

MARRIAGE AND MONEY.

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 time.

The problem of finance is always a difficult one to solve in the midst of the is-to-be married man, and likewise to the man who is married this problem is up-ermost, at least for the first and second years.

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. I had about \$100 saved. I was then earning \$2.75 per day, which had been increased to \$5 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 tenement of five rooms, at a rental of \$15 per month, cost as follows:

Kitchen—Table, \$2.35; three chairs, \$1.35; 17 yards oilcloth, \$4.35; No. 7 range, \$25; 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 china ware, which was received as a wedding present by the bride, \$30; refrigerator, \$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 52 cents, \$14.70; one pair portieres, \$7.95; two shades, \$1.80; cherry set, \$27; mattress, pillows, springs, all the best, \$13.50; total, \$36.95.

Spare chamber—Sixteen and one-half yards tapestry carpet at 65 cents, \$10.75; one pair leather curtains, \$3.00; one shade, 90 cents; one antique ash set, \$38; mattress, pillows, springs, all the best, \$13.50; total, \$36.20.

Sitting-room—Twenty-seven yards tapestry carpet at 77 cents, \$20.79; one pair portieres, \$8.45; two shades, \$1.80; tapestry lounge, \$5; bronze mirror, \$9; extension table, \$8; sheet-iron stove, \$18; four chairs, \$5; making a total of \$58.04.

Parlor—Thirty-five yards tapestry at \$1.35; three pairs lace curtains, \$10.98; mantel mirror, \$10.50; centre table, \$5; plush set, \$50; three shades, \$2.40; making a total of \$79.38.

In the above furnishings all the curtains and shades were put up, at the figure given, and the carpets were made, laid and lined.

Wedding expenses, including valuable gift to the bride, tour, clothing outfit, etc., \$28.37.

Insurance of \$500 on goods for five years \$3.75.

It cost me to get married, furnish my home and step into it all ready to live, \$652.12.

By allowing \$50 for tour, \$10 for gifts to the bride, \$50 for clothes, \$10 for clerical man's fee, and \$10 for wedding ring, the wedding expenses might have 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 live 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 \$500 or \$600 saved to furnish his home; or, if he can save a salary of only \$12 per week, he can 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 with 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 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?

Knockers Again in Vogue.

The old-fashioned knocker is being resorted to by its former prestige. Ultra-fashionables are having them placed upon their big front doors. Happy the people who possess an heirloom—a lion's 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. Rank your guests and see if you can't find grandfathers' knocker and have it once take the place of that modernomination, the front door bell.—New York Letter.

A New Bathing Machine.

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

DO NOT RIDE ASTRIDE.

Twelve Lady Bicyclists in Indianapolis and More in Training.

"That girl's a-riding astraddle!" "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 do not mind being heard, engage in a hot controversy as to her position on the "machine."

A young lady rider tells an Indianapolis News reporter that she innocently set up disputes of this kind among whole streets full of boys in unfrequented parts of the town, and once on looking back she saw in a distance two youngsters tumbling in the dust and using their fists in emphatic support of their sides of the question.

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 astraddle—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 attained those heights; in fact, there would be no lady bicyclers in Indianapolis if it were necessary to ride astride. The position of a lady on a two-wheeled "machine" 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 House-Made Freezing Machine 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, frozen together 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 this 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 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.

"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 from the Kennebec. We predict that the ice will be sold soon at wholesale for a little more than half the lowest known price of natural ice."—Times.

A Favored Callings.

The agent of one of the big steamship lines remarked yesterday that about one-half of the tourist starting abroad at this season of the year had the word "Reverend" printed before their names. "There are few clergymen," the agent said, "who buy return tickets for less than three months ahead, and I am often impressed by the sleek, well-fed, opulent look of the ministers when they come in the office to secure passage. It is a queer sight to my mind whether any single body of men Americans enjoy so much of the good things of life as a clergymen. They all take good quarters on the ships, and their vacations are long and expensive. I can't get more than a week away from the office in a year, but three months of the modern clergymen is looked upon as barely time to recuperate his exhausted energies. It is not to be wondered at that business men occasionally feel a little sorry when they get a letter of the good things that fall to the clergymen's lot."—N. Y. Sun.

