borrowing in those days if one was prepared to pay the high percentage. George therefore very easily raised what he wanted by a mortgage on the land, and in the perpetration of this unfortunate deed, he hung a millstone round his neck which has been a burden to both of us ever since. At one time I thought it would swamp us and take us to the bottom, never to rise again.

The money was borrowed at eight per cent., this was actually thought moderate—if not cheap. When first I heard of it I confess I was horrified. If money had to be borrowed at all, I said, would it not be better to apply to the Colonel? But George scouted the idea. He did not even want the Colonel to know that we were thinking of employing more capital.

"My father won't understand," said George. "He has never speculated in his life, and would have a horror of such transactions. If he knows I am thinking of such a thing, he will probably try to exact a promise from me that I will never speculate. In a country like this it is impossible not to speculate. My coming out here was a speculation in the very beginning, and as I have begun so I must go on."

I was unable to answer such an argument, but, even though I could not answer it, I was equally unable to resist saying what I thought about debt.

"It is so wrong to get into debt; it is next door to committing a crime, and it so soon merges into the crime of swindling."

"My dear," said George in his loftiest tones, "you are a woman, and you know nothing about it. This is purely a matter of business. You are thinking of debts contracted for personal expenses. Those, I allow, may be called criminal with truth; but this is legitimate speculation, and the lender is as glad to put his money out at a good rate of interest as I am to borrow it."

"I cannot see much difference, George, except in the name. We shall be making wealth for ourselves by risking other people's money, and we have no right to endanger what does not belong to us," I replied.

"Then I should like to know what would become of trade if every transaction had to be carried on without risk, and with the ensured safety of the sum embarked!" exclaimed my husband. "And where would people, who did not wish to employ their capital in trade, find investments for it?"

Of course I was unable to answer, and felt in truth that I was only a woman.

The mortgage was for £1,000, and I was told that this sum was considered a mere trifle in the speculating world; but in the eyes of the country rector's daughter it was a formidable debt. However, my doubts were quieted, and I forgot my anxieties in my nursery duties even though I had to face the grave fact that thenceforth for sometime we should have to find the £80 interest on the mortgage out of our income. We had hitherto lived within our means, and there had been a margin which enabled us to save. Instead of saving the money, it would now go to pay for our debt. It was—as my husband was fond of repeating—only another form of putting-by.

George was quite carried away by the hope of the day, and I used to see him with his note-book working it all out in figures. It made a fine fortune on paper, and he was never tired of doing his delusive

sums. The note-book used to come out at all times, when we were breakfasting or sitting in the verandah, or perhaps in the middle of our walks among the coffee bushes. The tale was always the same —the estate would begin to pay in such and such a time. The return would increase each year, and before very long the mortgage in part might be paid off. After a few years the land would be cleared of all charges upon it and additions might be made, or the whole disposed of for a handsome sum.

Such were George's paper calculations, and very plausible they sounded, deluding wiser people than himself.

The £1,000 was spent in clearing, planting and building, and for a time all went smoothly. The young coffee grew rapidly into strong and healthy plants, and we began to look forward to the time when it would bear its first crop.

But clouds were already beginning to gather, and there were whispers abroad that the estates, for some unaccountable reason, were not doing quite so well.

The bushes on the land my husband superintended were some of the best grown in the valley. We had always kept the cattle-sheds full, and manured heavily, as our proprietor was rich and had liberal notions of agriculture. "Land," he said, "was honest. What you put into it you will get out of it." But his maxim had an "if," and it was the "if" of the climate. If the sun and the showers performed their usual alternating routine, the land would respond. But no land can stand against abnormally bad seasons, and the time came when long continued rain proved the undoing of the crop.

It was only the beginning of evils when the coffee blossom that whitened the bushes as usual dropped off without setting. The planters could scarcely believe their eyes when they examined the shrubs and found them bare of fruit. It seemed as though some evil spirit of mischief had been amongst the bushes and stripped off the tiny green berries.

Closely following on this came the leaf disease, which spread like an epidemic for no apparent reason. Crop after crop came poorer than the last, and the planters suddenly found themselves face to face with a very serious matter.

The estate we were on suffered very severely, and George was at his wits' ends for remedies. It was the more perplexing to cure because no one could state accurately what was the real cause of the disease. Some said that it was on account of the high manuring

chemical and artificial manures had introduced it. Many put it down entirely to the climate; but none could say at the time where the mischief really lay.

George tried all kinds of remedies. He gave up manuring a certain diseased bit of land, and he dressed another bit. He uprooted and replanted in another place, and used the knife severely on other bushes which were only slightly diseased. The result was always the same, failure.

At first I used to see George go out to his morning's work hopefully, with an absorbing interest in his diseased bushes, but gradually, as each remedy failed, despair settled on him, and the once pleasant congenial work on the estate became a dreaded task of disappointment and utter hopelessness.

Those who were able to sell out at a slight loss at the very outset, and get away, were deemed lucky men, even though they left ruin behind them for their successors; but it was only a very few who hurried away at the first signs of a storm. Most people believed that each season would improve, and that it was only necessary to hold on a little longer to see the silver lining to the cloud.

Just at this time our young plants should have come into bearing and borne their first crop. Their healthy appearance had raised high hopes, but they escaped with no better luck than the plants around them. In fact, being scarcely fully grown, they suffered more severely than the older and tougher bushes.

Thus it happened that when we thought to find ourselves the owners of a promising young estate just coming into bearing, we were only encumbered with a bit of land that would require a certain outlay to keep it free of weeds; and attached to it was a millstone in the shape of a mortgage which hung round our necks as surely as the albatross on the Ancient Mariner's. No matter how unprofitable the estate might be, that £80 interest must be found, in its half yearly payments of £40 each, to the day.

There was one alternative, and that was to let the mortgagee foreclose and sell us up; but as there was no market for such a commodity as our disease-stricken land, the probability was that the sum fetched by the estate would not cover the debt, and then bankruptcy would stare us in the face. As long as our salary continued it was best to hold on and hope for better days.

We were all in despair for the moment, when suddenly there came a whisper abroad of a new hope. The-ever-sanguine planter caught at it—grasped at it as drowning men catch at straws. Cinchona

was to revive our drooping fortunes. Cinchona was to set us up again and pull us through the terrible crisis. In a short time it was in every man's mouth, and nothing was talked of but bark, and the possibility of producing it for the market.

We were not behindhand in the matter, and George rushed into it eagerly. His proprietor was quite ready to make the venture on the strength of George's representations, which he found were corroborated in London by all who knew anything of Ceylon. My husband bought seed at once, and sowed large nurseries, selling the young plants and planting up the land as fast as he could. Being early in the market from his promptness of action, he made a nice little sum over the seedlings, which helped to pay for the planting. The diseased coffee was rooted out, and no more planted. Cinchona took its place everywhere, and grew with wonderful rapidity on the tainted land.

At first there was a great demand for seedlings as men were in a hurry to plant; but the prices fell as the supply increased till at last it no longer paid to maintain nurseries.

When my husband found that cinchona promised so much, he determined to bolster up the fallen fortunes of Munro Grange with it, if he could possibly raise money enough to buy plants and put them in. There was only one way of doing so, and that was by making a secondary mortgage on the land. Its value had risen again to its original price since the introduction of cinchona, and there was very little difficulty in getting another advance on it at the same percentage as before. £500 was raised, and our liabilities were increased to £120 a year. We reckoned on being able to pay it out of our salary. It would need careful living and economy, but we were young and wanted no luxuries. We were willing to make any sacrifice for our children if we could only save the estate for them; and it was with renewed hope for the future that we saw the bright green cinchona plants covering the slopes of the hills.

It was an extraordinary thing that, with the recent example of coffee before them, the planters should be so sanguine about cinchona. They planted it with the same infatuation as they had put in coffee. They set the tender plants in straight rows, like turnips, over hill and dale, quite regardless of the natural conditions in which it grew in its normal forests.

With beating hearts men waited and watched, hoped and counted confidently on what "next year" should do for them. The note-books came out; and heads, both young and old, were bent over delusive figures, which once more brought phantom fortune within seeming

grasp. How I grew to distrust the pencil and paper after I had learnt its cruel deceptions, and how I hated that oft repeated sentence "next year," always "next year," never "this year," always the future, never now!

Two years passed, and those who were fortunate enough to have bark for the market realised high prices. Another year, and the supply of bark increased, but prices began to fall. They went down with a startling rapidity that alarmed everyone, and, added to this the cinchona showed evident signs of decay. It was a terrible time for all whon the fiat went forth that cinchona was a failure. It seemed like double shipwreck. The ship which was to have rescued us from the overwhelming breakers was casting us on to the quicksands, instead of bringing us safely into port.

There the cinchona stood before our eyes telling its own tale. Whichever way the eye turned the doomed trees met the sight. It was not leaf disease this time, nor was there any doubt about its cause. The wet climate of Ceylon was at the bottom of the mischief, and it was canker that ruined us.

