WHAT IT COSTS THE AVERAGE MAN TO SET UP HOUSE.

The Furnishings of a Home Gauged-Hints and Experience on the All Important Financial Question by a Newly Married Man-Interesting to Both Sexes.

I have been married one year, and have been keeping house during that

The problem of finance is always a difficult one to solve in the mind of the is-to-be married man, and likewise to the man who is married this problem is uppermost, at least for the first and second

To gauge the furnishing of a home satisfactorily by one's income and savings, and to determine how well one may live and still keep his head above water, and even to lay by something, is no easy thing to do, and my first year's experience with the financial part of married life may be of interest, and perhaps of material value, to those young men who have it in mind to take unto themselves wives. When I first met the lady who is now

my wife it was in the spring of 1888, and I had about \$100 saved. I was then earning \$2.75 per day, which had been increased to \$3 per day.

From that date until my marriage, in the summer of 1889, I saved enough from my salary to amount to about \$500, which again, I concluded would be sufficient to

marry with and furnish a home.

To furnish my home, which is a tene ment of five rooms, at a rental of \$15 per

month, cost as follows:

Kitchen—Table, \$2.25; three chairs \$1.35; 17 yards oilcloth, \$4.25; No. 7 range, \$20; one half ton of coal, \$3.50; groceries necessary to start with, including a barrel of flour, which lasted 10 months, \$10; other furniture, not including ching were which was received as a ing china ware, which was received as a wedding present by the bride, \$31; re-frigerator, \$14. The above includes a small oil stove, a most useful article, making the total for furnishing the kitchen, \$86.35.

Chamber—Twenty-eight yards wool carpet at 52½ cents, \$14.70; one pair portieres, \$7.95; two shades, \$1.80; cherry set, \$27; mattress, pillows, springs, and comforters, all the best, \$13.50; total, \$64.95.

Spare chamber-Sixteen and one-half yards tapestry carpet at 65 cents, \$10.72; one pair lace curtains, \$3.08; one shade, 90 cents; one antique ash set, \$38; mattress, pillows, comforters, springs, all the best. \$13.50; total, \$66.20.

Sitting-room—Twenty-seven yards tapestry carpet at 77 cents. \$20.79; one pair portieres, \$8.45; two shades \$1.80; tapestry lounge, \$9; bronze mirror, \$9; extension table \$9; sheet-iron stove, \$18; four chairs, \$8; making a total of \$83.04.

Parlor—Thirty-five yards tapestry at \$1, \$35; three pairs lace curtains, \$10.98; mantel mirror, \$10.50; centre table, \$6; plush set, \$80; three shades, \$2.40; making a total of \$121.58.

In the above furnishings all the cur tains and shades were put up, at the fi-gures given, and the carpets were made, laid and lined.

Wedding expenses, including valuable gift to the bride, tour, clothing outfit,

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etc., \$226.27. Insurance of \$500 on goods for five ars \$3.75. years \$3.75. It cost me to get married, furnish my home and step into it all ready to live,

By allowing \$50 for tour, \$10 for gift to the bride. \$50 for clothes, \$10 for clergyman's fee, and \$10 for wedding ring, the wedding expenses might have ring, the wedding expenses might have been reduced \$96.25, in which case the total cost would have been \$555.87.

The 16-3d have been \$555.87.

upon their big front doors. Happy the people who possess an heirloom in the shape of an old colonial knocker—a lion't head with a ring in its mouth or a pair of clasped hands. Such a knocker will be a social certificate akin to that of old china and mahogany sideboards. Ransack your garrets and see if you can't find grandfather's knocker and have it at once take the place of that modern because the place of that modern the cough. In so doing he drowned the man and has gone to prison for twenty years.

DO NOT RIDE ASTRIDE.

Twelve Lady Bicyclists in Indianapo and More in Training. "That girl's a-riding a-straddle!"

'Naw she ain't.' "I tell you she is, too!"

"She ain't, neither!"
A lady bicyclist sails gracefully through an obscure quarter of the city and a crowd of barefooted, gaping Hoosier youths, who don't mind being heard, engage in a hot ontroversy as to her position on the machine.

A young lady rider tells an Indiana-polis News reporter that she innocently set up disputes of this kind among whole treets full of boys in unfrequented parts of the town, and once on looking back she saw in a distance two youngster umbling in the dust and using their fists in emphatic support of their sides of the

The American youth is irrepressible and as he is really innocent at heart one can afford to pass over his remarks with a smile. But when grown people get it into their heads that a lady bicyclist rides astride—well, to the young ladies, who, for the love of wheeling, are bravely bearing the brunt of curiosity and comment, and making an endeavor to show their sisters who walk that 'cycling is not only delightful, but in every sense proper

this idea that they sit astride is simply

disheartening.

