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TO BREEDERS.

Esquesing, Fab. 1, 1877. 31-3m surprise that I kept the great sec- quite forgotten the circumstance." a hundred and sixty-two."

TOO

My home was no home at all, before I had another month's board pense that could be incurred in the months?"

intended to pay him in a few days. without upsetting the argument. | ceive it." leo short, though he did not directly all kinds of Confectionery, Biscuits, say he wanted his money. tailor was becoming slightly unrea-The patronage of the public is res. sonable, and the keeper of a livery stable stupidly insisted upon being paid, and even had the audacity to

refuse to trust me with any more

It would not do to have these importunate creditors coming into he bank to see me. The president and the cashier would be alarmed if they discovered that the paying nificant compared with the annoyances which I endured at "dear ma's." Lilian hinted, and then insisted, that I should refurnish our 1 thing she wanted. room at my own expense. 1 told her I would think of it, and went out to walk after dinner. I did think of it; and thought I would not do it. Strange as it may seem, 'dear ma" was actually becoming digagreeable to me, and I wondered have been born of such a designing

I stumbled upon a friend who had been to look at a house, quite large enough for him, and the rent was only six hundred dollars year. I went with him to see It looked like a fairy palace to me and was just the size I wanted. was an English basement house, three stories high. I went to the owner. Another man had just left it, and meant to take the house, but he must first consult his wife. If I stopped to consult mine, should lose it, and I-closed with him on the instant, regarding myself as the luckiest fellow in the

Lilian would be delighted with : there could be no doubt of that. What a magnificent surprise it would be to ber, if I could take her in, after it was all furnished. ed of my plan that I determined to currings would cost no would not increase the sum off as soon as I desired to do so, fied we could live in this gem of a house for less than I paid for board,

and live in much better style. The idea of a surprise to Litian was delightful to me, and I haid out the plan in detail ; but the first thing was to provide the funds. Then my jaw dropped down. owed over six hundred dollars to certain restless creditors; but could save money by going to housekeeping, and my duty to them required that I should do so. I had not yet troubled Aunt Rachel, and, taking Lilian with me; I went down to Springhaven to spend the Fourth of July, ostensibly to escape the noise and dust of the city, but really to lay seige to my venerable aunt's purse strings.

The only thing that was likely to defeat me was the fact that Aunt Rachel did not like my wife, for Lilian, who regarded the worthy spinster as an old "fuss," had not always been as prudent in her presence as I could have wished. But I caught my aunt alone at five The Travelers is a STOCK COM- o'clock in the morning, for the PANY and writes Life Policies upon | noise of fire-crackers had driven the the Low Rate all-cash plan. No un- old creature from her bed at an uncertain promises of impossible "divi- wonted hour. I played my cards dends," but a reduction of the pre- | with all the skill of which I was mium at the outset; equivalent to a master. She not only gave me the elers writes Life and Accident Poli- money, a thousand dollars, which cies combined cheap as most she had "salted down" in the companies write life policies. It is house for fear all the banks would the largest Accident Insurance Com- break, but she promised to keep had the impudence to thrust his dinner, and I never drink anypany in the world, having written my secret. She declared that 436,000 policies and paid in actual Lilian was too extravagant for a young man like me, and I explainaccident policy costs but a trifle. No ed that I wished to furnish the medical examination required. Get house without her knowledge, so as a policy and share in the general to save expense. She commended my good motive, and I returned in my pocket to furnish the English basement house.

CHAPTER IV.

THE ENGLISH BASEMENT HOUSE. A thousand dollars in cash was

FAST, ret, and preserved a forced calmness. of the cost of living in my new to keep you informed of it."

palace-I thought they were very that I should save one-third of my

to pay. To stay any longer would course of the week, footed up at a be ruin. My twenty dollars' sur- trifle over twenty dollars a week, plus would pay for only a few con- but I was entirely convinced that certs and rides, and in less than a I should bring the actual below the can't tomfool me any longer. ancer. ac., also Agent Canada in full operation, in the premises owned fortnight I was penniless again. estimated expense. From the first going to have my money, or break My debts began to trouble me. of July my salary was to be two something," he added with an ener One day Captain Halliard wanted | thousand a year, or about thirty- | gotic gesture. to know if he had not lent me three eight dollars and a half a week. If "Certainly, my dear sir, if I owe hundred dollars for a few weeks. | could therefore let my expenses go | you anything, I shall pay it with I assured him he had, and that I up to twenty-five dollars a week greater pleasure than you shall re- it.