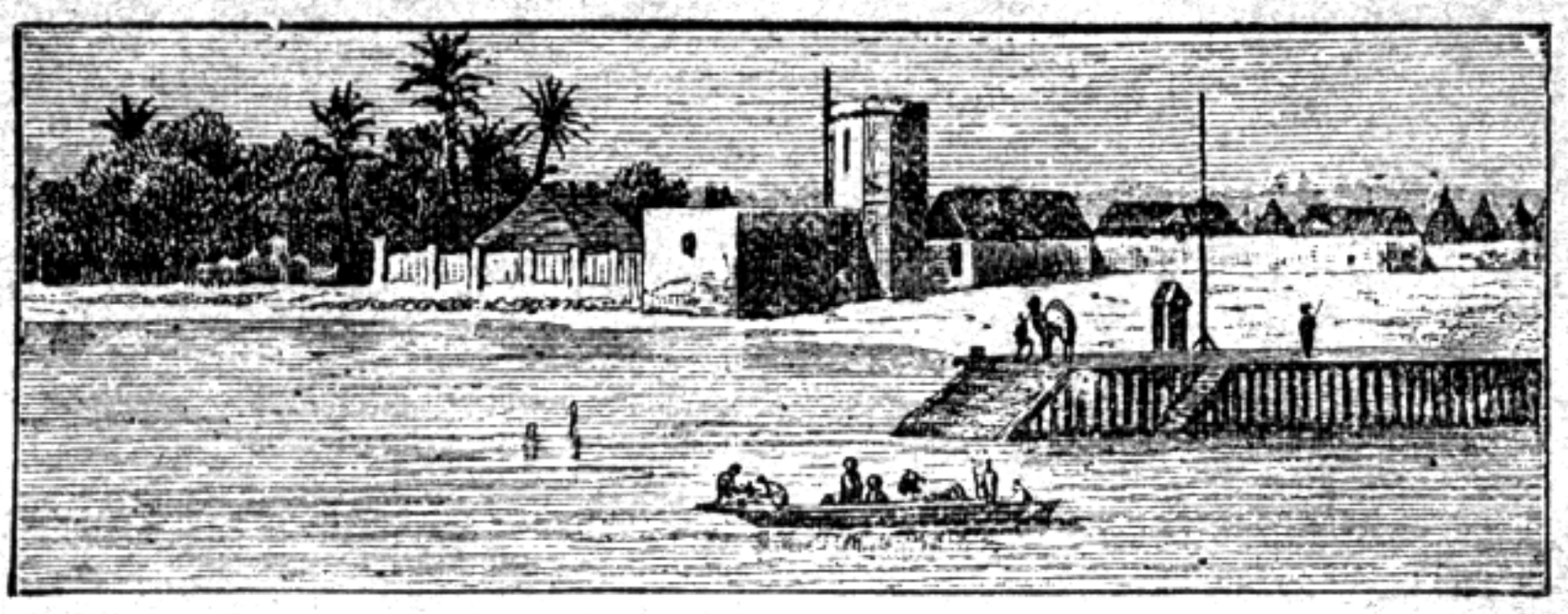
Cinchona refused to grow without special drainage. In its native forests of Brazil the dense vegetation that surrounded it absorbed the superfluous moisture; but in Ceylon, when the planter warred on the weeds, and took a pride in keeping his land clean, the cinchona had the full benefit of the copious showers, and they proved too much for it. The moisture produced a canker which, in spite of the rapid growth of the tree, spread gradually up the stem till it killed the plant. Too well we learnt to know the signs of decay. For a year or so the plants looked very green and healthy. Then suddenly some of the leaves turned scarlet as though Autumn had laid her finger upon them. A close examination of the stem showed an uneven line of blemish caused by the canker which was extending upwards. Gradually the plants hung out their red flags, dropped their foliage and died. If they were of a barkable age they were cut down, and all the sound bark was peeled off and stored.

It was noticed that those trees which were planted on very steep slopes, at the edge of drains, or where landslips occurred, generally survived, and this pointed to a fault in drainage. Therefore when planters put in cinchona a second time most of them did so with better judgment, and the result has been satisfactory.

It may be as well to say that, though cinchona was such a failure, it is still grown largely in the Island; and though the market is very poor, it is an excellent aid in keeping estates going. The prices of bark vary, and have been incredibly low; but when once cinchona is

put in, it requires no great labour to keep it going, and is consequently less expensive to cultivate than coffee.

When cinchona was first introduced into the Island, the price of bark was as much as 4*s.* 6*d.* per lb., and in a short time it fell to 1*s.* 6*d.* and 1*s.* 3*d.*, which quite upset all the paper calculations in the beginning. When, added to this, the trees died by more than two-thirds or three quarters, it seemed as though ruin had indeed come; and as I look back upon those dark times I wonder how we managed to weather the storm, when so many people as good or even worthier than ourselves were utterly wrecked.



CHAPTER VI.

THE mistakes made by the planters are not so very surprising when one considers from what ranks they were drawn. They were mostly men of the same class as my husband—young fellows who had had a good public-school education, and who had gone in for examinations, to pass for the Army or Civil Services, and had failed. Many of them were University men who had taken an ordinary degree; and, finding nothing but the scholastic profession or Holy Orders before them, had come out to Ceylon in the hopes of finding more congenial work. They knew absolutely nothing of agriculture, either English or tropical, and had everything to learn. They knew nothing of manuring and draining, roading and planting. Added to this, they had to learn the language of their labourers, and to gain some knowledge of office work, comprising book-keeping and writing up reports and accounts of the estates. They also had to learn something of the management of cattle, as every estate in those days had its cattle-shed for the supply of manure. There was no preparation in England, either at school or at home, for the colonist's life in Ceylon, and everything had to be learnt from the very beginning. With few exceptions they faced their circumstances nobly, and strained every nerve to succeed. I have often looked around me at the stalwart hospitable planters, and been proud of my countrymen. They were the pictures of health and strength, and, though virtually

speculators, there was nothing of the shrewd money-grubber about them. They were worthy sons of their English fathers, and the mother-country would have been proud to number them in the ranks of her Army or her Navy.

The cinchona on our estate did not escape disease; two-thirds of it succumbed to canker. The other third grew and flourished; and if the price of bark had only held good, we should have done fairly well; but falling as it did, the cinchona only just paid for the working of the estate, leaving nothing over for profit to help the interest on the mortgage.

But it was something to be able to scrape along, and each year the yield of bark increased. Wherever we cut down, we replanted; and George was either fortunate or wise in his choice of plants. All the later trees he put in were of a hybrid kind, which adapted itself to the climate and soil, and flourished when all others failed. It was a cross between succirubra and officinalis, and added to its hardihood a high percentage of quinine in its bark. If it had not been for the cinchona—failure though it undoubtedly proved to be—we must have been ruined like so many of our neighbours, and been left penniless.

Reductions were made on all sides, and a great many Assistant Superintendents, getting their £100 to £200 a year salary with free quarters, were dismissed; whilst the Supers, on reduced salaries, were left to do all the work.

Some of the estates were abandoned altogether; and sad indeed was the sight of them, with the deserted bungalows falling into ruin, and the sweet flowers of the garden running wild and struggling for existence with rank weeds and jungle scrub.

We were no better off than others. Our salary was reduced, and we considered ourselves lucky in retaining our berth.

Many proprietors came out at this juncture, and worked their estates themselves. Fortunately for us, the owner of the land George supervised had employment in England; and he was better off on that than superintending his own unprofitable property. He behaved very well, and expressed great regret at being obliged to reduce our pay, but said he would gladly raise it again the moment the estate would allow of it. We thankfully accepted the situation, for it was that or nothing, and we set our faces sternly to meet the storm. It must be a struggle, we knew, for we could see it going on on every side.

I shall never forget those sad times. They were the darkest days Ceylon had seen for a long time, and it is to be hoped they will never return.

Attracted by reports of the extravagant expectations concerning coffee, literally hundreds of young men—the sons of gentlemen—had come out, just as George came some years before, hoping to make their living if not their fortune. These men were suddenly thrown out of employment—dismissed at three months' notice or less, and were absolutely without a roof to shelter them, or bread to put in their mouths.

Poor as we were, we opened our doors to some of them for a time; but they felt the uselessness of kicking their heels in our bungalow, and eating the bread so hardly and precariously earned; they soon moved off, some getting money from home for their return passages, and some disappearing—Heaven only knows where. I heard of five men who went to the tea districts of India. Of these five, three died and the other two went home ill of fever, a disease which rarely troubles the planter in Ceylon. A few crossed to the South of India, where they got into the Police and Salt Departments under Government, and a few managed to work their way to Australia and New Zealand, where they hoped at least to find daily labour, which would bring them wages sufficient to buy daily bread.

I should not have minded the reductions for ourselves so much had it not been for the debt which we had contracted on our own estate. The interest had to be found, whatever happened, if we wanted to save our land from a fiscal sale. It had to be paid punctually and in English money, so that we felt the fluctuations of exchange. Another thing that troubled us was the occasional irregularity with which we received our salary. In justice to our proprietor, I must say that he tried to keep affairs straight, but the estate was like the horse-leech's daughter: it cried "give, give," whilst it brought no grist to the mill itself. Each time as the half-yearly payment of the interest became due, I was tormented with anxiety lest the money should not be forthcoming.

At the very first signs of less prosperous times I began to reduce my household, and cut down all unnecessary expenses. I sent away the two ayahs who, according to Ceylon custom, were receiving Rs. 25 and Rs. 20 per month, respectively, and I replaced them by a good English nurse, who has been a faithful friend to us ever since. I paid her Rs. 30 a month, and she not only did the work of the two ayahs better than they did, but she also helped me with her needle and enabled me to get rid of the tailor, another expensive item in the establishment. In a climate like ours, amongst the coffee Mary Owen could stir about as if she were in her father's farm-house in Wales; and whilst she stitched at the children's clothes, she managed to teach them their alphabets and the little hymns and

nursery rhymes which are the beginning of lessons with the little ones.

I sent away my experienced cook, and took a raw hand at one-fourth the cook's wages. I taught him his work by making him bring his cooking things into the back verandah, and there I either prepared the dishes with my own hand, or I watched him do it before me.

