MISCELLANEOUS

"THIS IS AN AGE OF APOLLINARIS WATER."
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The well-known Yellow Labels of the Apollinaris Company, Limited, are protected by Perpetual Injunctions of the Supreme Court.

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THE BRITISH WHIG

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BOOTS AND SHOES

FOR LADIES AND GENTLEMEN'S

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PRICES ON CANADIAN TWEED SUITS
The Lowest in the City.

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The Lowest in the Province

PRICES ON FINE BLACK SUITS
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PRICES ON READY-MADE SUITS,
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A Large Stock of WORKING OVERALLS SMOCKS and SHIRTS, including the Famous KENTUCKY JEAN Overall just opened out.

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INSPECTION INVITED.
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New Colors; assorted German artist colors, in tubes, fine quality.

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Ayer's Unscented Soap and all the Reliable preparations at THE PHARMACY, Princess Street.

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$6 SIX DOLLARS PER YEAR.

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For four lines, one or two insertions.....$0 50
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Attached to the paper is one of the best Job offices in Canada; rapid, stylish and cheap work; eight improved printing presses.

The WEEKLY BRITISH WHIG, 8 pages, 48 columns, is published every Thursday morning at $2 a year, positively in advance, otherwise $2.50 will be exacted.

EDW. J. B. PENSE, Proprietor.

CUNARD STEAMSHIP COMPANY, LIMITED, sail from New York every Saturday. As thereof Agent, F. A. Folger, Ferry Dock, foot of Brock St., Kingston.

THE DAILY WHIG.

"Opifer per Orbem Dicor."

A GOOD POINT.

"If," says the *Star*, "we may believe the organs opposed to Mr. Mowat his confirmation in office for another term is certain. Among the influences which these chronic lers allege he has at his back are the Catholic vote, the Presbyterian vote, the licensed victuallers' vote, the temperance vote, the farmers' vote, and the Grand Trunk railway vote. Now if he only had the conservative vote and the equal rights vote and the third party vote, he would have about all the votes in the province." Well, he will get a good many of the votes of even these three subdivisions of people, and the prospects are that his majority in the new legislature will be greater than in the one lately dissolved. Mr. Meredith's wild plunging leads him to inevitable disaster. He has gone from one extreme to another, invariably appealed to the worst passions of men, and invited defeat after defeat. The campaign that closes to day will see the end of him as leader, since he can never hope to inspire his party with hope again.

THE LADIES' VOTE.

A chap at Brockville makes a great ado because Hon. Mr. Fraser has not been in favor of conferring the franchise upon women. Writing to the press this person, who has the audacity to sign his letter "A Woman," says: "Every time the question of giving the franchise to women comes up he votes it down. We can pay taxes. We can not vote on his election. We cannot even be counted, though taxpayers, in the matter of petition when grog license is being asked for. It was moved last session that women paying taxes be included to make a majority opposed to granting a new license in a polling division." And because Hon. Mr. Fraser was one who did not favor the ladies as voters we are told that "woman's influence will be against him since he only sneers at the efforts of equal rights." Is the statement a correct one? Does Mr. Fraser sneer at the attempt of the woman to become a force in provincial and dominion as well as municipal politics? Has he done anything save to honestly and sincerely oppose the further extension of the franchise on the ground that it would not be expedient? Has he done anything less excusable than Mr. Meredith, who has bidden for the presence of the ladies at his meetings, only to inform them that he is not in favor of having them dabbling in politics, that this does not become them, that they can be of far more benefit to the country and to society as they now are than in the position which some of them desire. Nor are these the only legislators who want further light upon the enfranchisement question. But few of the members of the legislature have been deeply impressed by the women, or been turned from the error of their way, and the percentage may grow smaller instead of larger as a result of this election, since the champions of woman's rights are taking their chances of battle with the rest, and, unfortunately for them, the party which they lead can lend them no assistance in the contest. The outlook for the women, as voters, is therefore none too bright at present. But the cause being just must ultimately triumph. But not at the expense or defeat of any one man. There must be a general conversion of the electors, for it is in politics as in other walks of life, that is provided which the people as a body demand. Some day the ladies will have more than a "say" about elections, but when that day will be no one can conjecture. It seems at present to be a long way off.