> year for clothing my wife and my. see Mr. Bristlebach. I don't think had received from Aunt Rachel. A In our beautiful home we should bills for teams, and not pay for top, and the balance of the pile was not care to ride andigo to concerts | them." and theatres much, and both of us. were well supplied with clothing. Bristlebach, if you wish. He is in dexterity, so that he could see the I deemed the sum appropriated as the director's room. Shall I intro- quality of them. amply sufficient. At this rate I duce you to him?" could pay off my debts in a year and a half, and be square with the not going to pay me." world. Until this was done, I intended to hold myself in a most should take great pleasure in pay- that man's estimation from zero to rigid economy. I must even con- ing you, if I owe you anything. It summer heat. He would have trive some way to let Lilian know had slipped my mind that I owed trusted me for a span every day in these duns were, they were insig- that I could not spend money so you a bill, though now it comes to the week for six months. I took freely as I had done, but I could me that there is a small balance out a hundred dollar bill and tossed promise her that, when my debts were paid; she should have every-

I was perfectly satisfied. My right, with myself and with the rest of mankind. The vision of you sixty-two dollars, Mr. Shaythe English basement house, all finished and furnished, with Lilian sitting in state in the little boudoir how such an angel as Lilian could, of a parlor, was my castle in the air for the present. I was very woman as I found her mother tocheerful and light-hearted, and went to my daily duties at the bank | thing about the interest." with an alacrity. I had never before felt. I told Lilian I should not be is not right that you should was a splendid little place but not home to dinner that day. When something about bank commission. it." ers, and was afraid I should be detained until a late hour. kissed me as usual when I left her, all but the interest." and even "dear ma" looked so very

against her and the two unmarried I ought to say here, in justice to myself, that these two sisters of my wife were a heavy burden upon me. independently of the thirty dollars week I paid for my board; for if Lilian and I proposed to go to a put it into operation. I was satisfour than for two, and the pultry only transfer it to the account of ton. Confidentially I stated my

had accepted the paltry dollars. | tion as a financial policy.

of goods in my house was so much real property, the possession of which would add to my credit, and was available as security, if occasion required. The bank closed, and after I had

went to Buckleton's store. I was I to be used in paying his bill. going out of the bank when that contounded Shaytop, the stable man, presented himself before me drink, if you please ?" like the ghost of a faded joy. He little bill, which amounted to only thing.' sixty odd dollars, in my sunny face. Humph! sixty dollars was nothing drink with me," I added coolly. in my present frame of mind. didn't "cotton" to any such sum as | wood." that, and Mr. Bristlebach, the Pre-

I did, if he had tried. my bill," Shaytop began, in the think you said it was.

most uncompromising manner. The young thoroughbred Durham more than I had ever before posBull "Duke of Kent," bred by Mr. sessed at one time. I felt like a Shaytop?" I inquired very loftily. self the rich man, for the shadow of the six "Do you owe me anything?" expended. The total cow "Sultana the 7th"; by "3d Duke bundred dollars which I owed did claimed the fellow opening his ever the total control of the state of the fellow opening his ever the total control of the state of the fellow opening his ever the fellow opening his "Do I owe you anything, Mr. of Springwood," (see 3d vol. Canadian hundred dollars which I owed did claimed the fellow opening his eyes

"Forgotten it! I'll bet you! I had made very careful estimates | didn't ! I think I have taken pains | might bring me a Charlotte Russe, like an occupied home. I had

"Don't be rude, Mr. Shaytop, I table. Confessions of a Bank Officer. | careful - and I was fully satisfied | don't permit any man to dun me." you have made an exception in my the stable." My column of figures, after I favor. Havn't I been to see you

"I don't remember." I replied,

vacantly. "Look here, my gay bird, you he had a hope by this time:

self, and for incidental expenses. he likes to have his clerks run up five hundred dollar bill was on the "All right; you can see Mr. through the bills with professional

"I want to see him if you are Shaytop," I replied, with cool in-

sixty-two dollars!"

ance. In the bank we deal in big i figures. How long have I owed "About six months,"

"Exactly so! Have you added " No. I shall be glad enough to get the bill, without saying any "If I forgot this little matter,

she wanted to know why, I said interest to your bill, and I will pay think so much of little things," time I asked you for the money \_\_ Bristlebach, which you are quite

"I'm going up to Parker's for a my note is not worth the paper on amiable, that I was afraid she would | lunch now. If you will call there | which it is written." kiss me too. But she did not, and in half an hour, I will pay you the my heart smote me as I thought bill and the interest," I continued, what I said, but I was a little vex of the treason I was meditating glancing at the clock in the bank.

