

From the Flag of our Union. **JUST CHARGE IT.** A SKETCH FOR NEW BEGINNERS IN LIFE. BY ALBERT D. BURNING.

"Charles, what did this peach preserve cost?"
 "I'm sure I don't know, Hannah."
 "But you bought it this morning."
 "I know I did, but I didn't ask the price of it."
 "No."
 "Why not?"
 "O, because I couldn't stop to make change. I have opened an account with Mr. Waldron, and shall hereafter settle once in three months."

This conversation was going on at the tentable between Charles Matthews and his wife.

Matthews was a young mechanic who had just commenced house-keeping, and as he was making excellent wages he could afford to live pretty well. After he had made known his determined arrangement to his wife she remained some time in silent thought.

"Charles," she at length said, in a very mild, persuasive tone, "I think it would be better to pay for things as you take them. You know you receive your pay for labor every Saturday night, and you could pay as you go very easily."

"I know I could," returned Mr. Matthews, with the air of a man who had unwavering argument at his command; "but then it would not be near so handy. You see, if I pay my store bill once a quarter I shall save all the trouble of making change; and shall not only save time, but also avoid mistakes."

"Mistakes?" repeated Hannah. "How can mistakes occur when you pay for things as you get them?"

"I will tell you. Sometimes it may not be convenient to pay for a thing when I get it—I may forget my money, or I may only take it on trial—then if I pay for a part, and not for all, some things may get charged which I pay for. No, Hannah, a settlement once a quarter will be the best and most convenient all round. I am satisfied of it."

"Well, perhaps it may," said the wife, with an earnest tone and look, and yet with a smile, "but I cannot think so."

"But why not?"

"Why, on all accounts. In the first place, you will buy more than you would if you paid cash. Now you needn't shake your head, for I know it. There are many little luxuries, little extras, which we do not need, but which you will yet be apt to buy if you do not have to pay the cash down. I know something of this credit business, and it is not a fair thing. In the second place, if you pay cash for everything you will get your goods cheaper. A trader will sell cheaper when he can have the money in his hand than when he has to carry out the amount on his ledger."

"But let me tell you, Hannah, that Mr. Waldron will not cheat. He is not the man to take the advantage in that way."

"You misunderstand me, Charles. Do you not know that all traders can afford to sell cheaper for cash than for credit? Mr. Waldron, for a five-dollar bill, would let you have more sugar than he would for the same amount entered at different times on his ledger. He could afford to do so. Traders like to secure cash customers. I think you would find it to your advantage to try the cash system. Now I do not believe you would have bought this peach preserve if you had had to pay the cash for it."

"But I bought that just to please you, Hannah, and I thought you would accept it gratefully," returned the young husband, in a tone that showed that his feelings were touched.

"I know you did, Charles," said the wife, laying her hand affectionately upon his shoulder, and I was grateful, for I know you would do anything to please me; but for the sake of helping out I would forego all such things. Perhaps—and the wife spoke very low—you might be able to buy a little cottage of your own, one of these days."

For several days Charles only sent such things up from the store as were actually needed. At length, he went into the store one morning on his way to his work, he saw some splendid looking pickles in fancy jars. He had ordered the articles he needed, and was about to leave, when Mr. Waldron spoke:

"Mr. Matthews," said he, "don't you want a jar of these pickles. I carried my wife in a jar last evening, and she thinks them superior to anything she ever saw before."

Now Charles knew that his wife had plenty of plain pickled cucumbers, some that her mother had put down for her, but Mr. Waldron's wife had had some of these fancy ones, and why shouldn't Hannah?

"Shall I send you up a jar?"

"How much are they?"

"Only a dollar."

"Yes, you may send it up,—and just charge it, if you please."

"Certainly. Anything you want you may order at any time, and you may be assured we shall be happy to accommodate you."

Now this was flattering to young Matthews' feelings, to think that the trader had such confidence in him and he went away with an exceeding good opinion of himself and his credit and of the store-keeper in particular.

"Only a dollar?" Yes—only a dollar on the trader's ledger,—that is nothing. But a dollar right out of one's pocket—that is different."

Charles would not have bought these pickles if the cash had been required for them.

"Ah, Matthews, look here: I've got something to show you." This was said by the trader to the young man on the very next morning after the purchase of the pickles.

And so Mr. Waldron led our hero out to the back side of the store and opened a box.

"There, Matthews, nint these nice oranges?"

"They are nice," replied Charles.

"And so they really were."

"I know your wife would like some of these. I carried some in to my wife, and she wanted me to save her four or five dozen."