THEY DON'T SPEAK.

Nothing has occasioned so much laughter as the declaration of Mr. Dalton McCarthy to the effect that he and Sir John Macdonald do not speak as they pass by. The estrangement dates from the vote on the Jesuit question. Speaking at Toronto Mr. McCarthy remarked: "We are personal friends yet, I hope. The time has not yet arrived when differences cannot occur in politics without being imported into private life, but my views so differ from his and his from mine that political intercourse between us has practically ceased. Neither orally, or personally, have I had any interview or intercourse with him on provincial or dominion politics." And the situation suggested to Mr. S. H. Blake, the cartoon, which was published during the Berlin conference. On one side was given the position of the two statesmen as the public understood them Disraeli and Bismarck mounted and in the panoply of the medieval war, with lances at rest, ready for the onslaugh of opponents in the joust. On the next page was the presentation of the case in a light more true to the facts, of Dizzy and Bizzy sitting in easy chairs, over their beer, and drinking each other's health. "This," said Mr. Blake, "reminds me of Mr. McCarthy and Sir John Macdonald. When they get into the red parlor, with a bottle of champagne between them, it is 'Dalton, my boy, you understand,' and when the old gentleman lays his forefinger on the right side of his reverend nose you may depend upon it something is meant, and that Mr. McCarthy understands it, though he dons his armour and goes up to the platform for a tilt. Of course he is on very bad terms with Sir John Macdonald. 'Oh, yes,' he says, 'I support the Mowat government because I got a $300 fee from them last year, and a $500 fee several years ago. The public accounts show that he or his firm have received from the dominion government $30,000 or $40,000 within the last eight or ten years, and, though he is on such bad terms with the government, last year he or his partners received from that government more than I have received in the last ten years from either of these governments.'" And in this language Mr. Blake emphasizes a fact which was already well known to all reading people. But the exposure of Mr. McCarthy's methods by the great orator was mild compared to that which the *Globe* has made. Vexed by its criticisms, which had been caustic though gentle enough, Mr. McCarthy undertook to abuse the leading liberal organ, going so far as to point to its alleged "discreditable antecedents," and so say that it was "a foul-mouthed Bell" to accuse him of being an associate of Sir John Macdonald. And the *Globe* retorts:

"From what nest did this bird come? How long is he out of it by his own protestations? The present Ontario elections were in view when he began chirping 'no papery.' Up to that time he was Sir John's best-fed fledgling. What choice tit-bits the old one dropped into that craving beak. The catalogue of Mr. McCarthy's fees for waging feeble contests at law against Ontario and Mr. Mowat would, if detailed by items, fill a column. Five thousand dollars now, four thousand again, fifteen thousand another time, retainers and refreshers for season after season. It would be absurd, considering the result of Mr. McCarthy's pleadings, to say that his employment was warranted on public grounds. But he gave value to Sir John and the party, yes, even if the subsidies to his railway be counted in. Who so active as Messrs. McCarthy and Rykert in preparing a coat of whitewash for tory boodlers? Who so alert to find excuses for Dawdney and the rotten pork contractors? Who more lively in combat for the retention of the boodlers timber limits? Not a dirty job was uncovered in parliament for years and years without the virtuous McCarthy calling it pure and sweet. In the session of 1886 even Sir John's strong stomach found one of Mr. McCarthy's schemes an indigestible morsel. The boy was then reaching out for new concessions to the railway under his presidency, and the premier imputed to him the character of a blackmailer in the face of the whole house. They afterward had a public reconciliation, but who doubts that the Old Man had had innumerable opportunities for knowing his lieutenant's true character? And this fellow, posing now as a guide for good Protestants, talks coolly about antecedents!"

"By their fruits ye shall know them." Mr. McCarthy has been too long and too lately in bad company—and it paid him—to preach purity to the people, and to put himself up as an ideal politician. In practice he has proved himself an ideal humbug.

TALKING OF LIBERTY.

An Address in the First Congregatsonal Church Last Night.