We parted with our remaining pony, not so much for the sum it fetched us to get rid of the horsekeeper, who cost a certain sum monthly. My husband had to walk more, but he did not suffer. On the contrary the additional exercise kept him in excellent health. Health was a blessing which was bestowed upon us throughout, and we were many times thankful that our lot had been cast in such a good climate, where hardships could be endured and luxuries were not so much missed as they would have been in the enervating plains of the tropics.

When I had reduced all the possible expenses of the house I turned my attention to the profitable branches of my establishment. I had kept cows from the very first, as milk could not be bought in sufficient quantity or good enough in quality from the natives. There are no dairies in Ceylon except in Newara Eliya, and that was out of our reach. At the old Rectory in England we used to keep cows, so it came quite naturally to me to look after a dairy when I married, and I took great pleasure and pride in my beautiful Mysore cows. I was always noted in the neighbourhood for my good butter, and the regular way in which I kept my household supplied with delicious cream and milk.

When times were so bad, I determined on turning my dairy to good account. I no longer allowed the cream to be used in the cooking, but, churning it all into butter, I sent it down to Kandy where I found a ready sale for it amongst people I knew. They were as glad to buy it as I was to sell it; for though Ceylon is such a green country it does not flow with milk. There is a certain supply from small native cows; but the butter that is made is very poor and the quantity small. The milkmen are not behind their European brothers in the matter of adulteration, and they add colourless grease to the butter, which makes it only fit for cooking purposes. The velvetty looking meadows in the valleys are practically useless for pasturage, as they are so infested with land leeches. The bloodthirsty creatures get into the animals' nostrils and worry them so that they cannot feed or digest their food. It is the same with sheep; and if animals have to be kept in good condition they must be

stalled and grain-fed—an expensive and troublesome mode of cattle-keeping which does not find favour with the native.

The patanns or meadows are also undrained, and a cow is liable to get bogged whilst the careless herdsman is asleep under some coffee bush on the hillside. If the poor animal is not immediately helped out of its predicament, it will injure itself in its struggles and probably lose its life. The continual damp is another drawback to pasturing cattle. The constant showers chill them, and it is impossible to leave them out all night as they are left in the meadows of England.

I was fortunate in having a small bit of upland grass on the sunny side of one of our slopes where, if the wind blew rather cold, it was at least dry enough for the animals to be there during the day; and above all it was free from the swamp-loving leech. At night my cows were stalled in the large cattle shed, which once was full of beautiful bullocks, but now stood an empty memento of better days gone by.

My dairy was not conducted without great trouble. I had to overlook everything, down to the feeding of the cows and fastening of the shed door at night. The Tamil herdsmen would steal the milk if they could, and water it. They would only half-milk the cows, and wholly starve the calves. They stole the food if I did not see the animals fed, and carried it off for their own half-starved little beasts; and I had to watch that the pans and milk pails were properly scoured or my butter would be ruined by a want of cleanliness. With so much supervision required to ensure success, it is hardly to be wondered at that people preferred to buy butter when they could get it good. The game to them seemed hardly worth the candle, and milk procured at the expense of so much worry and trouble was dear indeed.

With me, however, the trouble became a pleasure, and my naturally methodical way soon conquered the crafty herdsmen. When they found that Missis was really in earnest, they let her have her way so long as she chose to keep her eye upon them.

In spite of selling my butter, I still had plenty of milk for the children and for making my bread. The milk was skimmed after twelve hours' setting; but in that cool climate it was still sweet and nourishing, and it made excellent puddings, or bread and milk for my hungry little people.

As I had supplied my household with milk from the very commencement of house-keeping, so I had also furnished eggs and home-made bread. Bread making was another accomplishment acquired in the old home, and it is a very great pity that ladies of the present

day in England do not learn it. The ubiquitous baker who seems to have found place in the remotest corners of England has set aside bread making entirely; and many houses are built without the bread-baking ovens and brewing coppers which used to be the pride of our frugal-minded grandmothers.

It was quite possible to buy bread in the bazaars in Ceylon, but its grittiness and very inferior quality made me discard it from the very beginning; and when I found that my home-made butter was so much appreciated, I thought that I might find a sale for my white loaves, made as they were with the best flour and milk. The neighbours, especially the bachelors, were delighted to get it. However poor they were, bread they must have, and they were glad enough to give me baker's prices. The firewood for heating the oven came off the estate, and cost no more than the labour of cutting up into serviceable logs. The flour came up from Colombo in large quantities at a time, and the yeast I made myself.

The spirit of turning an honest penny in this way grew upon me, and I made money over my poultry. But the greatest convenience of the fowl-yard was in the supply which I had of eggs and birds for the table. It lessened the butcher's bill, and I was able to give meat oftener than I could have done otherwise. The fowls, like the cows, could not stand the damp, and it was necessary to house them in dry places well protected from the rain. During the day they were happy enough, scratching in a large yard which was open to the weather, and they had access to a shed where they could find shelter from the sudden shower and cold wet wind.

Most of their diseases might be traced to the damp, or to a want of cleanliness on the part of the coolie whose duty it was to clean out the house and yard. Occasionally I used to sow the yard with grain, and keep the fowls out of it until the green blade was three or four inches high. The growing grain cleansed the soil and afforded very wholesome food for the birds. Although the ground had to be kept dry and well-drained, it was necessary to keep it soft enough for the fowls to scratch in it; and they were always given their sand-baths as well as their water-pans, so that they might dust themselves like sparrows at home.

It was very necessary to keep the hen house under a good English padlock. Both the eggs and the birds excited the cupidity of the Tamil, and it was no uncommon thing for the hen wife to wake in the morning and find her fowls all gone. I am glad to say that this only happened to me once, and I was let off easily. The thieves

My time was very fully occupied at this period with my various amateur speculations, and I had few moments to devote to music or painting. Accomplishments are all very well in their way, but there comes a time in the lives of some of us, when they merge into the duties of the mother and the housewife. I could not sit at the piano when my thoughts were engaged in planning how the hungry little mouths in the nursery might be filled with wholesome food, which should be plentiful, nourishing and cheap; nor could I trifle with my paint brush when little knees scrubbed the serge knicker-bockers into rags, and bare pink toes pushed their way through the warm woollen stockings. But nevertheless my life was a happy one, and each little success brought a ray of joy, and lifted a fraction of the load which weighed us down for the time.

CHAPTER VII.

THE garden had always been one of my greatest pleasures in Ceylon, but even that had to give way in the time of anxiety and trouble. My flower beds were sacrificed for vegetables, which found their way with the butter and eggs to Kandy. But my vegetable garden, I am bound to confess, was not altogether so successful as I hoped it would be. I tried too many experiments which failed from want of knowledge on my part of the nature of the plants I tried to grow.

Amongst other things I tried potatoes. They were always in demand in the market, and I fancied I could make money on them if they grew as prolifically and rapidly as most things in Ceylon. They did very well for the first crop, and I was encouraged to plant out more for the next season. But my second crop was diseased, and failed to do more than supply our table. A third crop fell a victim to insects, and though I had better success with a fourth crop I had proved by this time that potatoes would never make my fortune.

English fruits were not more successful than potatoes. Apples, pears, and plums grew where the soil was very dry, but the atmosphere was too damp to allow of the fruit coming to anything. I had tried these from the very beginning, and took great pains to get good grafts, but they were a complete failure.

George saw my gardening mania and money-making propensity with much amusement; and after a time it communicated itself to him. He had very little to do on the estate, as everything was at a standstill. There was no coffee crop to speak of that required his attention in the pulping-house, and there was very little bark to store. His morning walk very often comprised nothing but a visit to the different gangs of weeders who were retained to keep the land clean. Perhaps he felt that it would be a diversion for his thoughts, which were not pleasant company, if he joined me in some of my

experiments. The cows and poultry, and of course the bread-making, he left entirely to me; but the garden was more in his line, and it used to make a pleasant finish to his otherwise miserable walk over the estate, to loiter amongst the well-grown healthy vegetables in the kitchen garden. One day a friend was looking round with him who was full of admiration at my courage in striking out in a new line, and in the course of conversation he asked us why we did not try pines. He said that one or two men had already talked of it, but nothing was done yet. If we were able to send vegetables down to the market why not pines? We took up his suggestion eagerly, and George threw himself into it heart and soul; indeed he almost took the matter out of my hands. He got up some plants of an especially good kind, and another large slice of my pretty garden was sacrificed for sordid wealth. The representation of the Grange garden beds at home had quite disappeared, and my flowers were reduced to two narrow strips of bed near the front verandah.

The ground was thoroughly cleared and turned over, and after being liberally manured the pines were planted. We preserved the greatest secrecy about our new venture, and, looking back upon it, it seems ludicrous to the greatest degree. When visitors came they were decoyed away from the part where the pines grew, and various designs were invented to prevent them from suspecting us of starting a new industry. We wanted a monopoly of the pine market, or to be at least a season or two ahead of other speculators. When great things are at stake, the mind often takes refuge in trivialities. Here were we, with £4,000 trembling in the balance, giving all our thoughts and attention to the growing of a few rupees' worth of pines, as if our fortunes hung on the issue.

The pines flourished with every show of success. The climate seemed to suit them, and they grew as luxuriantly as cabbages in an English garden. But when we came to gather the crop and send it to the market we found that the carriage of the heavy fruit was only just covered by the price it fetched. There was no great demand for pines, and the supply was already good from the gardens in the low country. They were not necessaries of life like the bread and the butter; and we found at last that unless we gave our pines away they would rot in the garden. Our neighbours, who gladly bought butter and bread, were very pleased to receive a gift of the fruit for preserving, though they did not feel inclined to buy it and so our little venture came to nothing.