"These are nice. How do they come?"

"Let's see: I can send you up three dozen for a dollar. I got these very cheap.—You know they are retailed at five or six cents apiece."

"Yes. Well you may send me up three dozen. Just charge them, if you please."

"Certainly. Anything else this morning?"

"I believe not."

And so Matthews went on. This morning it would be a dollar—to-morrow perhaps fifty cents—and then, again, perhaps only twenty-five cents. It didn't seem much.—The young man kept just as much money in his pocket as though he hadn't bought them. "Only a dollar," he would say to himself. "That isn't much out of twelve dollars a week. And so it might not be,

but the trouble was, that the next dollar was also only a dollar." He forgot to add this dollar with the former dollar and call it "three," and with the next dollar, and call it "three," and so on.

One evening Charles came home with a new gold chain attached to his watch.

"Where did you get that?" asked his wife.

"Ah," returned the husband, with an impressive shake of the head, "I made a bargain in this chain. Now guess what I paid for it."

"I'm sure I can't guess."

"O, but try—guess something."

"Well, perhaps ten dollars."

"Ten dollars?" echoed Charles, with a sort of disappointed look. Why, what are you thinking of? Jack Cummings bought this chain two months ago, and paid twenty dollars cash for it. Why, just left it and see how heavy it is. Eighteen carats fine.—Jack was hard up for money, and he let me have it for twelve dollars."

"It is cheap, to be sure," returned Hannah, but yet with not so much pleasurable surprise as her husband had anticipated.

"But," she added, "you did not need it, and I fear you will feel the loss of the money."

"Pooh! I have money enough. You know I have spent but very little lately. I have been pretty saving."

"But you forget our things, Charles. The money which you have on hand is not yours."

"Not mine?"

"No. It belongs to the store-keeper, and to the butcher, and to our landlord. You know they must be paid."

"Don't you fret about them. I know it don't cost me any where near twelve dollars a week to live, for I have made an estimate. There is Wilkins, who works right side of me in the shop, he has four children, and only gets the same wages that I do, and yet he lays up some three or four dollars every week, besides paying his rent."

"Yes," said Hannah. "I know he does. I was in to see his wife the other day, and she was telling me how well they were getting along. Mr. Wilkins takes his basket every Saturday evening and goes over to the market and buys his week's quantity of meat and vegetables, and trades for cash, so that he gets everything at the best advantage. So he does at the store. He lays in a good quantity of all those articles which will keep, and buys them as cheap as he can. Butter, eggs, cheese, apples, and so on, he buys when the market is full, and when they are cheap, and he always buys enough to last his family over the season of scarcity, when such things are high. His butter, for instance, he bought for eighteen cents a pound—a large firkin of it—and it is much sweeter than that for which you paid twenty-eight cents yesterday."

"Twenty-eight cents?" repeated the young man, in surprise.

"Yes. I asked Mr. Waldron's man who brought it up, and he said it had risen to twenty-eight cents. Mr. Wilkins got fifty dozen of eggs sometime ago for twelve cents a dozen, and his wife packed them down, and they kept well. You will have to pay Mr. Waldron thirty-three cents for those you sent up yesterday."

Charles Matthews never again allowed himself to be led away by the credit system; but he followed the cash rule punctually, and the consequence has been that he can not only now buy any quantity of produce, wood, coal, etc., at cheap cash prices, but he has out of the expense of house-rent, for he owns a snug little cottage in the suburbs, and it is all paid for.

(From the Autobiography of P. T. Barnum.)

Spurring an Irishman.

While I was clerk in the store in Bethel, Connecticut, my father kept the village tavern. I usually slept with my younger brother, Elder, but when our house was filled with travelers, we were obliged to "sleep three in a bed," by taking in our honest Irish farmer, Edmund, as sleeping partner. After the store was closed at night, I frequently joined some of our village boys in a party at the house of their parents, and what with story-telling and various kinds of old-fashioned play, a couple of hours would glide away, and at 11 o'clock at night, which was later than our parents permitted, I would slyly creep up stairs, and crawl into bed with the greatest caution, lest I should wake my brother, who would be sure to report my late hours to my parents. My brother contrived all sorts of plans to catch me on my return home, but sleep would overtake him, and I would elude his vigilance. Sometimes he would pile trunks and chairs against the door, so that I could hardly open it without upsetting the barricade, and awakening him by the noise. I would generally manage, however, to open the door by degrees, and to get to bed without disturbing his slumbers. Among other contrivances, one night he fastened a spur upon his naked heel, and went to sleep, thinking that when I got into bed I should hit the spur, and perhaps rake my skin, the pain of which would cause me to cry out and thus awake him.