Last evening Rev. W. Cuthbertson, Wood stock, chairman of the Congregational union, delivered a most scholarly address in the First Congregational church on "Congregationalism in its relation to British colonization." There was a large audience present.

As a Congregationalist the speaker rejoiced in the vastness of the subject, but he felt that its greatness must make his address superficial. Many of the political and ecclesiastical influences which led up to the expansion of Congregationalism beyond European limits were discussed. The first result of the separation between England and Rome, in the XVI. century, was the establishment of the Episcopal church, transferring the headship of the church, as by law established, from Pope Clement VII. to Henry VIII. This church, backed by all the power of the British empire, undertook and carried out its national work with a spirit of intolerance and cruelty that shrank from no kind of persecution in its relation to dissenters. Some restraint was put upon this by the introduction of Presbyterianism into England. During the cruel reign of Mary many true christians were driven to Geneva, Frankfort and other places when they learned from the followers of Calvin the principles of Presbyterianism which added to their Protestanism, made them, on their return to England the advocates of whatever religious liberty was compatible with the maintenance of a state church. Another result of the reformation in England was the organization of churches in which was taught that all church power resided in Jesus Christ, that every local church should be self-governed, while bound to equal fellowship with every other. This work was begun in the face of the bitterest opposition, and so great were the sufferings endured in maintaining the principles they cherished, that the design was formed of leaving England—fondly loved, despite her cruelty—to find peace and liberty on other shores. The growth and influence of that Congregational stock planted on the virgin soil of the new world is written in the history of a great self-governing nation of sixty millions of people. What the Puritans gave the world in giving it New England who can estimate? It is the sight of this looming up in its gigantic proportions which to-day does more for a free church, a free home and free lips, than all the abstract arguments of the controversialist.

In considering the planting and growing of the New England colony it appeared to the speaker that it was more than fortunate that Congregationalism was the principal spiritual power to meet the conditions of colonial life. Its simple, yet effective, organization adapted it to all kinds of circumstances. In the city, the small township, and in the comparative wilderness it had equal fitness, for it was independent of all outside authority, or aid either, in the formation of a church fellowship or the creation of an authorized ministry. Thus trammelled by forms, it could move as easily and quickly as the emigrant himself, and could meet the spiritual wants of a poor and sparsely-peopled district at a minimum of expense.

The increase of Congregational churches in numbers and strength in America may not be proportionate to the Canadian national influence, still it was far from discouraging. They had four thousand churches in which Baptist chapels were not included. The great event approaching to Congregationalism was the settlement of a number of churches in British North America at the close of the war of independence. Even had active sympathy grown up between these two communities and the sister churches of Britain the future of independency in Canada and Nova Scotia might have been bright but no such communion arose.

The Roman Catholic church also began to assert itself. Every year made it increasingly evident that the title of the English clergy to exclusive support could not be maintained. It received its death-blow when, owing to Canadian discontent, arising from a similar state of things, the secretary of state avowed the principle of a dominant church in English colonies to be both pernicious and untenable. This ended the first part of a great religious contest. Four great fellowships consented to share in the semi-annual sum voted for the support of religion. This on the part of two of them—the Anglicans and Roman Catholics—gave no surprise, but that the Protestant evangelical churches, the Presbyterian and Wesleyan Methodist churches should have soiled their fair fame by such an alliance is a cause of grief to those who love them best.

The youngest of the colonies holds the honor of being the first to throw off the yoke by legislative action. The speaker here spoke of the advancement of Congregationalism in Australia. When living in Australia, one of the speaker's strongest impressions was the deep interest taken by the entire population in the question of education. Congregationalism from its birth had been fired with a burning missionary spirit. In no country can it be more important to cultivate an intelligent and devoted attachment to mission labor than in Australia. He advocated that no better work could be done than to fill Australia with christian life. Statesmen and historians speaking of the Congregational service to the holy cause of freedom in England have given no stinted praise, and to the measure of their power our colonial churches have ever valiantly striven for freedom in its fullness in church, in state, in literature and in the home.