Although so unprofitable as a speculation, it was beneficial—as I have already observed—in taking our thoughts off a subject, the contemplation of which brought nothing but worry

There was another reduction in our household expenses which I have not yet mentioned, and I must do so at the risk of being thought mean. But whilst I relate it, it must be borne in mind how hard pressed we were for means of living, and how absolutely necessary it was to leave no stone unturned whereby some saving might be effected. We gave up all beer, wine, and spirits, and drank nothing but tea, coffee, and filtered water. It did not matter so much for ourselves as for our friends, and we felt so unhospitable and mean when a friend had ridden over to see us, and we had nothing better to offer than tea or a glass of milk. But beer at a shilling a bottle could not be dispensed freely without its forming a considerable item in the household expenses, and, distasteful as it was to us to have to do it, we determined to keep no liquor in the house. It was an immense saving, but it was the hardest of all our economies, because it affected our friends as well as ourselves, and it seemed like saving at their expense. One's duty towards one's neighbour lies very strongly in the exercise of hospitality, especially in the colonies; and in Ceylon it had been carried to such an extent, that on a very slight acquaintance people would come and hang their hats up in one's hall, never thinking of leaving for days or even weeks. The welcome they got was hearty and genuine, and everything in the house was placed at their service. To such an extent was open house kept, that more than once I have found that people who have been passing have come in and called for food and beer in my absence. On my return the butler has told me that they have been, and has shown me the empty bottles as a proof. A few words of apology on the score of being hungry travellers, and assurances from me that they were welcome, was all that passed between us on the subject when next I met my friends; the matter was passed over as quite in accordance with the customs of the planter.

Thus, between strict economy and a little domestic money-grubbing on my part, we got through two years of very bad times. During this period numbers of people disappeared, finding it useless to remain in the Island; and the planting community settled down into a sober thoughtful set of men, whose faces were set with a determination to cling to the country, and force it to give them a living.

All at once a notion was started that something was to be done in tea. At first the rumour was received with incredulity, and a feeling almost amounting to anger. Men had suffered so terribly from disappointed hope in the case of coffee and cinchona, that when phantom Fortune began to hover before them a third time, the twice-deceived planters regarded it as another will-o'-the-wisp come to lure them to destruction. Even my husband, whom I had always

reckoned amongst the most hopeful of men, received the new idea with infinite caution.

For some time past tea had been grown in the Island, but hitherto it had not been looked upon as a possible mercantile article. The plants were mostly China tea, and produced a harsh tough leaf almost flavourless; whilst the mode of making tea was unknown. When it was talked of as a produce, the Indian tea-plant was mentioned as the right one to grow, and Assam seed was sent for. But men proceeded with the utmost care in the venture. Three things had been thoroughly studied in by-gone years: economy, drainage and climate; so when the planting began, it was carried on with judgment and at the least possible cost. There was no extravagance over it as there had been over the coffee and cinchona. The tea was frequently pricked in amongst the coffee-bushes when they were thin, without any preparatory cleaning of the ground. It grew at any altitude, from a few hundred feet above sea level to five thousand. In the low country it "flushed" with greater rapidity, but that which was grown at a greater height was said to produce a finer flavoured article. However tea is even now hardly out of its infancy in the Island, and it is difficult to state with certainty what it is capable of doing. It works out wonderful figures on paper, but we have all learnt to distrust paper calculations. One thing greatly in the favour of its success is that its leaf is wanted and not its fruit, as in the case of coffee. Ceylon is essentially a leaf-producing country, by reason of its humid climate, and the knowledge of this fact was the foundation for what little faith the planter had in it.

It was as late as 1882 that we first heard tea spoken of in good sober earnest, and George began to grow restless and uneasy with the impatience of the eager hunter, who hears the first note of the horn. He wanted to take it up at once, but there was the usual difficulty in the way: the want of capital. Capitalists at home, after the failure of coffee and cinchona, had no faith in Ceylon, and were very shy of sending their money out. They had been twice bitten and were thrice shy; and they preferred investments nearer home where they could look after their money more easily.

My husband wrote home to his proprietor, and told him of the new hope. He asked him to make enquiries at home, as well as to write to the planters in Ceylon, and to act on independent information. George explained what he thought might be done; but even as he wrote, he depreciated his own words, so fearful was he of once more misleading his absentee landlord. The responsibility of persuading him to spend more money in the pursuit of a new fancy was too great to take on his own shoulders. The owner of the estate made

due enquiries in London amongst the tea-merchants, and was more than satisfied. He sent out money, with directions to his Superintendent to launch out at once and plant up as quickly as he could. George was to secure plants if possible, even if he had to import them at considerable expense, and he was also to buy tea-seed and make extensive nurseries.

Once more my husband was fully employed, and there was no time to waste over kitchen-garden fads and fancies. Those were left to me, and I was glad to see the planter once more occupied in his legitimate work.

But whilst our proprietor's land was beginning to grow green with tea plants, our own little place stood still for want of funds. Some of the cinchona was sacrificed for tea and sold to buy plants, but we wanted more than a few acres of the new commodity. The coffee never once paid for its cultivation, and we longed to root it up, but this could not be done without money, and we puzzled our brains to find a means of raising the wind—as George called it. After talking it over morning, noon, and night—I used to wake in the middle of the night sometimes and begin the subject if I could rouse my husband sufficiently to listen—it was decided that I should write home and make an urgent appeal to my father. We could not apply to Colonel Munro, for he had already behaved so handsomely in giving us the £2,000 to start with; and though George would inherit more at his death we felt we could not forestall all that sum, or ask for any portion of it in justice to the other sons. My letter was therefore sent with the many misgivings which attend the asking of money from relations, and we anxiously awaited the issue.

It came in the shape of the kindest response to my appeal. My father said that George had taken me without a dower, and that he was the more ready and glad to do something for us. His children were all off his hands; his wants were few, and the money would be of more use whilst we were young enough to speculate with it than lying in the Funds till his death.

It was not a large sum that he could spare us, but he was glad to be able to send £500, and he enclosed a draft for it. He hoped it would mend our prospects, and he playfully added that he should expect us to keep the Rectory supplied with tea from the moment the first pound was made.

George was delighted beyond measure. It seemed as though a fresh lease of life had been granted to him, and, though he guarded against extravagant expectations this time, he would not have been human if hope had not sprung up once more in his heart. He bought

tea-seed and planted extensive nurseries on his own account, and began to prepare the land for the young plants. In the spring of 1883 we found ourselves anxiously scanning the long narrow raised beds, watching for the tender green shoots as they pushed their way through the soft soil. As soon as the plants where old enough they were pricked out together with some that were more forward which we bought. Through rain and sun, wet and dry, they flourished. The ever-watchful eye of the planter could detect no canker, no worm, no disease of any kind in the sturdy plants. They grew and flourished, spreading strong well-foliaged branches upwards till in two years' time the bushes had attained a height of four feet. We could scarcely believe our eyes when we saw that no calamity happened as each month passed by.

When the trees were two years old they underwent a little pruning, and very soon afterwards we began to pluck. Properly speaking the bushes should be allowed to grow longer than two years before they come under the hands of the pluckers, but we were impatient. We were also to a great extent ignorant of what might be done with tea. I used to wonder if the plants would die under the plucking, especially as flush succeeded flush so rapidly and the bushes never had rest. In India there is a season when the sap does not rise, and for fourteen weeks or more the plant has rest. In Ceylon, on the contrary, there is never a moment's rest. The constant showers and the warm climate keep the sap constantly rising, and no sooner are the leaves plucked than the plant sends out a fresh supply. Time will yet have to prove if this constant plucking is feasible, and whether the tea bushes will weaken under it or exhaust the soil prematurely.

The first green leaf that was gathered off our own estate was made in the new tea-house which our proprietor directed George to build; and it was with great pride that we sent home our first batch of tea—some 50 lbs.—which we could say was grown on our own land. The verdict passed upon it more than satisfied its happy growers, and hints were thrown out that another 50 lbs. would be very welcome. As an excuse for this suggestion we were told that Ceylon tea could not be bought in the retail shops. Our friends at home had asked for it, and even shown some that we had sent, but the grocers invariably averred that had none in stock and could not get it. The nearest thing to it was Indian tea, which could be procured anywhere in England; but Indian tea has a much coarser flavour than our Ceylon production, and when once our friends had tasted the latter, they did not care to go back to the Indian or Chinese.

In one respect the Indian tea has the advantage over Ceylon. It is stronger, and therefore a much more economical tea. The Ceylon tea is undoubtedly for the rich man, the epicure; for it must be put into the pot with a liberal hand if a good infusion is desired. The poor will therefore still stick to their Assam, with its rich brown colour and acrid taste.

In my next chapter I must describe the tea-house and process of making, and give an account of our position at the present moment—which is the position of so many of our neighbours who have gone into tea.

CHAPTER VIII.

AS soon as the Ceylon planters had put in their tea-bushes they had to think of preparing for the making of the leaf. They had to contend with perfect ignorance, and had everything to learn; whilst throughout it all they were obliged to keep strict economy in view. The consequence was that everything was done on a small scale, and the making began with such makeshift machinery as an Assam planter would despise.