There are some ladies (one hears of them in long dispatches now and then) who have attained a strength of mind which supports them in riding horseback astride. Such a thing may be admirable but the lady bicyclers of Indianapolis are willing to confess that they have not at tained those heights; in fact, there would be no lady bicyclers in Indianapolis if it were necessary to ride astride. sition of a lady on a two-wheeled "1 chine" is substantially the same as that of a person on a tricycle, except that the seat is narrower, she sits as she would on a piano stool. Although to a careless observer a lady's bicycle looks very much like a man's "safety," it is by no means the same. The frame connecting the rear and front wheels, instead of being straight, is curved downward so as to give ample room for the skirts to fall in the ordinary position. Divided skirts are absolutely unnecessary.

ARTIFICIAL ICE TESTED.

Some Users Say the Home-Made Freezing Article Needs a Little Salt.

A Philadelphia butcher named Zoll has been testing the freezing qualities of artificial ice. In the course of his experiments Mr. Zoll found that artificial ice raised the temperature of his refrigerator, and that the ice cakes froze to gether and were milky. Edson Bros., Philadelphia game dealers in speaking of

the matter, say:
"It is possible to produce by artificial ice as low a temperature as four degrees above zero. We have demonstrated and accomplished that in a general business way for over a year. The milky ice does not melt quite as quickly as clear ice, but all that is necessary to produce as low a temperature as the clear is to have a little more ice surface or to use a little salt. Ice can be made as clear by artificial as by natural means. The cause of the milkiness of the ice complained of by Mr. Zoll is too rapid freezing. By using the proper amount of time the manufactured ice can be made as clear as French plate glass. ice as low a temperature as four degree

plate glass. "We have used artificial ice for a year not only for refrigerators, but for drinking purposes, and there is absolutely no difference between our ice and the finest

been reduced \$96.25, in which case the total cost would have been \$555.87.

Then I find, by experience that my wife and I can live well on \$5 per week, and then, after paying house rent and allowing an average amount for clothing and the necessary gradual additions to household goods and after paying a certain reasonable amount for literature, amusements, church matters, etc., I can lay by about \$5 per week.

Hence my conclusion is that a man may get married on a salary of \$18 per week, if he has \$550 or \$600 saved to furnish his home as well as I furnished mine, and get married, provided he saved \$1000.

Why save so much? I will tell you. On a salary of \$12, nothing could be saved to meet extraordinary expenses that are naturally liable to be met with. For instance, you are liable to have an addition to your family, and if so, it will cost you at least \$50, and how can this expense be met, if nothing has been saved, unless there is a balance in the bank?

The first years of married life are oftentimes, financially, the hardest, for there are so many small articles to buy that to save much for times of need is almost impossible, hence the importance of having a reserved fund with which to meet these expenses, or else meet them withs good salary.

If a young married man will carefully head to save much for times of need is almost impossible, hence the importance of having a reserved fund with which to meet these expenses, or else meet them withs good salary.

If a young married man will carefully head of the south of the proposition of the propos

there is a balance in the bank?

The first years of married life are oftentimes, financially, the hardest, for there are so many small articles to buy that to save much for times of need is almost impossible, hence the importance of having a reserved fund with which to meet these expenses, or else meet them with a good salary.

If a young married man will carefully guide his financial matters, with the aid of a careful and prudent wife, keeping an account of expenditures for a while, and live within his income, he will prosper.—N. Y. Sun.

Knockers Again in Vogue.

The old-fashioned knocker is being restored to its former prestige. Ultrafashionables are having them placed upon their big front doors. Happy the people who possess an heirloom in the shape of an old colonial knocker—a lion's head with a ring in its mouth or a pair of classed hands. Such a knocker will

man and has gone to prison for twenty years.

In the front door bell.—[New fork Letter.

A New Bathing Machine.

An English railway company is selling its old cars at \$25 apiece, and it is alleged that they are being purchased for conversion into cottages, bathing machines and the small habitations.

More to Come.

A Missouri youth whistled at a prayer meeting, and when rebuked he claimed that he had been insulted and drew a knife to carve some one. He was knocked down with a chair and disarmed, but he and his four brothers propose to see who runs the prayer meetings in that neighborhood.

Nausea, Will find it of such real value as to make it a standard remedy in every house.

For sale by all Chemists.

For sale by all Chemists.