" If you mean so, I'll be there." " Don't insult me, Mr. Shaytop." two or three bills-"I'll be there, and if you are not |

me, and I don't intend you shall," there, I'll take the next best step." He turned on his heel, and left I interposed. me. It was painfully impressed I finished my "little lunch." rose upon my mind that I must pay from the table, and having paid my sources for furnishing the house. lowed me. He wanted my trade, the purchaser. Eventually, after and friends, a lady for the world it was somehow contrived that one But I was something of a philoso- now that he had seen the inside of finding out which are the best with some but I was something of a philoso- now that he had seen the inside of or both of them should join the pher, and I argued that paying this my pocket-book. But I shook him houses to deal with, one may wisely with you, your mistress will rule carriage would cost no more for total of my indebtedness; it would and hastened to the store of Buckle- but at first it is well to look around. wife will take care of your houseexpense of the tickets was all the the furniture. This thought sug- plan to him, and he was willing to but have short stocks, and rise and your lady of appearances. If you it was such a pleasure for the sisters tailor was bothering me about a of the interview I opened my porte. In dealing with customers a mer vour mistress will visit you, your to go. Then I could just as well little bill I owed him; Uncle Hal monnaie, and contrived that he purchase three pairs of white kids as one—Mrs. Olishant would not one him three houds of three houds as one him three houds on the bank bills it contribed hills it contribed that he practice. He should never take I did not one him three houds on the bank bills it contribed that he practice. He should never take I did not one him three houds on the bank bills it contribed that he practice. He should never take as one-Mrs. Oliphant would pay I did not owe him three hundred bills it contained. It was surprising for them. I must do her justice to dollars; and Tom Flynn would how these figures opened his heart. say that she always offered to do hint that he was short. Why so, but, as it was "all in the family" | could I not improve my credit by | making a large eutlay, he volunwas too magnificent to stoop at paying off all these debts, and teered to trust me to any extent I but what is strictly just. He your mistress will lament, and your such trilles; and I know that she "running my face" for the furni- desired. He was kind enough to should have but one price and would have considered me mean if | ture ? It was worthy of considera- go with me to the carpet store, and

went to the bank with the thou- I went to Parker's, and ordered goods I wanted. I insisted upon sand dollars in my pocket. I in- "a little lunch" which cost me a paying two hundred dollars on actended to devote the afternoon to dollar and a half. Before I had count, which made the carpet peoselecting the furniture for my new finished it, Shaytop made his ap ple astonishingly good natured to house. My friend Buckleton was pearance. I never saw a fellow me; and I was taken aback when in the furniture business. He look more doubtful than he did. they offered to give me credit. would not only keep my secret, but He evidently believed that he had Buckleton then went with me to he would give me a bargain on his come on a fool's errand. Since I the kitchen furnishing store, and wares; and what was better, if I could not well avoid paying the his advice helped me very much as came a little short, he would trust bill. I was to have the pleasure of I wandered through the long list of me. The thousand dollars' worth dissolving this illution in his mind. articles. I made the selection, and "Sit down, Mr. Shaytop," I be- paid the bill. gan politely, pointing to the chair

opposite my own at the table. "I haven't much time to spare," and finally prevailed on him to so he replied, glancing at the viands cept two hundred dollars towards before me, perhaps with the ill-na- the bill I bought of him. He gave. settled my cash, I decided to take tured reflection that this was the me a receipt. When we footed a little lunch at Parker's before I | way the money went which ought | the prices of the goods I had select-"Won't you have seemthing to they amounted to nearly eight hun-

> "No, I thank you; I've been to ed, "I must go over it again, and "Happy to have you eat or

"Are you? Well, I'm sorry for claring that I need not pay for the sident of the bank, who was repu- that. We don't live out more than goods till it suited my own conveto the city with a thousand dollars ted to be worth a million could not half of our lives on account of al. nience. I left him and went back have looked more magnificent than ways being in a hurry. By the to the bank to count my funds. I tists was publishing a book against way, it seems to me very strange I had only four hundred and seventy them at the office of the printer of "Mr. Glasswood, I am getting forgot that little bill of yours. One dollars left. I could not pay off the Acts of the Mississippi Legisrather tired of calling on you about hundred and sixty-two dollars, I the six hundred of old debts now; lature. By some inadvertence the with the fashions,