In the United States and in our greater colonies the darkest problem before the mind of every lover of their country as well as the fervent politician, arises from the character of past and present emigration. Crowds are landing on these shores steeped to the lips in ignorance, in religious bigotry and in natural prejudice. These are the easy prey of the political adventurer, and so far to drive from legislative assemblies the men of conscience who would scorn to pander to what is vile for the sake of selfish advancement. In the countries the speaker had spoken of there was not a single evangelical denomination in which it could be found there was a greater amount of internal liberality than in the motherland. The learned preacher concluded his address by saying that they had to establish in the church complete religious liberty in harmony with unreserved loyalty to Christ; to preach Christ's gospel until over all the world's varied life He is throned King of kings and Lord of lords.

Old Reliable Fire Companies.

Having as large per cent. of assets to liabilities as any company in Canada. Rates 10 per cent. below tariff. W. J. R. White, agent, Kingston.

The rock of quality—Crawford's 30c T.

DO YOU HATE TO TELL?

PERHAPS; BUT YOU MUST WHEN A CENSUS MAN COMES ROUND.

A Formidable Series of Questions to Be Propounded as a Basis for Permanent Statistical Information—Queer Experiences Ten Years Ago.

"Were you ever in jail?"

"Are you male or female?"

"Are you, or is any member of your family, suffering from acute or chronic disease, defective in mind, sight, hearing or speech, crippled, maimed or deformed in any respect? If yes, give particulars."

THE VINTAGE OF 1871.

Such, in sober truth, are the somewhat pointed questions you will be called on to answer within a few days after this article meets your eye; and these are by no means the most pointed questions the census enumerator will ask you. It is enough to make a Christian shudder to think of the lying that will be done in the next few weeks. In fact, thousands of men (and possibly some women) will adopt for the occasion a bit of Mormon theology which is substantially to this effect: "When people ask about what they have no business to know, it is no sin to lie to them."

Suppose a lady has a slightly deformed foot, which skillful dressing and long practice have enabled her to conceal—who believes that she will tell the truth about it? As to the men, of course, no one expects them to tell the whole truth about their diseases and debts, past experience in jail, mortgages and embarrassments or the information in answer to such a query as this: "Whether a prisoner, convict, homeless child or pauper?" Yet all these and many more questions as searching are to be asked by the census enumerators if they follow the letter of the law. The law imposes a heavy fine, too, for refusal to answer.

But such things will furnish the smallest part of the enumerators' fun. There is the matter of age, and any one who glances over the tables for any previous census will be amazed at the number of women between 18 and 28. For some reason—the male mind is not able to fathom it—the latter year seems to be taken as the line of resistance by most maidens instead of 25, as commonly believed. It can be prophesied now with perfect confidence that the pending census will prove the singular fact that more girl babies were born in 1869-70 and '71 than in any three years before or since. And then—such confidence do some philosophers have in statistics—we shall doubtless be treated to some able treatises on the peculiar fecundity of those years.

THE MAN AROUND THE CORNER.

The ignorance of many people about the census is almost incredible. In some sections scores of citizens refuse to answer because they think it "a new taxing scheme." Newly arrived foreigners often express alarm lest they are being enrolled for a military conscription, and in the Atlantic coast cities many Italians, Poles and people from eastern Europe have already expressed savage opposition to being counted. Ten years ago several of this class fastened their doors and secluded themselves in cellar or attic whenever a stranger appeared; and as they are now ten times as numerous as then much trouble is anticipated. Indeed, the head of the New York city force has already made official application for police protection for the enumerators.

With some it is a mere matter of superstition—they "don't want to be counted." One prophetic enthusiast has already predicted that the enumeration will bring a pestilence, as it did in David's time—that is, unless the people repent at once and do better. There certainly is occasion, and if a general count would drive mankind to repentance we could afford to have two a year. As to the questions concerning one's debts and private affairs generally, many good citizens have already declared they will not answer them. "I will not show indignation," says one bold talker. "I will simply put on a genial smile and refer the enumerator to the man around the corner." As the questioner is authorized by the law to go to the neighbors for information, a very curious problem arises: Which figures are to be taken? Is a man's verdict as to his family's intellect to stand, or that of

"WERE YOU EVER IN JAIL?"
(A Florida enumerator at work.)

his neighbors? Take the heading "Non Compos Mentis," for instance. In a place of 5,000 inhabitants, say, the family account would show perhaps three feeble minded children, the neighbors' accounts at least thirty! We all know how "My boy is imposed on at school, cos the teacher is partial."