The Phillips' Pharmaceutic Columnt of the prayer meetings in that neighborhood.

NO Boiling.

the directions on

Hamilton & Toronto Steamers

Macassa and Modjeska

4-TRIPS DAILY-4

Leave Hamilton 7:45 a.m., 10:45 a.m., 2:15 and :15 p.m. Leave Toronto 7:30 a.m., 11 a.m., 2 and 5:15

p.m. The 2:15 p.m. boat from Hamilton connects with 11:30 a.m. train from London.

J. B. GRIFFITH, Manager, Hamilton.

BLOXAM'S

lectric Hair Restorer

RESTORES GRAY HAIR

To Its Original Color, Beauty and

Softness. Keeps the Head Clean, Cool and Free from Dandruff.

CURES IRRITATION AND ITCHING

OF THE SCALP.

-SOLE AGENT FOR CANADA-

H. SPENCER CASE

Chemist and Druggist, 50 King street west, Hamilton, Ont. Sold at Barkwell's drug store, 264 Dundas street.

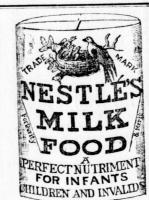
Wood and Coal

626 BATHURST STREET

M. BALDWIN

COLD MEDAL-PARIS 1878-

At the lowest rates in the city and of the



For Infants and Invalids. \_\_\_IS A COMPOUND OF-

Milk, Wheat and Sugar

chemically so combined as to resemble most closely the Mother's Milk. It requires only water in preparation, thus making it the MOST ECONOMICAL AND CONVENIENT preparation in the market, besides doing away with the difficulty and uncertainty of obtaining pure milk of a suitable and uniform quality. It is recommended by the highest medical authorities. It is especially adapted as a summer diet for infants. Samples on application to Thos. Leeming & Co., Montreal

Gives a beautiful gloss and perfume to the hair, produces a new growth, and will stop the falling out in a few days. Will not soil the skin or the most delicate head-dress. Full direc-tions with each bottle. Try it and be convinced. Price, 50 cents per bottle. Refuse all substitutes. ALWAYS CLEAR-NEVER MUSTY ASK FOR

"MONTSERRAT

Pure Lime-Fruit Juice

What is Lime Juice?

The question is rendered necessary by the prominent attention Lime Juice is attracting as the Bost Temperance Beverage. The answer is that it should be the Juice of the Lime Fruit without admixture.

By the "MONTSERRAT" Company alone is the Lime Fruit cultivated for this purpose, and great care should be taken to obtain his heand (as supplied to the British Government) in lieu of the numerous concoctions and under the name of Lime Juice Cordinals, Prepared Lime Juice, etc. Soid by all Druggists, Grocers and at the leading hotels.

MONTREAL AND TORONTO

SCOTT'S

I take My Meals,
I take My Rest,
AND I AM VIGOROUS ENOUGH TO TAKE
ANYTHING I CAN LAY MY HANDS ON;

ANYTHING I CAN LAY MY HAND TO SET IN THE MY SET IN THE MY

FLESH ON MY BONES

AT THE RATE OF A POUND A DAY. I TAKE IT JUST AS EASILY AS I DO MILK."

cott's Emulsion is put up only in Salmon blor wrappers. Sold by all Druggists at lo. and \$1.00.

Milk of

Heartburn, positively prevent food souring on the

Immediately corrects bad taste in the mouth and renders impure breath sweet and agreeable. Ladies using this preparation will find it of such real

No. 4 St. James Street, Montreal

Dyspepsia,

SCOTT & BOWNE, Belleville.

I took Sick,

I took Cold,

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WOOD. Large Stock of First-Class No. 1 Wo

Orders promptly delivered to all par of the city and suburbs. JAS. CAMPBELL CORNER YORK AND TALBOT STS. Telephone 347.

A LEX. ROSS' DESTROYER OF HAIR—
Removes hair from the face, neck, and arms without injury. Price 3s. 6d.; sent secretly packed, by post, for 5s stamps. Alex. Ross Hair Dye produces very light or dark colors. His Cantharides, produces whiskers or hair on he head. His Skin lightner, a liquid for removing furrows and crow's feet marks under the eyes, for 6s stamps, by post. The Nose Machine, for pressing the cartiage of the nose into shape, 10s. 6d. osen! for stamps. Letters invited.—Had through C. McCallum & Co., Chemists, London Ont., or Lyman, Son & Co., Chemists, Montreal, or from Alex. Ross, 2! Lamb's Conduit street, near Holborn, London, W. C. ywt

## KERN'S

A justly celebrated specific for the cure of Rheumatism, Neuralgia, Gout, Sciatica, Lumbago, etc. No matter how had or chronic the case may be, don't despair until you try

## Magnesia Kern's Rheumatic Cure

Cures

yspepsia,
Indigestion,
ick
Headache,
He For Sale by all Druggists. Price, \$1 00 per bottle

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LONDON. THE UNDERSIGNED having assumed the proprietorship of the above first-class commercial hotel, trust, by strict attention to the wants of the traveling public, to merit a continuance of the patronage so liberally be stowed upon his brother during the past eleven years. Everything of the best.