George was one of the first men up-country to build a tea-house; it was of modest dimensions compared with the erections of bygone years for coffee. It was furnished with charcoal furnaces for firing the tea, racks of trays for withering the leaf, and a strong firm table which I used to covet for my own kitchen, as it would have made such an excellent kneading table for my bread. There was a clock in the tea-house and some small china pots for making and tasting, after the process had been completed; and there was also a thermometer.

When the leaves have been plucked—which I must mention has to be done in a particular way so that the stalk of the leaf is left attached to the branch—, they are placed on the withering trays, where they remain till they have lost all their crispness, and are as limp as a kid glove. From the withering trays they go to the table, where they are kneaded by coolies, who use the palms of their hands, and must find it arm-aching work until they get accustomed to it. They pound away at the leaves till a juice is expressed, and the crushed mass looks like a raw green pudding. In Assam this process is done by machinery; but this is expensive. The green mass is next placed in baskets to ferment, and it gradually turns

to a dull brown. Great care is needed in timing the fermentation, and it has to be checked to the moment to undergo its third and last process. This is the roasting or firing. It is laid out on fine wire trays, and placed over the charcoal furnace, where it remains till it is crisp and black. Again care is needed to see that the tea is neither burnt or over-roasted.

After this the tea may be tasted, and even in so simple a thing there is a certain rule to be observed. Four or five teaspoonsful of the leaf are put in a mug and boiling water is poured upon it. The mug is covered over and has to stand exactly five minutes by the clock. The liquid—amounting to about a cup full—is then poured off into another mug and the tea-leaves are closely examined. The experienced tea-maker ought to be able to tell from their appearance whether the processes have been complete; whether the fermentation was long enough, and whether the firing has been equable and sufficient. The liquid is also tasted and the quality of the leaf can be detected through it by an experienced palate. No sugar or cream is added, and the tea rests entirely on its own merits. If the water is not boiling when it is poured upon the tea it can be discovered by an examination of the leaves. It is only when the water boils that the leaf will open out flat to its original shape. If it remains rolled or curled the tea-maker may be quite sure that the water only simmered.

When the process of tea-making is completed, great care again is necessary in storing the tea, as it is susceptible of the slightest damp. Tin-lined cases are necessary for keeping it, and it should be packed and loaded in the dry atmosphere of the tea-house. If it is at all damaged by moist air a second firing will put it right. It would often greatly improve our tea in England if we could fire it for ourselves over our kitchen stoves, as the fogs of November will take all the taste out of it after it has been exposed for a few days; and too often the unfortunate grocer who has supplied it gets the blame for its tastelessness.

The temperature of the tea-house has to be kept considerably higher than the air outside where we live on the hills; at first George found it very trying to submit to the great changes. A severe cold was once or twice the result of coming out of the tea-house and standing about instead of hurrying home to change his clothes. Now, when he knows that he has two or three hours work before him, he puts on light summer garments with a thick ulster, which can be thrown off as soon as he enters the tea-house and put on again when he comes out.

The history of the growth and making of tea brings us up to the present time; whether we are to stand or fall by it the future

alone can decide. So far tea has been very firm, and every year that passes brightens our prospects. Already money is coming in both for us and for our proprietor. At present we sell the green leaf to our more fortunate neighbour who has a tea-house on the land that adjoins our own piece. But the sale of the green leaf, with the proceeds of the nursery, amount to no inconsiderable sum, especially as that sum is clear profit, the cinchona paying for the working.

I hardly dare to look forward after all the disappointments we have had, but I cannot help nourishing a hope in my inmost heart that better days are in store, and the worst of the storm is weathered. I am looking forward to a time when I can engage a good English governess for my children. The little people are getting beyond Mary, and I cannot find time amidst all my household duties to teach them properly myself. In due course the two boys must go to a good public school in England, for, though in all probability, they will become colonists like their father, they must begin life with the good education that is the essential foundation of the English gentleman.

The climate of the Ceylon hills suits the children admirably. The only care needed is about the sun. Although the heat may not be apparent, the sun's rays are hurtful, and I keep the little ones under cover from eleven in the morning to half-past three or four in the afternoon.

All people who live in Ceylon should be careful about the water, and see that it is properly filtered. Our own drinking water is taken from a hill-stream that runs down an open water-course to the house. Its source is a spring, high up among the jungle that covers the top of the hill, and the rotting vegetation that falls into the water before it reaches the cleared district of the coffee pollutes it. If not properly filtered it is likely to give dysentery, and, once established, dysentery is most difficult to eradicate as it seems to partake of the nature of blood-poisoning and to be absorbed into the system. An open mountain stream is also liable to be contaminated with drainage from cattle-sheds, coolie-lines, and servants' houses; and I cannot too strongly commend the subject to the consideration of all lady housekeepers who live amongst the coffee. Matters of this kind often fall to the share of the woman, for the man has enough to do to see to his own legitimate work, and when that work fails, his brain is devoted more to the production and development of a new industry, than to the details of sanitation.

I have already described how we dabbled in experiments, and we were not singular. The productive powers of the Ceylon climate are so great that men have been tempted to try numbers of things in the hopes of turning up trumps. I cannot undertake to enumerate the

products of the low country; I might mention having heard of fortunes being made with cocoanut and cinnamon plantations, but these would not grow where coffee flourished and were useless to the coffee planter.

In one of the coffee districts an enterprising planter tried aloes. He planted up about forty acres, and the aloes grew most luxuriantly. But when they were grown their owner was at a loss to know what to do with them. The machinery for extracting the fibre was too expensive to set up, and the hand process was still dearer without being so good. The aloes were therefore like weeds, and very ill-weeds they proved indeed to be when the planter wanted to do away with them and put in tea instead.

Some people dabbled in cardamoms, but the climate was too cold for them in the coffee districts, and they did not do well. The market varies considerably and sometimes the price of cardamoms scarcely covers the working expenses, so that there is not that certainty about a crop that there is about tea.

I was often asked questions by my friends at home in their letters that suggested all kinds of speculations. "Why don't you do something with your timber?" "Have you tried silk?" were two queries put to me.

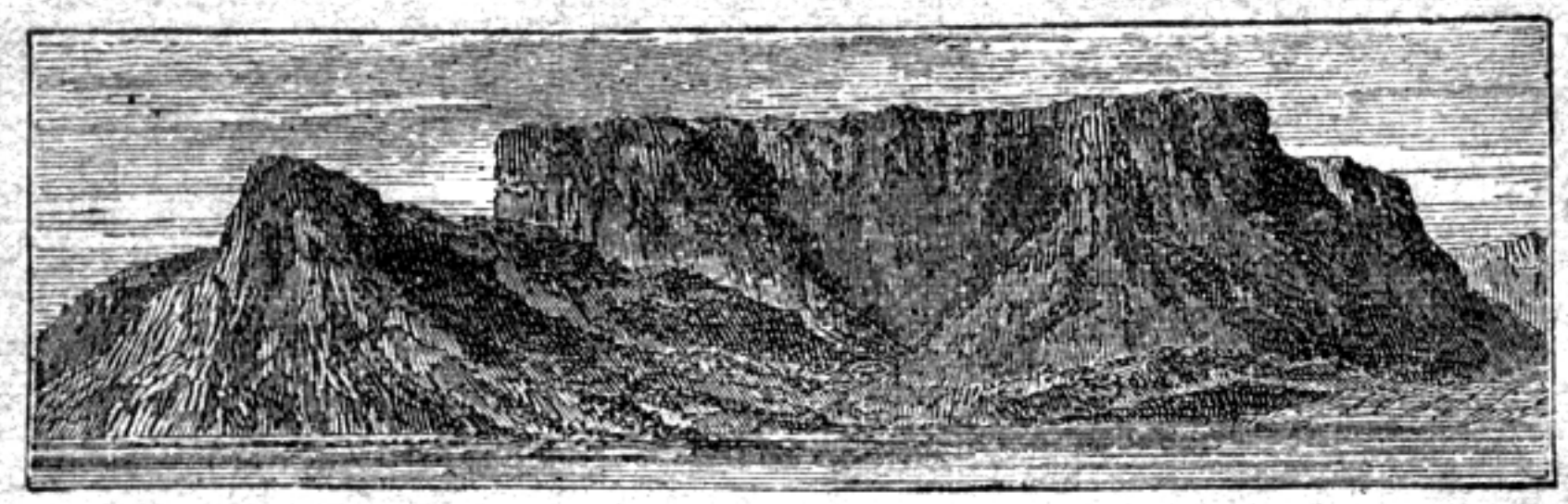
With regard to the up-country timber of Ceylon there are too very serious drawbacks which effectually prevent any money being made over it. One is that the transport is too expensive. It would have to be carried by rail or road, and the cost would be enormous. In timber-producing countries it is generally carried by water, the logs floating down the rivers to the sea. But Ceylon has no rivers which could transport wood in this way from the forests where it is felled. The mountain streams are mere torrents which hurl their waters over huge boulders and find their way to the low country in broken masses of foam—beautiful enough to look at, but of no use for navigation. The second drawback is the inferior quality of the wood. It is too soft to be durable, and though some of it serves the planter well enough for his dwelling house, if he wants a beam of extra strength for his bridge or pulping house he imports teak for the purpose. There is a good supply of satinwood and ebony in the low-country to keep the market full, and the timber of the coffee districts actually lies and rots where it is felled. It is quite possible that with the introduction of the tea industry timber will have a new value for the purpose of making charcoal. The tea-house needs a certain quantity for the firing process, and the charcoal-burner will find a ready sale for his manufactures on the spot.

