

J. M. BOYCE, Carpenter, Builder and Architect 42 MIDDLEBURY, Vt.

W. W. THOMAS, Teacher of Vocal Music and Pianoforte, Organ and Melodion.

P. RUSSELL, M. D., has resumed the practice of his profession, and will again answer calls.

HASBROOK'S Shaving and Hair Dressing, Economy, Lace & Hair Block.

W. H. ROWE, Marble Dealer, has a large stock of marble.

H. S. PUTNAM has leased the old and new mill.

B. STEWART, Dealer in Pianos, Organs and Melodions.

J. M. HOLDEN, Carriage Manufacturer, Repairing done at short notice.

W. W. RIDER, Attorney and Counselor at Law.

H. KINGSLEY, Dentist, 42 MIDDLEBURY, VT.

V. SPALDIN, Attorney and Counselor at Law.

THOMAS H. McLEOD, Attorney and Counselor at Law.

A. P. PUPPER, Attorney and Counselor at Law.

E. R. CLAY, Dealer in Millinery and Fancy Goods.

E. D. MUNGER, Dealer in Watches and Jewelry.

LEO WEAHMAN, Dealer in Ready Made Clothing.

W. J. CUDD, Manufacturer and Dealer in all kinds of American and Foreign Marble.

W. W. BREWSTER, Dealer in Groceries, Fruit, Canned Goods.

M. TRIPP, Sheriff for Addison County.

J. W. CLARK, Attorney and Counselor at Law.

THURGOOD & ELDRIDGE, Attorneys and Counselors at Law.

R. S. T. ROWLEY, Eclectic Physician.

L. R. SAYRE, Dealer in Household Goods.

H. M. SLADE, Attorney at Law and Solicitor of Claims.

DOWN R. BOLTON & ALLEN, MANUFACTURERS OF DOORS, SASH, BLINDS, Mouldings, Architraves, Brackets and Lumber.

SMITH & LISTER, Would respectfully announce to the people of Middlebury.

WICKES' ECLECTIC OIL, It is intended for ordinary lamp use.

Hudson River Oil Works, Sole agents for the State of Vermont.

W. H. WICKES, Sole agent for the State of Vermont.

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NEW ADVERTISEMENTS

A first and a second—A Splendid New Book Agency.

THIS IS NO HUMBUG! 35 ARTISTS with their hands on their hips.

Profitable Employment. We desire to engage a few more agents to sell the world-renowned Improved BUCKEYE SEWING MACHINE.

Best selling books of the season. The new books of the season.

Agents wanted for the life of JAMES FISK. A complete history of his life and exploits from a Publicist to a King among Financiers.

100 CHOICE SELECTIONS, No. 4. A new and very complete book.

Of all medicines that give strength and relief to the body and mind.

ILLUSTRATED HISTORY OF THE BIBLE. By Wm. SMITH, LL.D.

Wells Carbolic Tablets. FOR COUGHS, COLDS & HOARSENESS.

CAUTION! Don't be deceived. Get only Wells' Carbolic Tablets.

JURUBEBA. It is NOT A PHYSIC! It is NOT what is popularly called a Bitter.

WELL'S EXTRACT OF JURUBEBA. It is offered to the public as a great laxative and remedy for all impurities of the blood.

JURUBEBA. It is confidently recommended to every family as a household remedy.

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O. P. MEAD, Real Estate Agent.

A VALUABLE FARM FOR SALE. Only 5 1/2 miles from Middlebury.

For Sale at a Bargain. A new house in Middlebury.

A FINE VILLA RESIDENCE. Will be completed in a few weeks.

Build-Lots for Sale. A new house in Middlebury.

HOUSES TO RENT. A new house in Middlebury.

REAL ESTATE AGENT. O. P. MEAD.

The Managing Wife. Era Newton had just finished looking over his yearly accounts.

"I find," said her husband, "that my expenses during the past year have been thirty-seven cents over a thousand dollars."

"And your income has been a thousand dollars?"

"I managed pretty well, didn't I?"

"Do you think it managing well to exceed your income?"

"What's thirty-seven cents?"

"Not much, to be sure, but still something. It seems to me that we ought to have saved instead of falling behind."

"But how can we save on this salary, Elizabeth? We haven't lived extravagantly. Still it seems to have eaten it all."

"Perhaps there is something in which we might retrench. Suppose you mention some of your items."

"The most important are house rent, one hundred and fifty dollars, and articles of food, five hundred dollars."

"Just half."

"Yes, and you'll admit that we can't retrench there, Elizabeth. I like to live well. I had enough of poor board before I married. Now I mean to live as well as I can."

"Still we ought to be saving up something against rainy days, Era."

"That would be some thing like carrying an umbrella when the sun shines."

"Still it is well to have an umbrella in the house."

"I can't controvert your logic, Elizabeth; but I am afraid we shall be able to save nothing this year. When I get my salary raised, it will be time enough to think of that."

"Let me make a proposition to you, said Mrs. Newton. 'You said one-half of your income has been expended on articles of food. Are you willing to allow me that sum for the purpose?'"