221

THOS. K. GRIGG.

HOTEL METROPOLE (LATE SHAKESPEARE HOTEL),
Corner of King and York Streets
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This pentrally-situated hotel has been thoroughly refitted, and is now first-class in every particular. Rates \$1.50 and \$2, according to location. A call respectfully solicited.

2xt JOHN MCGRORY, Proprietor.

NAVIGATION AND RAILWAYS. DOMINION DAY. And MONTREAL.

Michigan Central Railroad WILL ISSUE EXCURSION TICKETS

SINGLE FARE on July 1, good to return July 2, and on June 28, 29, 30 and July 1, at FARE AND ONE-THIRD to all stations in Canada and to De-troit and Buffalo, good to return July 3.

City Ticket Office, 395 Richmond street. Telephone 205 Depot corner Clarence and Bathurst

Alberta & Athabasca Is intended to leave Owen Sound every Wednesday and Saturday, on arrival of the steamship express, as awing Toronto at 11:05 a.m. Or in the Mich, only, making close connection with the through trains of the Canadian Pacific Railway for Winnipeg, British Columbia and all points in the Northwest and Pacific Coast, and

Palace Side-Wheel Steamers Carmona & Cambria

-ONE OF THE-

Is intended to leave Owen Sound every Tuesday and Friday at 10:30 p.m., on arrival of the Canadian Pacific Railway train (leaving Toronto 4:45 p.m.) for Sault Ste. Marie, calling as usual at intermediate ports. POPULAR MACKINAW EXCURSIONS

Commence Tuesday, July 1, and will continue every Tuesday and Friday until September 16. until September 16.

Round Trip Fare from Toronto, - \$16

Round Trip Fare from Owen Sound, \$12

W. C. VAN HORNE,
President, Montreal.

HENRY BEATTY,
Manager Lake Traffic, Toronto. ywt OCEAN STEAMSHIP OFFICE.

YOUR CHOICE OF LINES

Cabin rates, Dominion and Allan Lines, from \$40 and \$45; State Line, \$35. Intermediate and steerage lowest rates.

TELEPHONE No. 563 THOS. R. PARKER, NO. 1 MASONIC TEMPLE.

N.B.-City Ticket Office Canadian Pacific Railway.

ANCHOR LINE Atlantic Express ervice.

LIVERPOOL VIA QUEENSTOWN.
Steamship "GITY OF ROME" from New York
SATUEDAY, July 26, Aug. 23, Sept. 20, Oct. 18.
Salcon Passage, 500 to \$100. Sec ond-Class, \$30
and \$35.

GLASGOW SERVICE.

GLASGOW SERVICE.

Steamers every Saturday from New York to
GLASGOW AND LONDONDERRY
Cabin Passage to Glasgow or Londonderry. \$50
and \$60. Second-Class, \$30. Steerage
passage, either service. \$20.
Saloon Excursion Tickets at Reduced Rates.
Travelers' Circular Letters of Credit, and
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ALLAN LINE Dominion Lin Royal Mail Steamships.

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PARISIAN....
CIRCASSIAN...
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CIRCASSIAN... CIRCASSIAN. Aug. 13 Aug. 14

First cabin, from \$45 to \$80, according to accommodation; return, \$95 to \$169; intermediate, \$30; return \$60.

Steerage, both outward and prepaid, at lowest rates.

For further information apply to E. DE LA.
HOOKE, No. 3 Masonic Temple; T. R. PARK.
ER. No. 1 Masonic Temple; HENRY TAYLOII,
8 Masonic Temple, the only authorized agents for London.

BEAVER LINE,

The Favorite Canadian Line. MONTREAL TO LIVERPOOL SALOON RATES—Single, \*\$40, \$50, \$60; return, \*\$80, \$90, \$100.

\*\$40 rate, return \$80, via Lake Nepigon only.