I retired with my usual caution that night, and discovering no contrivance, I concluded my brother had abandoned the chase, and turning my back to him, I was soon wrapped in the arms of Morpheus.

It chanced that night that a number of tin peddlers and other travelers arrived at a late hour, and every bed being engaged, our Irish Edmund was obliged to sleep with us. Perceiving me stowed away on the back side of the bed, and my brother lying as usual plump in the middle, he quietly laid himself down on the front part of the bed and went to sleep.

At about two o'clock I was awakened by a fearful noise. The full moon was streaming in at the window, making our bedroom as light as day.

"I'll teach ye to go to bed with a spur on," yelled a devil, who exclaimed Edmund as he held my brother by the leg in the air, one hand grasping his neck and the other holding the offending leg with the spur on, just over my head.

"What is the matter, Edmund?" I exclaimed in surprise.

"Divil a thing is the matter except this brother of yours has run this spur into me grain a matter of 'ree inches," replied the indignant Irishman, who was suffering under the smart of his wound.

"I did not mean it for you—I meant it for Taylor," whined out my brother, who half-awoke.

"Divil a bit do I care who you meant it for, so that I got it," replied Edmund, at the same time giving my brother several slaps which made him yell like a young Indian.

Edmund then unhooked the spur, and arranging us all in bed again, he turned to go to sleep, simply remarking to my brother:—"The next time ye try to ride me for a horse, ye will find I am a kicking one, ye young varmint."

LIDDELY MURRAY ANONISHED.—Three cockneys being out one evening in a dense fog, came up to a building that they thus described: The first said: "There's a house." The second, "It's a hut." The third said, "You're both wrong, it's a nix."

NOTHING LOST.—"I see you are in black, are you in mourning for a friend?" "No, I am in mourning for my sins." "Why, I never thought you had lost any," was the very quick and keen reply.

the way home he sold his gold chain for fourteen dollars. He felt happier when he got the old black cord once more about his neck, and he had money now to commence the quarter with.

On the next Monday morning the young man went into the meat store to send home a piece of beef for dinner.

"How much will you have?" asked the butcher.

"O, three or four."

"Charles got thus far, and then he stopped. He had always been in the habit of ordering an indefinite quantity, and leaving the butcher to cut it off at the highest figure and charged the highest price; and then he remembered how much was usually wasted.

"Let me have two pounds," he said. He stopped and saw it weighed, and then paid for it.

When he went home at noon he found that his two pounds of beef had made enough, and there was none to waste. The next morning he went to the store. Mr. Waldron had some nice figs just come in, which he showed. They were only a shilling a pound. For a moment Charles hesitated, but as he remembered that he had got to pay for all he bought he concluded not to take them. He found that things were not so enticing when it required cash to get them as when the payment could be postponed. He paid for what he bought and went his way; and thus things went on through the week. When it came Saturday night he knew that all the money in his pocket was his own, after deducting the rent. That evening he went over to the market with Wilkins, and bought as much meat and vegetables as he thought would last him through the week. He found that he made a saving of at least twenty per cent. by this operation, and when the opportunity offered he made the same saving in other matters.

At the end of that quarter Charles Matthews did not have to get any salary. He paid his house rent, and then he found that he had thirty-five dollars left in his pocket. That was all his—he did not owe a penny of it.

"Ah, Hannah," he said, as he held the money in his hand and looked at it, "now I see how easy it is for a man to be wrong and his wife right. This money all comes of paying as I go along. It is very easy and simple to say—'just charge it,' and a man can easily buy things under such circumstances, but when the day of reckoning comes these three simple words, that sound so innocent when spoken, are found to be costly things. I would not have believed it until I tried it. I could not have believed that a man would purchase so many more useless articles simply because he could have them charged. But I see it now, and if I refused to follow your advice at first, I have gained experience enough to lead me to follow it the more explicitly now."

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A Productive Half-acre.