Silk has been tried in the Island, but success has not attended the experiments. Experienced hands are required to collect and wind the silk, and without this the cocoons are useless. The silkworm assimilates the food provided for it, but cannot always stand the wet. The deleterious effects of the damp might be obviated by proper housing if the winding of the silk could be manipulated successfully. It is an industry which should be developed by the Singhalese. In parts of India the natives prosecute it with considerable success. The care of the insects falls to the women, who seem to have a natural liking for tending the worms. They also have the patience to sit and wind the silk hour by hour in their sunny country whilst they dream the time away over their mechanical work.

The Sanatarium of Ceylon, Newara Eliya, is the home of experiments. There may be seen the dairy-farm and the market-garden flourishing with moderate success. Pigs are kept and the lover of pork may find his favourite joints of the indigestible meat as good as any he can get at home. Plums and peaches are amongst the fruits; there is a ready market for them in Newara Eliya itself among the residents and visitors. When the planters were undergoing such a run of ill-luck with the coffee and cinchona, the Newara Eliya dairyman and market-gardener suffered indirectly by the bad debts which were contracted. Men who in better days had ordered the goods in good faith found themselves unable to pay, however much they might have wished to do so. The system of giving credit was carried to excess at that time, and large accounts were run up which a sudden reversal of fortune made it impossible to meet. No fortunes have been made in Newara Eliya, though money has been picked up at odd times; but nothing has come of consequence from the many ventures which have been tried from time to time. All experiments, whether in Ceylon or in any other country, require capital and attention. Without these there can never be a marked success. The coffee and tea-planter has always his own legitimate work, and it is only odd moments that he can give to fads and fancies. Whatever is taken in hand in the way of cultivation must be done through the medium of the coolie; and the coolie, as I have already described, wants the closest supervision to make him carry out his work properly.

In our own speculations I became the coolie-maistry generally. The garden and cowhouse came under my direction; and whilst my husband had his time free for his own planting I saw the crafty Tamil through his work, and took care that he did not shirk it. There was trouble and pleasure connected with it, but the pleasure counterbalanced the trouble; and though my life was full of anxieties at that time, I cannot say that it was unhappy. On the contrary I can confidently assert that I was a happier woman all through it than

many ladies whose lives are unruffled by monetary cares. I have fought the battle of life by my husband's side, and the pleasure with which we both look forward to moderate success is intensified since we have passed through some adversity. I take this to be one of the greatest charms in a colonist's life. He faces the new world single-handed—or at least with only his wife by his side, who doubles his responsibilities. He plucks at Fortune's skirts and almost forces her, by his perseverance and endurance, to shower down her favours upon him. And when, after severe rebuffs, he finally attains something approaching to affluence, he can look proudly on his fortune as entirely of his own building. A man who has passed through toil and labour to success has also a wider sympathy to extend to his younger brother who essays to walk in his footsteps; and as his physical frame is strengthened, and developed by his exertions, so is his moral character strengthened and his philanthropy developed by the straits of misfortune through which he has passed. However unsuccessful portions of our lives have been, there is no time to which we can point as useless. Every moment had its lesson; every hour had something to teach. Even at the present time we are only travelling along the road. To use a familiar expression, we are not out of the wood yet; but the journeying has become easier and the way seemingly less full of pitfalls. Our hearts are as full of hope as when we began life, but hope is tempered by experience. We, with a great many others, are too well drilled in the school of adversity to imagine ourselves millionaires in prospective again. Our aspirations go no further than clearing Munro Grangé estate of the debt upon it, and bringing it into thorough working order with its tea-house and tea-making machinery. Like our neighbours, we look for making our livelihood and not our fortune; and all castles-in-the-air, concerning a return to the old country to reign as the rich squire of some village, find no place in our minds.



CHAPTER IX.

CEYLON has been famous for its gems from time immemorial. Its rubies and sapphires have a world-wide reputation, and have been deemed worthy of a place in kings' crowns. The pretty coloured gems are the first things which greet the sight of the new arrival in the Island. Even before the traveller has left the ship the jewellers come on board with their wares, displaying gorgeous jewellery. Rings set with rubies, sapphires, catseyes, moonstones, crystals (sometimes called Ceylon diamonds) and garnets are offered for sale at high prices, whilst the salesmen declare that the stones are all genuine and have been found in the Island. For the most part they are glass, and their birth-place is Birmingham or Germany. If the real Ceylon gems are wanted, they must be sought for in the shops of some of the better Singhalese and Mahomedan gem-merchants. But even with these people—respectable as they seem to be—it is necessary to exercise judgment and caution, and some knowledge of gems is required in choosing good stones. The easiest way for an amateur to tell if a sapphire is good is by holding it up in the gas-light and looking through it. If there is the faintest ray of pink or purple in the blue the stone is not good. The blue of the sapphire should be as pure and intense as the hue of the Red Sea when one looks over the ship's side into its unfathomable depths.

When I first arrived in the Island I was filled with a desire to hunt for the gems in their native grounds. There is something

fascinating about precious stones to the female mind, and the idea of wearing jewels which one has picked up oneself is not to be resisted.

By and bye, when we were racking our brains for means of livelihood, the gemming fever came over me so strongly that at last I persuaded my husband to allow me to try my luck, especially as the mode of procedure that I proposed did not require any outlay beyond the wages of a few coolies. There is a certain amount of speculation about gemming which partakes of the nature of a game of chance. Who could tell what we might not find? We might come upon a large sapphire or ruby which would bring us in a small fortune. There was always the possibility, though, truth to say, there was very little probability of making such a find.

One day we had gone over to our own little place to tear our hearts out once more by looking at the diseased coffee-bushes. During our walk amongst the coffee we passed through a small valley which was watered by a mountain stream that joined the river lower down; and there we suddenly came upon a coolie—who was almost hidden amongst the bushes—busily grubbing in a hole. He scooped the earth out after loosening it with his wooden weeding knife, and closely examined it, evidently searching for gems. The man ought to have been weeding, but from the size of the hole he must have been gemming on his own account for the last two hours, for there was quite a cartload of soil heaped together. Whether he had found a ruby on the surface of the ground amongst the coffee and so been tempted to search further for another, or whether he had been a gemmer in days gone by and had instinctively reverted to his old employment, we could not find out. He would neither tell us what he had found nor why he chose that particular spot for his search. It was not an unknown thing for a weeding coolie to find a gem on the surface of the soil, and we were inclined to think that it was so in this case, and that the man had been led by it to search further. However, he had stolen time from his master and had to be punished; accordingly George passed the usual sentence on him and put him sick, so it was to be hoped that his gains would cover the fine of his day's wage.

This little incident revived the notion of gemming in my mind, and I again urged my husband to have a try at it. I pointed out that it would only cost the labour of three or four coolies and a Singhalese gem-washer. To my great delight he consented, and we then and there chose a spot for the gem-pit to be dug. It was in a flat piece of meadowland, called "patana," through which the river flowed, spreading itself into a broad calm stream

before it raced in foaming masses over its rocky bed a little lower down the valley. The patana was formed by the alluvial deposits of the water, and the bed of the river had shifted as it gradually silted up. After walking all over the patana my husband fixed on a spot where he thought we might reach the ancient bed of the river at a few feet from the surface. Here the coolies were directed to dig a pit six feet square. They were to go down through the yellow sand and loam till they reached the clay, and if it contained a number of round water-worn pebbles, the native superintendent was told to have several loads of it placed at the river's edge ready for washing.

Some days afterwards we went to our gem-pit, taking a Singhalese gem-washer with us. The coolies had reached the clay at a depth of four feet, and a good-sized heap of pebbly soil lay ready for us by the water's side.

There was an enemy in the field who bid fair at one time to turn me out, and that was the land-leech. Although the coffee was perfectly free from the leeches, they swarmed in the grass of the patana; and no sooner did I take my stand, than I saw that I was a common centre for the horrible blood-thirsty creatures. They came along the grass at a great pace, looping their brown bodies as they travelled like a species of caterpillar. When they reached my ankles, they fastened themselves on my flesh, biting through the stocking. A prick like a sharp-pointed needle sticking into me, told that the little bloodsucker had got tight hold, and there was nothing to be done but to wait till the creature had filled itself to repletion, when it would drop off. I took refuge upon a large flat stone till we had sent for some quicklime. A little of it sprinkled over the grass where I stood effectually choked off the hungry leeches, and stopped their foraging expeditions. The smallest dust of the lime on their moist bodies shrivelled them up and killed them.

Our Singhalese washer paid no attention to the leeches, but began his work at once. He examined the clay, and pronounced it the right sort. He then filled his basket, shaped like a large shallow basin, and, stepping into the running water, began the washing process. By a dexterous turn of his wrists he gave the basket a circular motion in the water; its contents rolled round and the soil was swept away in muddy streams, leaving the pebbles in the basket. These again were rolled round, and allowed gradually to slip away over the edge into the water. I could hardly believe at first but that the precious stones went with the pebbles, but my husband assured me that any gems in the basket would be safe at the bottom by reason of their weight.

When an incredible quantity of soil had passed through the process of washing, and the pebbles had been re-washed till they were reduced

to a mere handful of fine small stones, we were allowed to have the wet glistening mass to examine. They were put on to a clean white cloth; and the Singhalese looked at them closely, picking out the tiny sapphires with an experienced hand. The sapphires were like bits of slate and to my uneducated eyes seemed opaque and dull, but by holding them up to the light a faint ray of blue could be seen through them. We found a few fragments of catseyes looking like opalescent quartz, and some bits of a clear brown stone which the man called "tourmaline." We also picked out some garnets and moon stone and some white diamond-like scraps that he called "poosparine." He told us that tourmaline and poosparine were used in native jewellery, but were of no great value. A quantity of slaty pieces of stone remained in the basket, looking very like sapphires, and the Singhalese pointed them out to us as dead sapphires. Perhaps a geologist could have told us how nearly related they were to the precious stone.