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LAKE HURON Tuesday, July 1

LAKE NEPIGON Tuesday, July 18

LAKE ONTARIO Tuesday, July 18

LAKE WINNIPEG Tuesday, July 29

LAKE SUPERIOR Tuesday, July 29 Beaver Line Office, 416 Richmond St., Next door to Advertiser Office.

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GERNAMO. July 18
TERUTONIC. July 20
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From White Star Dock, foot West Tenth St.
Saloon rates, \$60 and upwards, on Tentonic and Majestic, \$20 and upwards, second cables rates, Majestic and Tentonic, \$40 and \$45; round trip, \$75 and \$26; and \$45; round trip, \$75 and \$26; and \$75 and \$75; and \$75 and \$75; round trip, \$75 and \$75; and \$75 and \$75; and \$75 and \$75; and \$75 and

POPULAR PASSENGER STEAMER OCEAN (JOHN T. TOWERS, MASTER)

Leaves Hamilton every Saturday, 10 a.m.: Tronto, 4 p.m., for Kingston, Brockville, Precott, Cornwall and Montreal.

For rates, tickets and to secure berths applied.

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It is imperative that berths should be secured before starting, otherwise accommodation will not be guaranteed.

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THE CELTIC Leaves Montreal Thursday, July 3 Toronto and Hamilton about Thurs day, July 10, calling at all Canadian Lighthouses between Montreal and Port Arthur.

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JUNE 17th

Return until July 27th, 189
JUNE 24th
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JULY 8th
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ROYAL MAIL STEAMSHIPS

LIVERPOOL SERVI FROM MONTREAL, QUE VANCOUVER.. Wed., July 2. Thur., Rates of Passage-Cabin, \$60 to return, \$110 to \$150.

Great Reduction in Cabin Rate Per Steamships Oregon, Sarnia, Toron Dominion. Montreal to Liverpool, \$40; return SAILING DATES—FROM MONTREAL:
DOMINION Thursday, Ju
TORONTO Thursday, Ju
SARNIA Thursday, Ju
OREGON Thursday, Ju

Intermediate per Vancouver, Oregon Sarnia, \$30; return, \$60. Steerage per Vancouver, Oregon and Sa \$20; return, \$40. Bristol Service for Avonmouth Doc INDRANI from Montreal about Fri. Ju TEXAS from Montreal about Sat., July 4 Cabin, \$40; return, \$80.

AGENTS-T. R. PARKER, No. 1 Mas Temple, Richmond street, London; E. Di HOOKE, No. 3 Masonic Temple, London TORRANCE & Co., general agents, Montrea CUNARD LIN "LANE ROUTE."
From New York to Queenstown via I
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according to accommodation. In the passage, \$35 and \$40; return tickets able terms. Steerage tickets to a Liverpool and Queenstown, and all of of Europe, at lowest rates. Through adding given for Belliant, Glasgay. Antwerp and other ports on the control of Medicaranean ports.

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No. 3 Masonic Temple, and
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Adverti

THE

VOL. XXVII., TOPICS OF T

telegram from Winnip Why is it that men give much anxiety by myster Lord Boyle was heir and his clearing out and ust have given rise to a opes in the hearts of the Mr. Joseph Chamberlaid

vife (nee Endicott) sailed Saturday. They will m. United States and Canad ain is no doubt well plea om the red-hot politi British politics. His frie s getting more knocks th days. Even his own fri ecent Cabinet doings. the "Sir Joseph Porter" Among the members of Reform Commission w Langmuir, for many prisons in Ontario; Dr

tary of the Prison Refor Hon. T. W. Anglin. accordance with the r ential conference that tario Government rec powered to collect inf risons, reformatories, and workhouses, with tion of the most approv ing with the crimina to the Government erecting sufficient pr tory accommodation completely relieve th convicted of crime and asking for a repo viz: (1) That causes drink, overcrowding, Sabbath-breaking, tru (2) the best means children from a crimin means of providing lustrial scho Government assumin ounty jails; (5) indu risoners; (6) indeter he best method of de habitual drunkards.

Hamilton, has rece f chief of the nev denied in Ottawa, w ikely that the appointil after the takin Ontario on June 1

naster-General of The ratepayers of

undred and eight only 411 voted ramway monopol hat the city shall come the owner uld then lease, empel equitable commodation, hing better than rank Smith's st

PERPET In Every Mont While shivering

resting anothe January sees icts of Austral the people of south southern South
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Florida, China
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Switzerland, I nesota, Upper Germany, At several unnam own country.
August con British Isles, Holland, Man and Ru September couthern part well as the or October is America an Northern Sw November Africa, Pata December fields of A Uruguay, s