"Sixty-two dollars, I said," he ther consideration. answered as if congratulating him;

I intimated to the waiter that he | posed of, so that the place looked

"Don't you? Well, by George, Glasswood, but I ought to be at looked as cozy as the heart of a courage. "O, you are in a hurry! I had

> Well, I will not keep you waiting," naie from my pocket. His eyes glistened, and I think

glanced at the bill again. "You haven't added the interest." I continued. " Never mind the interest."

Tom Flynn hinted that he was Then I allowed three hundred a I'll bet you won't! I want to took therefrom the roll of bills I lars in my pocket. in hundreds and fifties. I ran

"I can't make the change, Mr.

"Haven't I told you that I! I glanced at him. I went up in it over to him. As I suspected, he "A small balance! You owe me could not give me the change. H went to the counter and procured "Well, I call that a small bal- smaller bills for it, and gave me the sum coming to me. He had

> ceased to be in a hurry. "If you want any more teams Mr. Glasswood, I think I can fit you out as well as any other stable in the city," said he, after he had

put his wallet back into his pocket. "I don't," I replied curtly. "Don't you ride any now !" " Yes, just as much as ever : but you see, Mr. Shaytop, I don't like

lose to be bothered with these small ac anything by my neglect. Add the counts, and to deal with men who answered, magnificently. "That's what you said every have threatened to speak to Mr. welcome; and you insinuate that

> "I hope you will excuse me for ed," pleaded he. "I was mistaken in you. The fact of it is I lost capital sufficient for at least a cush "You havn't lost anything by

When I suggested that I was assist me in the selection of the

When we returned to the furni ture store, I warmed toward him ed, I was rather startled to find eat Mr. Shayton; or somthing to dred dollars. "I can't afford that !" I protest

take some cheaper articles." cad, and tolerates no leak, either of "It don't pay to buy cheap fur niture. Glasswood." replied

friend. "You have been "I'm in a hurry, Mr. Glass- moderate in your selections. He overcame my scruples by de so I left the matter open for fur sheets got mixed, and before the

self that it was not the sum I immediately, and in a week all the as to exhibit the following astonish-He took the bill from his pocket, Buckleton was so obliging as to go result of a thirty years' war against and laid it on the table before me. to the house himself and arrange immersion : "Be it enacted by the premises of the undersigned, lot 24, lst me. I could hardly conceal my the prophetic future. "I reckon "Good!" said I, glancing at the the chairs, tables, bedsteads and Senate and House of Representative me. I could hardly conceal my the prophetic future. "I reckon "Good!" said I, glancing at the the chairs, tables, bedsteads and Senate and House of Representative me. document, "I'm a hundred dollars other articles. The kitchen furnitatives of the State of Mississippi dog house was recently finished in-

and he removed the dishes from the sheets, pillow-cases, towels, and "I don't like to hurry you, Mr. | weeks the English basement house | easy to us, and necessity gives us

bank officer could wish. But fearful inroads had, been and I was determined to leave it had thought of every possible ex- once a day for the last three quite forgotten that you said so, made upon my exchequer. The carpet people made up a total bill all its deleterious particles when I replied, drawing my porte-mon- of three hundred and thirty dollars; and when I hinted that I might. passibly find it necessary to avail myself of their offer to give me constitution in a popular fallacy. credit, they had a note to pay and When the world has once got hold wanted the cash. I was too mag. of a lie, it is astonishing how hard nificent to haggle. I settled their it is to get it out of the world.

bill -and cursed them in my heart. "But I am very willing to pay When I had paid everything except youth is the tiny germ from which the six hundred dollars. I owed may spring a poison tree whose at-I opened my porte-monnais and Buckleton, I had only ninety dol- mosphere is pestilential, and the

I was alarmed. A cold sweat stood on my forehead as I added up gether become associated in the the items and found that I was mind; and unless we resist the twelve hundred dollars in debt. force of verbal association, we shall The situation worried me for a few often say something different from days, but I soon became accustomed to it. I consoled myself with the hope that the bank would raise If a man be gracious and courtemy salary, though I could pay off ous to strangers, it shows he is a the debts with my present income citizen of the world, and that his in three years. It would all come lieart is no island cut off from other out right in the end, and it was hearts, but a continent that foins

useless to worry about the matter, them I didn't worry long. The Engnot be ignored. If it had cost me gate of an eternity, and they go on nearly fifteen hundred dollars to in their folly. furnish the house, I had that! amount of property on hand, and my debts were realy no more than before. The house was ready for my wife, and I proposed to her one afternoon, when all was ready to

take a walk with me.