The "American Agriculturist" gives the following statement of the product of a single half-acre of ground belonging to J. H. Smith, of Norwalk, Ct., who is a laboring mechanic, and does most of the labor of his garden with his own hands—the whole being arranged with perfect order and without confusion:

His lot is about 100 feet wide, and of course extends back some 220 feet to make half an acre. The front half contains the house with front and side plot—the house being upon one side of the lot. In this front area, in part covered with grass, are quite a variety of fruit and ornamental trees of different varieties, 4 standard and 10 dwarf pear trees, including 14 cherry trees of different varieties, 2 dwarf apple trees, 6 peach trees, 3 Norway spruce, 1 white pine, 2 balsam fir, 2 horse chestnut, 1 mountain ash, 4 common white ash (in the street outside the fence), 4 common forest dogwood, 2 elms, 5 roses of Sharon, 2 wax plants, 12 varieties of roses, besides flowering currants, sweet-scented shrubs, &c.

Back of this ground commences the garden, which is not, as it should not be, separated from it by any fence. In the rear is a cold Grapery, 14 by 32 feet, with a grape border in front 18 feet wide. The rest of the ground is planted with various fruit trees, and divided in plots containing each the following:

Beets, two varieties of onions, cabbages, potatoes, sweet corn, cucumbers, peas, three varieties of beans, gherkins, summer and winter squashes, two varieties of lettuce, nasturtiums, eleven varieties of strawberries, five varieties of raspberries, several vigorous hills of New Rochelle and white blackberries, two varieties of gooseberries, and three varieties of currants. In addition to these, are plants of hops, sage, parsley, pie plant (in abundance), wormwood, and a variety of flowers.

On this ground are three apple trees, three plum trees, twenty peach trees, and seventy-five dwarf pear trees of 42 varieties.

The cold Grapery is new and cost near \$400. A plain one for common use may be built for one-half or one-fourth of this expense. This one has a distich, with a simple and inexpensive force-pump, to which is attached hose and pipe for throwing water into every part. It contains 24 grape vines of 13 varieties.

The various vegetables and fruits are so selected as to furnish a succession for the table during the entire season. In addition to a bountiful supply for his own use, Mr. Smith sells strawberries, blackberries, plants, &c., enough to pay for all extra labor employed, and for most of the manure he purchases.

After reading this enumeration, who will say that a single half-acre, if rightly managed, is not capable of ministering greatly to one's taste and comfort, as well as profit? What Mr. Smith enjoys from his plot of ground, could not be purchased for many hundreds of dollars, if it could be purchased at all; while as before stated, the cost is comparatively trifling. The time and labor devoted to these grounds serve as a recreation, rather than a tax upon the regular labors of the day.

Creeping Things.

Let me put a spider into any lady's hand, she is agitated: she shrieks, "The nasty, ugly thing!" Madam, the spider is perhaps shocked at your Brussels lace, and, although you may be the most exquisite painter living, the spider has a right to laugh at your coarse daubs as she runs over them. Just show her your velvet work when you shriek at her.

"Have you spent half your days upon these clumsy anti-macassars and those ottoman covers? My dear lady, is that your web? If I were big enough, I might with reason drop you and cry out at you."

Let me spend a day with you and bring my work. I have four little bags of thread—such little bags. In every bag there are more than one thousand holes—such tiny, tiny holes—out of each hole a thread runs, and all the threads, more than four thousand threads—I spin together as they run, and when they are all spun they make but one thread of the web I weave. I have a member of my family who is herself no bigger than a grain of sand. Imagine what a slender web she makes, and of that, too, each thread is made of four thousand or five thousand threads that have passed out of her four bags through four or five thousand little holes. Would you drop her, too, crying out about your delicacy? A pretty thing, indeed, for you to plume yourself on your delicacy, and scream at a speck."

Having made such a speech, we may suppose that the indignant creature fastens a rope around one of the rough points of the lady's hand, and lets herself down lightly to the floor. Coming down stairs is noisy, clumsy work, compared with such a way of locomotion.

The creeping things we scorn are miracles of beauty. They are more delicate than any ornate clock or any lady's watch made, for pleasure's sake, no bigger than a shilling.

Lyonet counted four thousand and forty-one muscles in a single centipede, and these are a small part only of its work.

I look found fourteen thousand mirrors in the eye of a blue bottle, and there are thirteen thousand three hundred separate bits that go to provide nothing but the act of breathing in a carp.

How to Know the Age of a Horse.—The Hols is born with twelve grinders, when four front teeth have made their appearance, the front teeth are twelve days old; and when the next four come forth, it is four weeks old.—When the corner teeth appear the colt is eight months old, when the latter have attained to the height of the front teeth, it is one year old. The two year old colt has the kernel (the dark substance in the middle of the tooth's crown) ground out of all the front teeth. In the third year, the middle front teeth are being shifted; and when three years old these are substituted by horse teeth. The next four teeth are shifted in the fourth year, and the corner teeth in the fifth.