In 1880 a certain enumerator in western Indiana set his neighbor down as owner of "thirty-six knucked dozen sea fowls," nor could the state official ever learn how such a blunder crept in. Another enumerated an aged citizen living with him as his "father-in-law by marriage." In a new county in Texas an enumerator, a late immigrant from a region where tobacco is not raised, in estimating the crop of that staple for his district wrote that the planters usually used "each four or five bushels of seed." Tobacco growers will see the point. The census of 1870 in the gulf states generally was considered a "wretched botch." In Florida more than one enumerator studied his forms awhile, then called in a few neighbors to a Sunday dinner and proceeded with their help to fill out the forms. One particularly gifted genius in the Okeechobee region found that he would have to travel some hundreds of miles in a canoe or skiff to canvass his district; so he went to the country stores and made up a list of their customers! Their possessions were guessed at from the style of goods they bought and similar evidences.

In reference to the attitude taken by many people regarding the requirements of the census enumeration, Superintendent Porter recently said to a newspaper correspondent that "he did all in his power, when the bill providing for taking the census was under consideration in congress, to prevent a certain class of information from being incorporated in the scope of the census work. He talked to the committee for hours, but without effect; and as the law provides that these questions must be asked, there is nothing left for him to do but to send out the circulars. They can only be withdrawn now by a law of congress."

J. H. BEADLE.

When you buy tea remember James Crawford.

A ROYAL CHAIRMAKER.

The Duke of Orleans Kept Busy While a Prisoner.

THE DUKE AND HIS FIANCEE.

The Duke of Orleans, who some time ago attempted to create sympathy for the royal family, of which his father, the Count of Paris, is the head, still remains a prisoner. It will be remembered that the authorities of the French republic sentenced him to two years' confinement for the crime of returning to his native land and offering his services as a soldier. It was thought that after the first sensation of the episode had passed he might be pardoned and released, but instead the young man is not only kept behind the bars, but is compelled to work at chair making. The report goes that he endures his punishment with patience and fortitude. In the meantime a charming girl looks forward eagerly to the day when he shall again be free. She is his cousin and his betrothed—the daughter of the Duke of Chartres. As soon as circumstances permit the young people intend to wed and settle down to quiet life in England, hoping for the hardly possible day when France shall unfurl the lily blazoned flag of the Bourbons and beg the descendant of her ancient kings to ascend the throne of his ancestors.

A Pretty Female Editor.

Mrs. Ila M. Curran is the editor of a paper at Woburn, Mass., called The City Press. The publication belongs to her husband, who is a busy lawyer, and who proposed some time ago to sell the plant, as he had no time to look after its management. His wife, being loth that he should dispose of a paying property, offered to take charge of The Press herself, and so far has succeeded excellently. She has three children and devotes the hours when they are at school to her editorial duties. The remainder of the day and evening is given to the demands of

MRS. IDA M. CURRAN.

home life. Mrs. Curran is a profounced brunette, of slight figure, with regular features and large dark eyes. How she gets her news is best told in her own words:

"In a small city like this there are a few people in different lines of business who are well informed on different matters of news, and by going around among these and collecting each portion I manage to secure quite a little grist. The baseball department is one in which I am as yet a trifle weak, but I am quite a 'crank,' and with help which I obtain I think I can conduct it successfully. I can say the same thing to a certain degree of tennis, etc. Heavy editorials are written by my husband, but the rest are of my own concoction."

St. Mary's School.

On Tuesday, June 3rd, the Rev. Father Twohey distributed to the boys of the above named school the monthly testimonials of merit.

