

is worth £340. Several yachtsmen have recently imported English-built yachts belonging to what is known as the sixty-foot class. They cost, to build, from £4,400 to £4,800 each. As their racing days are over for British contests, they have been sold to American yachtsmen for about half the original cost.

THE GREAT COST OF STEAM YACHTS.

So much for the cost of racing; and it is no less expensive to watch the sport from the deck of some big steam yacht. There are several of these craft

carving, stained glass domes, tapestries, rugs, and costly ornaments, abound everywhere. A chef presides over the galley, and he has a staff of expert assistants. Each guest has a suite of apartments for his own use, and there are quarters for valets and rooms for maids.

Another fine yacht is the Margarita, recently built from designs by George L. Watson, for Anthony J. Drexel, of Philadelphia. This boat is perhaps a little more up-to-date than the Valiant, and is as luxuriously furnished as a floating palace can be. French, Italian, and English artists decorated the

fender, the Corona is a handsome craft, and has very comfortable accommodations. Another famous two-master is the Sacbem, the flagship of the Larchmont Yacht Club, owned by Commodore Frederick T. Adams. The Sacbem is speedy—she has won two Golet Cups—and finely equipped as well. Among the treasures on board are the engineer's gong from the ill-fated Maine, the tell-tale compass from the wrecked Kearsarge—predecessor of the present battleship of that name—a shell from one of the Spanish cruisers which has been turned into a boat hook handle, and many other relics which are both interesting and valuable.

The depreciation of the value of yachts is one of the economic factors of the sport. A racing yacht in its second season is worth only half what it cost, and a cruising yacht depreciates 25 per cent. After this, it may be estimated that, for sale purposes, the value of a steamer declines five per cent a year, that of sailing craft 10 per cent.

Yachts have to pay a premium of two to three per cent a year for insurance. The fee for laying up in any basin is 15 cents a foot a month, figured on the over all length. Sails, spars, and rigging are stored in houses, and the charges are according to the amount of space occupied. To fit out a yacht for the season takes from three to four weeks, and the average expense is about one-tenth of the original cost of the vessel.

BLOOD-POISONING.

ZAM-BUK'S ANTISEPTIC AND HEALING POWERS AGAIN PROMINENT.

"A few weeks ago I had a broken blister on one of my toes," says Mr. E. Vickers, care of Mrs. Cummins, of Antil Plains, via Townsville, Q., "and the dye from my sock got into it and poisoned the toe. It became sore, inflamed, and I could hardly walk about, and had to keep taking off my boot. Proud flesh began to set in, and the sore discharged nasty, poisonous matter. Zam-Buk being recommended to me as a proved remedy for such skin troubles, I carefully washed the sore with clean water, and applied Zam-Buk on a bandage. After three days I removed the bandage, and you may judge of my surprise and gratitude when I found my toe was quite healed up with new, healthy skin, and it has since given me no further trouble. The above striking success of Zam-Buk has given me great faith in the balm, and I have since used it on several occasions for minor mishaps in the way of cuts, scratches, &c., and have always found it do its work quickly and thoroughly. No home should be without its pot of Zam-Buk."

Zam-Buk is unequalled for all injured and diseased conditions of the skin, such as cuts, burns, bruises, abrasions, boils, pimples, bad legs, sores, piles, sprains, eczema, rash, sunburn, &c. Obtainable from all chemists and stores at 1s. 6d. and 3s. 6d. per pot.

THE REASON.

She laughs at his wit.
But 'tis not from delight;
'E has not made a hit—
She has teeth that are whiter!



THE FINEST OF THE WATERSIDE YACHT CLUB HOUSES.

The home of the Atlantic Yacht Club at Seagate (formerly called Norton's Point), at the entrance to New York Harbour.

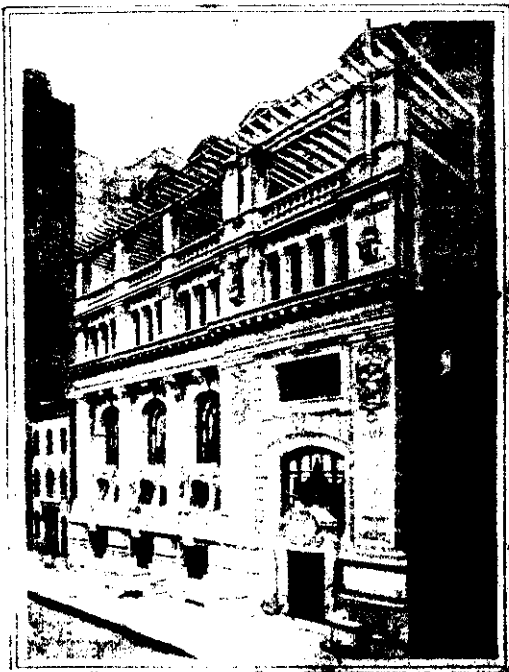
that have cost their owners nearly £2,000 to build, and the yearly cost of maintenance runs close to £20,000. The largest steamer built for private pleasure is W. K. Vanderbilt's Valiant. She is three hundred and thirty-two feet long, and it takes a crew of sixty men to handle her. Her captain gets a salary of £500 a year, and her navigator probably draws a similar sum. The chief engineer's pay is £300. Coal is a big item on the Valiant, and as she is in commission nine months each year, she burns thousands of tons. Oil, paint, varnish, tools, lamps, rope cables, and hundreds of other things that are necessary on a yacht as on an ocean steamer, make another big expense each year. The engines and boilers have to be examined and repaired, and once in four or five years the boilers have to be renewed. New uniforms for the men are needed twice a year, at about £5 a man, if the yacht is to be kept up properly. The Valiant is one of the most perfectly appointed and most elaborately decorated yachts afloat. Rich

yacht throughout, and it is said that the cost of the vessel was about £200,000. The Margarita has not been in American waters yet, but those who have seen her abroad say that she is a marvel of beauty and luxury.

A fine American built yacht is Howard Gould's Niagara, which was constructed largely from her owner's own designs. Mr. Gould is an enthusiastic amateur photographer, and one of her conveniences is a perfectly equipped dark room, where he develops the pictures he makes during his voyages about the world. It costs £25,000 a year to keep the Niagara in commission.

Pierpont Morgan's stonier Corsair is another large yacht which carries a crew of more than 40 men. She is a fast boat, too, and the faster the yacht the more she costs for coal and supplies. The Corsair is one of the handsomest vessels in these waters.

Of the best known schooners, Commodore Lewis Cass Ledyard, of the New York Yacht Club, has the fastest in the Corona. Originally built as a cup de-



THE FINEST AND COSTLIEST OF ALL YACHT CLUB HOUSES.
The city home of the New York Yacht Club, on West Forty-fourth street.

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