All day long we washed, making a kind of picnic of it, and by the evening we had secured a pickle-bottle full of gems of sorts. They were all small and most of them flamed. The saleable value would not have covered the cost of the coolies' and gem washer's labour. The stones were not good enough to cut and set as ornaments and would only have done for watchmaking. This was the beginning and ending of my gemming fever; and though it came to nothing, it afforded us amusement and diversion at a time when we most needed it. I kept my bottle of gems, and sometimes produced it to show to new comers who enquired about Ceylon's precious stones. I was able to say that they were "off our own property," and George was never tired of poking fun at the "family jewels" as he called them.

Gemming has not been taken up on a large scale by Europeans, as there are too many drawbacks to contend with. The coolies who labour, whether Tamil or Singhalese, cannot be trusted; even with the closest supervision they manage to secrete the best stones and steal them. The districts most favourable for gemming are extremely unhealthy. The heat is great and the climate gives dysentery. This makes it impossible for the European to work side by side with the Oriental, so he is forced to put himself in their hands with the certain consequences of being cheated. I believe gems are to be found in most districts to a certain extent, but there is no money to be made over them, by the European at any rate. Other people besides ourselves have made small ventures to the extent of Rs. 500 or so, but no one has ever done more than just cover working expenses. Gempits are sunk in many parts of the

Island at various elevations. Those which are thoroughly worked go to a depth of 150 feet or more; whilst others have been mere surface attempts and have not reached more than six or eight feet. Water is the great enemy in such amateur attempts as my own. If I had desired to excavate more clay, and to a greater depth, I should have needed a pump in my pit.

The working of the gempits is chiefly in the hands of the Singhalese, who seem to find a singular fascination in hunting for precious stones. They may frequently be seen searching among the pebbles of the bed of a stream, especially where the water has worn the rock into holes. If they find anything they keep it a secret, though occasionally a vague rumour comes that some ruby has been discovered amongst the coffee, or a catseye in the river-bed. From the persistency of their search I am inclined to think that good stones are picked up in this way with tolerable frequency. If no success attended their labours, the Singhalese would hardly waste time over it.

Moonstones are pretty gems, and of late years have been the fashion. They are common enough in places, and I have some by me now that I picked up out of a pit in the jungle when we were out with a party for a picnic.

But if the gems of Ceylon are world-renowned, so are the pearls; so I must not omit an account of my first and last venture in pearl oysters.

The oyster banks are on the north coast, and the fishery is a Government monopoly. Before the English worked the oyster banks, they were in the hands of the Dutch, who took them over from the Arabs. The divers are chiefly Moormen and Tamils. They sink themselves by means of heavy stones, and carry baskets in which they put the oysters as fast as they can detach them from their bed. Although sharks abound, wonderful to relate, there is little or no danger to the divers. The popular opinion is that their dark skins save them. They remain sixty seconds under water and then, coming up to breathe, they go back to the bottom to continue their work.

The oysters are sold by auction on the coast at from Rs. 20 to Rs. 35 per 1,000. The revenue derived by the Government from the fisheries varies from Rs. 200,000 to Rs. 600,000 per annum: but occasionally they are worked at a dead loss. The traders carry the oysters by boat to Colombo, where they retail them on the beach. Crowds of natives await their arrival ready to buy the oysters

a speculation in pearls, and we both went to the oyster auction to buy. A lot containing 1,500 of the shellfish was knocked down to us for Rs. 30, and I already began to imagine myself the owner of handsome set of pearls which I should see taken from the fish myself. But there was one thing I had not taken into consideration. The lovely pearl is the fruit of filthy corruption, and amongst corruption it must be sought. At the time of purchase the oysters were, to say the least of it, "high." But they were not "high" enough to produce the coveted article. The oysters had yet to lie in the sun, and after being exposed a few hours to its tropical rays they became a horrible mass of putrefaction. I gave one glance at the loathsome mass and inhaled one whiff of the tainted air; then, burying my nose in my handkerchief, I turned and fled, leaving my better—my much better half in this case—to deal with the oysters. He could ill afford to throw away Rs. 30, and so set himself to the terrible task I had brought upon him in my desire to find the barbaric pearl.

There were plenty of coolies who were ready to do the dirty work of examining the oysters for payment, and two were hired. They put the decomposed fish into pails and first examined the shells. They found a quantity of seed pearls which were soon picked out, and the shells were then thrown aside. This was clean work compared with what was to come. The putrid mass of fish had next to be manipulated by filtering it bit by bit through the fingers of the coolies; and the pearls were thus discovered and picked out. George told me afterwards that the stench was indescribable. In spite of vigorously smoking the whole time he got the smell into his mouth, and could taste it till he was nearly nauseated. He could not leave the coolies or even stand at a distance, but was obliged to watch them closely or they would have hidden and stolen most of the pearls. When it was all over the pearls would have just realised the amount paid for the oysters. There was no profit to count as payment for the fatigue of standing out all day in the hot sun, nor to compensate for the intolerable stench endured. On the other hand George's clothes were ruined. They were saturated with the smell of the putrid oysters; and when he returned to me I could not bear him near me. I got some carbolic soap and strong washing soda, and he scrubbed away at his hands; but even after a complete change of clothes and a thorough ablution there was still a suspicion of the villainous odour hanging about him. Not for the largest pearl in creation would I ever allow George to make himself in such an objectionable condition again. The Singhalese and Moormen may have undisputed possession of the pearl oysters as far as I am concerned; and they do not seem to mind the stench or find the occupation at all an inconvenience to themselves or their friends.

But the Oriental is by birth a thorough-paced gambler, and he finds a certain excitement in buying the oysters, as there is always the possibility of a big prize. A man has been known to discover a large and valuable pearl among a few oysters for which he has given only thirty or forty cents. It is true that such a thing happens perhaps only once in that man's lifetime; but, like the lottery prize, there *is* always a chance which, however remote, has an irresistible attraction to the gambler.

CHAPTER X.

I have described the troubles of our Ceylon life, but I must not leave my readers under the impression that we had no pleasure. Recreation is as necessary for the health of the mind, as exercise is for the body. When affairs looked their blackest, we still met together for amusement, although, too often, our smiles hid heavy and anxious hearts. In some parts of the valley cricket and athletic sports were carried on with great energy, and the ladies gathered round to look on, and encourage.

Some of the planters managed to keep a few hounds, with which they hunted hares amongst the coffee. Others flew at higher game, and, with a mixed pack, hunted the elk—or sambur as it should properly be called. This was far more exciting, and much harder work than the hare-hunting. It had to be pursued in the heart of the primeval forest, whilst the hare-hunting could be carried on amongst the coffee without leaving the estate. The men who followed the elkhounds faithfully throughout seldom reached home under a run of twenty miles, and very often it was considerably more. But those who followed the harriers or beagles, stuck to cleared ground, and after endless turns and twists, generally finished on an adjoining estate. I frequently went out on my pony, in the early days, with the harriers, and trotted in and out among the coffee bushes, scrambling along the narrow paths, and occasionally jumping a drain. Now and then I was in at a kill, and managed to catch a glimpse of a few bits of fluff and fur, scattered in the breeze, as the hounds pulled poor Puss down, and devoured her.

But undoubtedly, after elephant-shooting, elk-hunting is the best sport of Ceylon. I was once invited to an elk-hunt on the Horton Plains, and had the good luck to see a kill. We put up at a Rest house on the plains, and, though the journey there was long and fatiguing, it was one of the most charming trips I have ever taken. The elk feed during the small hours of the morning, on the patana or grassland, which is like a beautiful park, belted with dense woods of magnificent forest trees. The animals are thoroughly surfeited by daybreak, and they seek the shelter of the forest. It is just as they have finished their heavy meal, that it is possible to run them down, and catch them; and it is necessary to be very early in the field. We therefore received many directions before our good-nights were said, to be up early, so as to start in good time.

In the dark hours of the morning, we were awakened from a deep dreamless sleep, by a blast from the huntsman's horn. We tumbled out of our warm beds, and made a hasty toilette by lamp-light. The centre room, which served as dining—drawing—and breakfast room, was bright with a blazing fire; and there was an ample spread of fried bacon, hot toast, and fresh coffee on the table. No time, however, was wasted over the food. All was bustle and hurry, and whilst we put on our ulsters and sun-hats, the master of the hounds went out, to bring his pets round from the shed, where they had been kennelled during the night.

We turned out by the light of a waning crescent moon, and picked our way at a quick walk over the wet grass. When we had gone about a mile, I was sent with an escort of one gentleman and a coolie, to the river bank, to await events. The rest of the party climbed to the crest of the hill, and put the hounds into the jungle at the top. The real business of the day then commenced for the sportsmen, whilst I could only listen and wait. I took up my position by the river, with my protector, and sat down on a flat rock. Daylight was coming on with the rapidity of the tropics, and the moon paled before the rising sun. Now and then a spurfowl uttered his hoarse note, or a wanderoo monkey broke the silence with a hideous laugh, that sounded like the self-satisfied chuckle of a mischievous Miss of the woods. We dared not talk much, as we were anxious not to head the game back into the jungle, so we contented ourselves with watching the landscape growing mellow under the rising sun. The thick glistening foliage of the grand old forest trees became gradually bathed in yellow sunlight. The river pools lost their grey tint, and took warm tints of colour from sky and grassy bank. Nature awoke once more into beauty and life.