(To be continued.)

Making Money in Business. A man who enters into business! may be presumed to do so for the formity of impoliteness. purpose of making money; we are heither writing for "glory" our- not associate with bad companions selves nor for those who are working for that commodity. To realize Evil company is like tobacco smoke a profit from one's business, one \_\_you cannot be long in the presshould thoroughly understand it; ence without carrying away a taint in fact he should engage in no of it. business of which he has not a through practical knowledge. Such a man should have a cash business: it is a bad policy to do l a credit business at commencement, even if one ventures on it afterwards. All goods should be bought loved by your wife, regarded by for cash, as by so doing every ad- your mistress, and tolerated by

should rely on small profits, by which means he will secure the largest and best trade. When he looses on anything himself he commends as essential to health the should never attempt to reimburse opening of the windows of every himself out of the pockets of his room in the house for a short time customers; this method of robbing Peter to pay Paul will, in the long purified and changed. The want run, only double his loss by the of proper ventilation is one of the effect it will have on his trade. A prominent causes of typhoid fever, man should neglect nothing that in connection with unclosed conwill attract customers, besides the duits to the sewer drains in bed solid inducements of good goods and low prices. A neat store will do this, a tasteful display will help, while unvarying civility and obligingness are an essential. man should keep his name well before the public. All his wrapping paper should bear his name, and he should neglect no means of

may surely expect to make money even as the times cre.-American About twenty years ago a somewhat abusive opponent of the Bapconfusion was detected several The carpet people went to work copies of the Acts were so bound rooms were ready for the furniture. ing piece of legislation, the grand more evil with their tongues than

publicly announcing his business,

his terms, his goods, etc., in the

local papers. If he is a good busi-

ness man, keeps posted, neglects no

advantage, is industrious, economi-

money or time, in his business, he

Gems of Thought.

Misfortunes are troublesome at first, but when there is no renedy other articles made up, and in three | but patience, custom makes them

We often seem to imagine that the property of the mind resembles the property of sea-water, and loses

once it is fairly frozen. There is a wonderful vigor of

A covetous desire in the heart of

taste of whose fruit is death. Words that are often used to-

what we mean.

There are few men who, were lish basement bouse, all furnished, they certain of death on the sevennew and elegant, with a Biddy in tieth birthday, would think of prethe kitchen, was a joy which could paration. To morrow may be the

> Such as have virtue always in their mouth, and neglect it in practice, are like a harp which emits a sound pleasing to others, while its own body is wholly insensible to the music produced.

Politeness is a social passport all over the world, and good society is the best school in which it is to be learned. Neither talent, wit, nor genius can conceal the positive de-

Let you be ever so pure, you canwithout falling into bad odour.

Wife, Mistress, and "Lady." Who marries for love, takes a. wife: who marries for fortune. takes a mistress; who marries for position, takes a lady. You are vantage can be taken of the market your lady. You have a wife for and the best bargains are open to yourself, a mistress for your house overcharge them, to give them un a party with your lady. A wife servicable goods, to misrepresent shares your grief, your mistress articles in any way, to defraud in your money, your lady your debts. measure; in short, to do anything If you die, your wife will weep, lady wear mourning. Which will

VENTILATION .- A physician redaily, that the atmosphere may be

How to serve Turkey-With armor plates. All is but lip-wisdom that wants

The cradle is the first rock we strike in the voyage of life, "He's a polished gentleman," said she, gazing fondly at his buld

The door-bell has been styled " the noisy sentinal on the dutpost f civilization." A female Justice of the Peace in

Wyoming recently fined her husband heavily for firting. Mrs. Partington remarks that few persons now-a-days suffer from

suggestions of the brain. Adam and Eve, we suppose, were the first to start " turning over new leaves." They did it to keep up

hits the nail on the head with the

A paper published in the West ALEX. WALDIE, so intent upon giving her a grand "Is it possible? I declare, I had in. I was thinking you said it was ture was all put in the closets, hung that bap means to put under the this city for the accommodation of