At 6 years, the kernel is worn out of the lower middle front teeth, and the bridle teeth have now attained their full growth. At 7 years a hook has been formed in the corner teeth of the upper jaw, the kernel of the tooth next at the middle front, is worn out, the bridle teeth begin to wear off.

At 8 years of age the kernel is worn out of all the lower front teeth, and begins to decrease in the middle upper fronts.

In the 9th year, the kernel has wholly disappeared from the upper middle front teeth, the hook on the corner teeth has increased in size, and the bridle teeth lose their points.

In the 10th year, the kernel is worn out of the teeth next to the middle fronts of the upper jaw; and in the eleventh year the kernel has entirely vanished from the corner teeth of the same jaw.

At 12 years old, the crown of all the front teeth in the lower jaw, has become triangular.

ANCIENT GREEK TOMBS.—At Canosa, in Apulia, the excavations of Greek tombs have been continued. These tombs are in the form of small chambers, with columns and paintings, and are found to contain gold ornaments, consisting of collars, bracelets, diadems, ear-rings and rings, together with urns and vases. On the latter are designs of great beauty, representing on a black ground, and figures of animals and birds, warriors, &c. These vases are supposed by some to be Egyptian, by others Babylonian. At Canosa excavations have led to the discovery of a tomb in the form of a chamber, with several paintings of women playing lutes, and other figures.

To DESTROY THISTLES.—The Canada thistle is easily subdued, if they can be plowed. Plow in the Fall and sow wheat, and stook down heavy with the large red clover and timothy. In the Spring, as soon as the ground is dry, or the clover is two inches high, sow plaster as much as you please, from one-half to four bushels per acre.

Get your wheat off as early as possible; let the clover grow as late in the Fall as is convenient; then let nothing but calves and yearlings on it, nor let it be fed more than just to keep the mice from nestling in it. The better you can make the clover grow, the more fatal to the thistle.

JUDICIAL PATIENCE.—The most extraordinary instance of patience on record in modern times is that of an Illinois judge, who listened silently for two days while a couple of wordy attorneys contended about the construction of an act of the Legislature, and then ended the controversy by quietly remarking—"Gentlemen, the law is repealed."

EXAMINING A SCHOOLMASTER.—An Examination Committee went to test the capacities of an individual for school-teaching, put the following questions to him:—"At what period did France produce her greatest General?"

"At what period?" pausing and scratching his head, "at what—ah! you've got me there."

"Well, was it before or after Christ?"

"Before or after Christ? Before or after? Well, old horses, you have got me again!"

A WAY TO GET OFFICE.—A lucky chap at Washington, who has tried the prescription, says: "A whiff is the best manure or after all. Take three pounds of nettles, roots, two tea drops, with gum arabic at discretion: stir briskly, and apply while warm to the hind side of a secretary, and you have a never-failing prescription for getting an office."

WANTED.

500 HEAD of Cattle, consisting of Cows, Heifers, Steers, and Oxen, at 40¢.

Who Has Lost Cattle?

CAME into my garden last October, and helped themselves to my corn, one pair of red and white Yearling Steers, each one has a crop on the ear, no brand visible. The owner can have them by proving properly, paying damages and costs.

JAMES PALMER, Seventh Ward.

TAKEN UP.

A DARK BAY MARE, supposed to be 10 or 11 years old, short in front, some small marks, one white hind foot, no horns on, and no brands or marks perceptible. The owner is requested to prove property, pay charges, and take her away.

Centerville, Dec. 15, 1854.

SANFORD PORTER.

WHOSE IS THIS?

TAKEN UP from the range west of Jordan, a dark red and white heifer, 3 years old, still in both ears, small crop off left, large brand on left hip not distinct enough to decipher. The heifer is near calving, had a strong an-gas rope about it the neck, too tight for comfort. The owner can get her at my place on Little Canada road.

41-3t

STRAYED:

FROM the Pasture of Thomas Collier, west of Jordan, about the first of October 1854, a large reddish brindle OX, some white on his flanks, brocked face: the point of one horn broken off; has a large scar on left side, and branded slightly with G over a P on left hip. Any person giving information that will lead to his recovery, shall be rewarded.

41t

STRAYED:

FROM the subscriber at Ogden City, about the 1st of June last, one brindle hind back 7 year old COW, branded AP on the left horn, considerable white about her belly.

Also at the same time, one red 4 year old COW—a star in her forehead some white about her tail and hips, and a black spot back of her left ear.