Must Be Stretched.

"When the Millennium comes," said an Oklahoma divine, "all will be peace and happiness. Then man will love his fellow-man, and—"

"I spoke so," replied a prominent citizen doubtfully; "but I can't see how it'll be brought about 'bout sorto stretchin' the hand or sun'n' uv the kind. Out whur I live, the claims are mostly staked off lappin' over each other right smart, an' my own is half under that of a Texas man with a town-site an' a half a top uv stretched out so 'z we kin all git located side by side, I don't see how peace and happiness air a-goin' to git a chance to git in their work."—Puck.

It Didn't Cure.

A California ranchman was disturbed by the coughing of his cook. He ordered the cook to cease. The cook wanted to but couldn't. The ranchman finally to be caught and seized the man and held his head in a barrel of water to drown the cough. In so doing he drowned the man and has gone to prison for twenty years.

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 how many prayer meetings in that neighborhood.

Use **Suprise Soap**. NO Boiling. Scalding. READ the directions on the wrapper.

NESTLE'S MILK FOOD PERFECT NUTRIMENT FOR INFANTS CHILDREN AND INVALIDS.

BLOXAM'S Electric Hair Restorer RESTORES GRAY HAIR To Its Original Color, Beauty and Softness. Keeps the Head Clean, Cool and Free from Dandruff.

Thos. Leeming & Co., Montreal ALWAYS CLEAR—NEVER MUSTY ASK FOR "MONTERRAT" (TRADE MARK) Pure Lime-Fruit Juice

What is Lime Juice? The question is rendered necessary by the prominent attention Lime Juice is attracting every day for over a year. The answer is that it should be the juice of the Lime Fruit without any admixture of anything else.

EVANS AND SONS (LIMITED), MONTREAL AND TORONTO

I took Cold, I took Sick, I took SCOTT'S EMULSION I take My Meals, I take My Rest, AND I AM VIGOROUS ENOUGH TO TAKE ANYTHING I CAN LAY MY HANDS ON.

Milk of Magnesia Cures Dyspepsia, Indigestion, Sick Headache, Heartburn.

The Phillips' Pharmaceutical Co. (LIMITED), No. 4 St. James Street, Montreal

Hamilton & Toronto Steamers Macassa and Modjeska 4-TRIPS DAILY-4

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

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.

THOS. R. PARKER, NO. 1 MASONIC TEMPLE N.B.—City Ticket Office Canadian Pacific Railway.

ANCHOR LINE LIVERPOOL VIA QUEENSTOWN. "GLADSTONE" from New York SATURDAY, July 28, August 2, 9, 16, 23, 30, Oct. 13.

JOSEPH GILLOTT'S STEEL PENS "SOLD BY ALL" CITATIONS THROUGHOUT THE WORLD

WOOD Large Stock of First-Class No. 1 Wood Orders promptly delivered to all parts of the city and suburbs.

JAS. CAMPBELL CORNER YORK AND TALBOT STS. Telephone 355.

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

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

F. S. CLARKE, ONLY AUTHORIZED AGENT WHITE STAR LINE

GRIGG HOUSE LONDON THE UNDERSIGNED having assumed the proprietorship of the above first-class commercial hotel, trusts by strict attention to the wants of the traveling public to secure a continuance of the patronage so liberally bestowed upon him during the past eleven years. Everything of the best.

HOTEL METROPOLE (LATE SHAKESPEARE HOTEL), Corner of King and York Streets, TORONTO.

NAVIGATION AND RAILWAYS. DOMINION DAY. THE Michigan Central Railroad EXCURSION TICKETS WILL ISSUE SINGLE FARE on July 1, good to return July 2, and on June 28, 29, and July 1, 2, and FARE AND ONE-THIRD to all stations in Canada and to Detroit and Buffalo, good to return July 1.