The pupils obtaining 75 per cent. or "excellent" in the first class were: R. Hanley, A. Hanley, E. Eves, D. Corrigan C. O'Connor, J. Hanley, G. Sullivan, J. Devlin, F. Wafer, F. Tucker; 60 per cent. or "good": A. Murphy, J. Bradden, J. Trotter, B. Howland, R. Lawler, A. O'Connor, A. Crimmens.

Second class—Excellent: T. Nugent, F. Walsh, A. Redmond, E. Dwyer, P. Fallon, H. Cochrane, J. McConville; good: L. Walsh, W. Newell, M. Roach, W. Lachance.

Third class—Excellent: A. Tierney, J. Kemp, B. Tierney, C. Noline, J. Nolan, J. Quigley, F. Flanagan, P. J. Lawler, E. Lawless, W. Duffy; good: R. Devlin, P. Julian, F. Jackson, H. Provost, F. Hamilton.

Fourth class—Excellent: V. Gleeson, O Eves, W. Cochran, W. Newell, M. Doyle, F. Walsh, J. Weber, L. Doran, A. Joize, M. O'Brien; good: E. Walsh, J. Sullivan, E. Roach, A. Nelligan, W. McParland, Ignatius Crowley, J. Towers.

Fifth class—Excellent: A. Liston, R. Braden, F. Palmer, F. Lachance, M. Lawless, J. Dwyer, A. McDonald, L. Davis, F. Barry, F. Beahs, J. Tierney, J. Hunt, F. Clarke, A. Driscoll, W. Campion; good: W. McMullen, A. McCutcheon, F. Provost, A. Vanashy, W. Turbett, J. Morrissey, G. Garragh, P. McKenna.

Balms For the Skin.

It is not generally known that one of the best balms for a skin that has been irritated by excessive exposure to the sun or spring winds is pure, sweet cream, rubbed gently into the skin at night. The face and hands should first be washed with a silk sponge or any cloth kept for the purpose in water as hot as you can bear it. Do not add soap, as all soap, by the nature of its manufacture, contains alkali. There are persons who can use soap freely, on their faces, but others have more delicate skins, which become irritated and chafed with one applican of even the finest soap. No woman who has once used soap on her face and reduced herself to the appearance of a victim of salt rheum or the liquor habit, and who has thereafter gone veiled till her skin healed, is likely to repeat the experiment. Oatmeal rubbed freely on the face at first and a teaspoonful of borax added to the washbowl of water in which the face is to be washed is better than soap. After the skin is thoroughly clean apply the cream, rubbing it gently in with a soft linen cloth, just before going to bed. Wipe off any excess of cream on the face not absorbed by the pores. In the morning wash the face in warm water, then in clear cold water, to make the muscles firm.—New York Tribune.

Viewed the Falls Too Closely.

Louis Sinclair, an English tourist, has enjoyed a slightly more intimate acquaintance with Niagara than generally falls to the lot of his fellow countrymen. In order to get an extra good view he clambered on some rocks the other day. Suddenly the water boiled up and submerged the spot where he stood. Mr. Joseph R. Wilson, of Philadelphia, saw his predicament and managed, with great difficulty, to rescue him. Sinclair had to wade back to safety through the current, holding on to Wilson's overcoat, and both narrowly escaped being swept over the precipice.

Lord Coleridge was considerably astonished the other day. A labering man was being cross-examined about a fatal accident on board a ship. A model of the vessel was in the court, and the witness was explaining how the accident happened. "Would the motion of that pole be sufficient to knock down a man standing by the side?" the lord chief justice asked. "My dear sir, you just try it!" was the reply.

When Charles W. Jones was committed to a Michigan insane asylum the other day a career ended that at one time gave promise of almost any success. Jones will be remembered as the brilliant Florida senator who abandoned his seat in congress some time ago to pursue a Detroit lady with matrimonial attentions.

Fair in Love and War.

Harry—You seem very sure of getting this girl. How do you know she will accept you?

Jack—Because I got my sister to circulate the report among her friends that there wasn't a man in the world who would marry such a girl.—Drake's Magazine.

Adamant's resonant properties make it particularly valuable in churches, halls, opera houses and all public places. W. L. Jones & Son, agents, Princess street.