Half an hour passed, and we began to get impatient, wondering if, by some unlucky chance, the hounds had followed a scent that led

them away from, instead of towards us. But a little later there came faintly the sound of distant baying. It grew more distinct each moment, and our eyes fastened with eager expectation on the jungle. Presently there was crackling of twigs, and a crashing amongst the dry branches of the nilloo, and outburst a beautiful elk. Its coat was a mouse-grey colour and its mane spread like a fringe round its neck, whilst its head bore a magnificent pair of horns. It looked every inch a noble beast—a rajah of the jungle, as it stood for a moment and gazed around, scenting danger in the air. Probably its quick eye caught sight of us, even though we crouched low on the rock, for it turned and made off at a quick trot down the valley.

We started at once to follow, and, as we did so, two of the fleetest hounds of the pack leaped out of the jungle, and steadily followed down the scent.

We ran and scrambled along as best we could, I nearly breaking my ancles over the tufts of grass, and the deep foot-marks of the elephants in the swampy soil. We crossed the river, and made for a pool where the stream took a foaming leap over a mass of broken rock. The rest of the hounds came baying along the track, followed closely by the sportsmen. Hounds and men forged ahead, whilst I was hurried by my experienced escort—who seemed to know all the short cuts—to the pool.

As we sighted it we had a magnificent view of the stag. Twice it plunged into the river to escape the hounds, and twice it jumped out, making efforts to get away. Now, thoroughly winded, it hurled itself into the still waters of the pool, to take its final stand against its enemies. Its head was thrown back, and its nostrils were raised, as it took up its position with its back to the waterfall, and waited the onslaught of dogs and men. The first hound that reached it made a snap at its ear; but the stag struck poor Rover down with its forefoot, and the old dog fell back beneath the water with a yell of pain and disappointment. The diversion caused by the overthrow of Rover gave Juno her opportunity. Swimming quietly round the stag, she rose in the water suddenly, and before the elk could strike her down, she had fastened on its ear. One of the sportsmen came up, and waded out, to give the finishing stroke. Even with Juno holding it tightly by the ear, the elk was not easy to tackle. As the sportsman approached the stag turned to face him, and so long as it could do this, and keep its enemy in front, it was safe. The rest of the hounds had arrived by this time, and some stood baying furiously on the shore, whilst others swam out towards the stag. Some of the coolies also arrived with the rest of the sportsmen. Their presence confused the stag, and took its attention off the owner of the

dangerous knife. All in a moment the enemy had slipped on one side, and laid hold of the brow-antler; and in another moment the knife was plunged behind the shoulder-bone.

The stag gave one great uprearing leap, and then fell back dead in the water. And though I enjoyed the excitement of the scene, I think my chief feeling was that of pity for the noble animal, that had run so bravely for its life, and had lost it.

But since tea has come to the fore, the planter has had no time to hunt, or indulge in much recreation. The tea-house claims all his attention, and his employer would be ill-pleased to hear that the factory was left to take care of itself, under a conductor.

Even as I write, I hear the distant hum of the tea-rollers, together with the knocking of the carpenters' hammers, for the builders are not out of the factory yet. The tea-house has been growing wonderfully of late; and the carpenters, and masons, seem never to have finished their work. At first our tea was hand-rolled, in a small room, which contained the withering trays, and the chulas, or charcoal-firing stoves, as well as the rolling table. We employed from six to eight coolies in the shed, and, compared with what we are doing now, the factory was a mere plaything. But this lasted only a short time. New buildings sprang up which were intended to be only one-storied. Before long, however, it was discovered that double the space was needed, so an upper story was planned, and built. Then an engine-shed was erected, and the old storehouse adjoining was fitted up to receive a dessicator, or firing-machine. The trays over the charcoal fires were abandoned for the more speedy process of the hot-air machine. The frame of withering trays was set aside for the jute-tats which are formed by stretching a coarse kind of cloth, from side to side, and from floor to ceiling. The leaf is spread over the jute in thin layers, after it has been sifted and weighed, and this part of the factory reminds me of a Lancashire bleaching mill, where the cloth is spread to dry in a hot-air room. But the jute-tats, although so lately introduced, are likely to give place in their turn, to a withering machine, which by artificial heat, or a chemical process, will wither the leaf at once, and make it ready for the roller. The advantage of such a machine is a great saving of time and of space, besides regulating the work; for the time of withering on the tats differs with the weather. Sometimes this causes a press of work in the tea-house, and necessitates night labour.

The process of tea-making has often been described, but I will nevertheless say a few words of our own particular plan. Each

planter has his method of working, although all must go upon the same broad lines.

As we make our own tea we pluck finely. It is less trying to the plants, and we are quite satisfied with the quantity of leaf taken off the bushes. The leaves are the lungs of the plant, and my husband thinks that it weakens the bush unnecessarily to deprive it of its lower leaf, which in any case only goes to make a coarse tea. But there is a great diversity of opinion on this subject, and men who sell their green leaf generally try to get all they can off their plants. There are three rounds of plucking in the month, so the plant only gets ten days' rest; but it is marvellous to see what it can do in so short a time, especially if there be a moon. The flush during a waking moon is at least a third more vigorous than when the nights are dark. The tea flushes, or grows leaf, all the year round, and gets no rest except when it is pruned, which happens every two years. Then it has three months rest.

When the leaf comes into the tea-house it is weighed and sifted, as George prefers keeping the fine separate from the coarse, from the very beginning. The leaf is then spread on the withering machine. When it is withered to a turn—that is, to the exact consistency of a kid glove—it goes into the rollers, which are worked by a steam engine. Here the leaf is tossed and rolled, till it becomes juicy, and loses all shape. The time of rolling is marked strictly by the clock, and the leaf is taken out of the machine to the moment. It is then spread in thick layers on shelves and is left to ferment. This is done according to judgment, as climate influences the process of fermentation. After the fermentation George rolls his leaf again, and immediately after the second rolling, it is fired in the dessicator, where it is spread on trays and passed through successive chambers of hot air. A fan, inside the dessicator, driven by a large flywheel, sends the hot air on to the tea, and with this last process the making is finished. It has then to be bulked and packed. The bulking is the mixing process of each day's making, so as to equalise the quality of the shipment. The tea is spread out on cloth, on the floor, and coolies, walking backwards and forwards, toss it together in large handfuls.

It has to be packed hot. When the boxes are ready with their lead linings, the tea is passed through the dessicator once more, and put straight into the boxes. A coolie stands in each box and treads it down with his feet. For the benefit of the fastidious let me add that there is a stout cloth between the coolie's feet and the tea. In this way the tea is not broken and crushed, as it would be under heavy hydraulic pressure. When the boxes are full, they are weighed

and soldered down, and nothing remains to be done but to send them off to Colombo for shipment. The chests go home to England, and are sold in "the Lane." I am sorry to say that much of the delicious fragrant leaf that we turn out, never reaches the teapots of our countrywomen, as pure as we send it. The retail dealer opens the chest in his foggy climate and mixes the Ceylon leaf with all kinds of Chinese rubbish. This he sells as "Ceylon mixed." The reason for this is that the British Public likes a cheap article, and Ceylon tea, pure and unadulterated, is not cheap.

The rollers and dessicators, the engine, the jute withering tats, or the withering machine, the sifters, bins, scoops, boxes, lead, &c., &c., have cost a lot of money, to say nothing of the carpenters' and masons' work. Very frequently the tea-making—which once begun must be continued to the end straight off—lasts all night, and this entails a liberal lighting up of the tea-house with good lamps. Clocks are also a necessary part of the factory furniture, as well as good padlocks. The labour for the tea plucking and making is just double what is required for the cultivation and gathering in of coffee. Part of the labour in the factory must be skilled, and more supervisors or conductors are needed than were wanted for coffee. All these little outgoings seem nothing taken singly, but when added up they form a considerable item against rapid and big returns.

A question that is often asked my husband, is this:—"What will it cost me to put up a factory?" It is a difficult one to answer, because a mint of money may be spent over bricks and mortar, and machinery. Men who have had some experience in building, and who do not want to make a show, will spend just half what others of an extravagant turn will require. The tendency in the present day is certainly towards the side of economy and caution, especially in all private ventures; and I notice that a few of the canny ones are biding their time, and quietly waiting to see how their neighbours fare, before they invest in expensive factory requisites.

The process of making tea is one that a lady can watch throughout, and consequently she can take great interest in it. I sometimes think that my judgment, as to the exact amount of withering and fermentation that the leaf requires, is as good as my husband's; and I am sure that a woman can taste tea as well as a man. I am therefore very often in the factory, critically handling the warm crisp little rolls of leaf, as the tray is taken from the dessicator. If the withering or the fermentation is insufficient or overdone, the tea is poor and tasteless when it comes from the teapot. But the delicacy of flavour and strength do not depend entirely on the making, they are partly dependent on climate, and the altitude at which the tea is grown.

I have endeavoured to give a straightforward little account of our life, with all its troubles and anxieties, and I could not finish with a happier or more hopeful subject than the tea. Although it does *not open out a golden vista in the future, yet it has lightened* our lives once more with the hope that all our labour in the Island may not have been given in vain. If I may venture to offer any advice on the strength of what I have seen around me, I should say to young Colonists, "Don't let hope tell too flattering a tale; and be sure to grasp that fickle dame Fortune very firmly, before you make free with the favours which you think you have secured from her hands. Take her gifts freely, but live frugally; and, above all things, garner some of your riches in safer investments than the Island has to offer. It is the greatest mistake to put all your eggs in one basket."