"You guarantee to pay all bills out of it?"

"Yes. I will shift the responsibility upon your will pleasure. But I can tell you beforehand, you won't be able to save much out of it."

"Perhaps not. At any rate, I will engage not to exceed it."

"That's well. I shouldn't relish having any additional bills to pay. As I am paid every month, I will, at each fifth, send you the money."

"The different characters of husband and wife may be judged from the conversation which has been recorded. Mr. Newton had but little prudence and foresight. He lived chiefly for the present, and seemed to fancy that whatever contingencies might arise in the future, he would somehow be provided for. Now that Providence is a very proper deity, but there is a good deal of truth in the old adage that 'God will help those who help themselves.'"

Mrs. Newton, on the contrary, had been brought up in a family which was compelled to be economical, and although she was not disposed to deny herself comforts, yet she felt that it was desirable to procure them at a fair price.

This time at which this conversation took place was at the commencement of the second year of their married life.

The first step which Mrs. Newton took, on accepting the charge of the household expenses was to institute the practice of paying cash for all articles that came under her department. She accordingly called on the butcher and inquired:

"How often have you been in the habit of presenting your bills, Mr. Williams?"

"Once in six months," was the reply.

"And I suppose you sometimes have bad bills?"

"Yes, one-third of my profits, on an average, are swept off by them."

"And you could afford, I suppose, to sell somewhat cheaper for ready money?"

"Yes, and I would be glad to see all my customers would give me a chance to do so."

"I will set them an example then," said Mrs. Newton. "Hereafter, whatever articles shall be purchased of you will be paid for on the spot, and we shall expect you to sell as reasonable as you can."

This arrangement was also made with the others, who it is scarcely needful to say, were very glad to enter into the arrangement. Ready money is the great support of trade, and a cash customer is worth two who purchase on credit.

Fortunately, Mrs. Newton had a small supply of which lasted till the first monthly installment from her husband became due. Thus she was enabled to carry out her cash plan from the beginning.

Another plan which occurred to her as likely to save expense, was to purchase articles in large quantities. She had soon saved enough from the money allowed her to do this. For example, instead of buying sugar a few pounds at a time, she purchased a barrel, and she succeeded in saving a cent or more on the pound. This, perhaps, amounted to a trifle in the course of a year, but the same system carried out in regard to other articles yielded a result which was by no means trifling.

"Well, Elizabeth, have you kept within your allowance?" asked her husband at this time. "I guess you have not found it so easy to save as you thought for."

"I have saved something, however," said his wife. "But how is it with you?"

"That's more than I can say. However, I have not exceeded my income,

that's one good thing. We have lived full as well, and I don't know but better than last year, when we spent five hundred."

"It's knack, Era," said his wife smiling.

She was not inclined to mention how much she had saved. She wanted some time or other to surprise him with it when it would be of some service.

"She may possibly have saved up twenty-five dollars," thought Mr. Newton, "or some such trifle, and so dismissed the matter from his mind."

At the end of the second year, Mrs. Newton's savings, including the interest, amounted to three hundred and fifty dollars, and she began to feel quite rich.

Her husband did not think to enquire how she had succeeded, supposing as before, that it could be but a very small sum.

However, he had a piece of good news to communicate. His salary had been raised from a thousand to twelve hundred dollars.

"I added," "As I before allowed you one-half my income for household expenses it is no more than fair I should do so now. That will give you a better chance to save part of it than before. Indeed, I don't know how you have succeeded in saving any thing this far."

As before, Mrs. Newton merely said that she had saved something, without specifying the amount.

Her allowance was increased to six hundred dollars, but her expenses were not proportionally increased at all; so that her savings for the third year swelled the aggregate sum in the savings bank to six hundred dollars.

Mr. Newton, on the contrary, in spite of his increased salary, was no better off the third year than the second. His expenses had increased by a hundred, though he would have found it difficult to tell in what way his comfort or happiness had been increased thereby.

In spite of his carelessness in regard to his own affairs, Mr. Newton was an excellent man in regard to his business, and his services were valuable to his employers. They accordingly increased his salary from time to time, till it reached sixteen hundred dollars. He had steadily preserved the custom of assigning one-half to his wife for the same purpose as heretofore, and this had become such a habit that he never thought to inquire whether she found it necessary to employ the whole sum.

Thus ten years rolled away. During all this time Mr. Newton lived in the same hired house for which he had paid an annual rent of one hundred and fifty dollars. Lately, however, he had become dissatisfied with it. It had passed into the hands of a new landlord, who was not disposed to keep it in repair which he considered desirable.

About this time a block of excellent houses were offered by a capitalist, who designed to sell or let them as he might have an opportunity. They were more modern and much better arranged than the one in which Mr. Newton now lived, and he felt a strong desire to move to one of them. He mentioned it to his wife one morning.

"What is the rent, Era?" inquired she.

"Two hundred and twenty-five dollars for the corner house; two hundred for either of the others."

"The corner one would be preferable, on account of the side windows."

"Yes