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

THE CANADIAN PACIFIC STEAMSHIP LINE One of the fast Clyde-built Steamships Alberta & Athabasca Is intended to leave Owen Sound every Tuesday and Saturday, on arrival of the steamship express, leaving Toronto at 11:30 a.m. for Port Arthur direct, calling at Sault Ste. Marie, Mich., only, making close connection with the through routes of the Canadian Pacific Railway for Winnipeg, British Columbia and all points in the Northwest and Pacific Coast, and

HAMILTON, TORONTO AND MONTREAL. POPULAR PASSENGER STEAMER OCEAN

F. S. CLARKE, Agent 416 Richmond Street, London. Next Door to "Advertiser" Office. It is imperative that berths should be secured before starting, otherwise accommodation will not be guaranteed. Telephone 638.

LIGHTHOUSE SUPPLY TRIP. THE CELTIC Leaves Montreal Thursday, July 3; Toronto and Hamilton about Thursday, July 10, calling at all Canadian Lighthouses between Montreal and Port Arthur.

TO MACKINAC SUMMER TOURS. PALACE STEAMERS. Low Rates. From Owen Sound to Mackinac Island, Detroit, Mackinac Island, Lake Huron, etc.

DETROIT AND CLEVELAND Sunday Trips direct, Owen Sound, July, August and September only.

OUR ILLUSTRATED PAMPHLETS Rates and Excursion Tickets, etc., by mail or direct, or addresses E. B. WHITCOMB, G. P. A., Detroit, Mich.

CANADIAN PACIFIC RAILWAY Deloraine, \$28; Moosomin, \$28; Glenboro, \$28; Sault Ste. Marie, \$28; Moosejaw, \$30; Calgary, \$35.

FARMERS' EXCURSIONS JUNE 17, 24, JULY 8, 15, 22, 29

City Ticket Office, No. 1 Masonic Temple.

Dominion Line ROYAL MAIL STEAMSHIPS LIVERPOOL SERVICE

Great Reduction in Cabin Rates Per Steamships Oregon, Sarnia, Toronto, Dominion.

Montreal to Liverpool, \$40; return, \$80. MAILING DATES—FROM MONTREAL: DOMINION, Thursday, July 3; TORONTO, Thursday, July 10; SARNIA, Thursday, July 17; OREGON, Thursday, July 24; INTERMEDIATE per Vancouver, Oregon, Sarnia, \$28; return, \$50.

Bristol Service for Avonmouth Dock INDRANI from Montreal about Fri., July 10; Sarnia, about Sat., July 11; TEXAS from Sarnia about Sat., July 11; Cabin, \$45; return, \$80.

CUNARD LINE "LANE ROUTE" From New York to Queenstown via Liverpool, Fast Express Mail Service.

AGENTS—T. R. PARKER, No. 1 Masonic Temple, Richmond Street, London; E. B. HOOPER, No. 3 Masonic Temple, London; TORRANCE & CO., General Agents, Montreal.

WHITE STAR LINE Royal and United States Mail Steamers for Queenstown and Liverpool.

TRITONIC June 25; MAURETTIC, July 2; GERMANY, July 9; BRITANNIC, July 16; WHITE STAR, July 23; SALOON rates, \$50 and upwards on Teutonic and Mauretanic, \$20 and upwards on Germany and Britannic, \$40 and upwards on White Star, according to location and class of berth.

TO WEAK MEN Suffering from the effects of youthful excess, drowsy, wasting weakness, loss of manhood, etc., and a host of troubles (mostly hereditary), particulars for home cure, FREE of charge, splendid medical work, should be read by every man who is nervous and debilitated. Address: Prof. F. C. FOWLER, M.D., 1000, Broadway, New York.

THE Advertiser Contains the Best Story of the Day's Doings of the World.

TOPICS OF THE DAY A telegram from Winnipeg. A gentleman who has been in Alaska on a trip. He is in Alaska on a trip. He is in Alaska on a trip.

Mr. Joseph Chamberlain writes (see Editor's) called Saturday. They will move to Ontario, Canada. This is no doubt well pleased from the red-hot politics of the British people. His friends are getting more and more of his own friends. Even the recent Cabinet doings. The "St. Joseph" Porter's era-disident alliance.

Among the members of Reform Commission. Langmuir, for many years in Ontario, Canada. This is no doubt well pleased from the red-hot politics of the British people. His friends are getting more and more of his own friends. Even the recent Cabinet doings. The "St. Joseph" Porter's era-disident alliance.

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