HOUSES THAT ARE OUT OF STYLE.

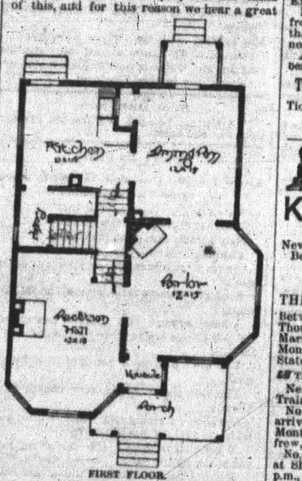
There Is No Excuse for Making Bad Investments of This Kind.

There are few towns and cities in the country in which there are not a number of houses which are said to be "out of style." They are old style houses and will not bring the money that was put into them. It is not good business to build a house that will go out of style. It is not good business to put money where one cannot get it again. There are some things that do not go out of style. All such things are founded on common sense. The requirements of housekeeping do not change materially from year to year, and a house plan which meets all of the requirements of the housekeeper is rarely said to be out of style.

ELEVATION.

We often see large houses bring in very little rental when considered relatively to their cost. On the other hand we see little boxes of houses which bring in relatively a high rental. The latter may have all of the modern conveniences—a furnace, hot and cold water, a bathroom with tub, water closet and washstand; a sink in the cellar in which to pour water from the tube, a laundry stove, a cemented floor, plenty of light, that it may be used as a laundry; a well arranged kitchen and china closet; everything handy and convenient—no waste room, hence no waste steps or wasted carpets. This is the kind of a house that is always in good style.

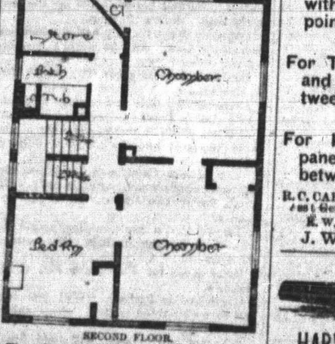
There are many things to be considered by people who have not much money and are without a large experience in house building. Being a man of moderate means, if I wish to build a house it is proper for me to consider whether my house would have a rental value if I wish to put it on the market in that way. The net income from that property, if rented, should exceed by 1 or 2 per cent. the current rate of interest in the section of country in which the structure is erected. A great many foolish investments are made in dwelling house property because people do not think of this, and for this reason we hear a great



FIRST FLOOR.

deal about the foolishness of going into debt for a home. It is a very smart thing to do if we pay for the property only what it is worth, and it is a very simple matter to determine what this is. We must take what would be the gross rental income of the property if it were to be rented, and then make due allowance for taxes, insurance and repairs, and if the net income is then slightly in excess of the current rate for money, we are justified in going in debt.

The people who are living in the house which is here illustrated are paying for it in a building association. The lot cost $1,200, and the house, with everything that goes to make it complete excepting a furnace, cost $1,800. The association from which they secured their money is on the perpetual plan, and is organized on a limited premium basis; that is, all premiums are limited to ten cents on each weekly payment of fifty cents on each $200 share. Having secured $1,800, they have to pay in fifty cents per week on nine shares of $200 each. This is $4.50 a week, or between $18 and $20 a month, as the minimum payment to be made. On this plan of payment of 6 per cent. interest there is twenty-four cents per share per week to be paid as interest on $200, or one share.



SECOND FLOOR.

Then there is, in addition, a maximum premium of ten cents a share. This makes premium and interest thirty-four cents as the interest and premium charges each week. Thus there remain sixteen cents to apply on the principal. This will pay out a $200 share in about fourteen years—a very long time, it may be said. This is the element of safety to the borrower. As a matter of fact, the people who own this house and are paying for it in a building association are putting in from $50 to $55 a month. Thus the excess over and above the $18 or $20 required is credited as advance payment on the dues and participates in the dividend of the association. This dividend, together with that which accrues on the sixteen cents payment per week, a share, brings the actual interest charge to a little over 6 per cent., as the association is paying 5 per cent. semi-annual dividends, which they are enabled to do by the weekly compounding of interest.

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