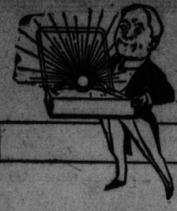


DURABLE



RELIABLE

CHRISTMAS JEWELRY

The largest, and by long odds, the finest array of Holiday Gift Jewelry, Diamonds, Watches, Clocks and Silverware we have ever shown, now awaits your inspection at our store. So wide is the variety as to embrace the latest and most popular novelties, and you'll have no difficulty in finding here many tokens of good will that relatives and friends are sure to appreciate.

Attractive Values

Are more than ever a feature in our offerings of this year, and you need only compare to prove, for yourself, that OUR PRICES ARE THE LOWEST, consistent with quality, to be found anywhere. In

Diamond Rings

We present an exceptionally choice exhibit; these having been carefully chosen expressly for our Christmas trade, and are of rare beauty. In this, as in other lines, we offer EXTRA SPECIAL VALUES.

PRICES RANGE FROM \$9.00 to \$425.00

Bracelets, Necklets, Pendants

Are among our strongest lines, and, in our showing of this season, are the daintiest and prettiest designs we have ever offered. We also present an extensive range of Lockets, Brooches, Beauty Pins, Bow Pins, Bar Pins, Fobs, Rings, Chains Stick Pins, Cuff Links and many other choice and suitable presentables.

Clocks, Jewelry, Silverware

ANYTHING YOU SELECT WILL BE RESERVED FOR YOU, ON PAYMENT OF A SMALL DEPOSIT. It is always a privilege and a pleasure to show you our stock, even if you don't want to buy.

Small Profits, Quick Sales, is Our Motto

A. POYAS

Jeweler - - 16 Mill Street

Store open nights till 10 o'clock during the holiday season

Millions Are Being Spent On Private Enterprises.

Many New Works of Importance in All Lines of Industry Have Been Undertaken in St. John During the Year Now Ending—Some of Those Which Have Almost Become Public Institutions.

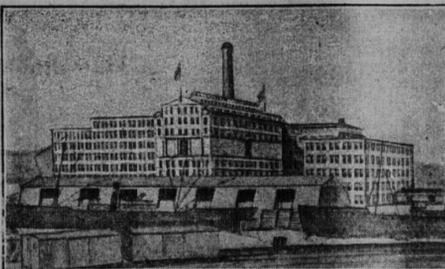
Perhaps of even more importance than public works, in estimating the growth of St. John, is the development of private enterprises, and in this line this city has been particularly fortunate during the year now closing. A great many business concerns have found occasion to increase quarters for their business. In addition to these there are others, some of them of prime importance in Canadian commercial life, which are locating in St. John for the first time and constructing plants of very considerable moment.

Possibly the most expensive and extensive of these private enterprises



The New C. P. R. Elevator.

In the older portions of the city grow less numerous, sections such as this must become of much greater value that at present and hence the investments by home settlers in such proper-



The New Sugar Refinery.

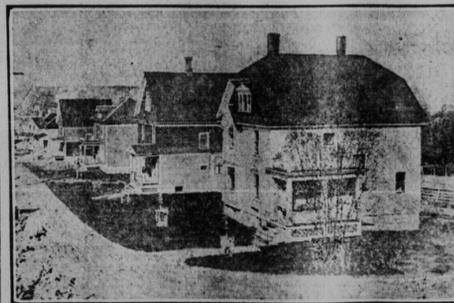
is the magnificent assemblage of buildings being erected by the Atlantic Sugar Refineries Limited, on land formerly occupied by the city and federal governments on the Ballast wharf. This refinery, which on its completion will be as modern as any in existence, will cost in the vicinity of three million dollars, of which approximately one million dollars has already been expended. The group of buildings is of concrete and is now taking shape, the foundation having been completed some time ago. The refinery will occupy a commanding position at the entrance of St. John's Harbour, will enjoy every facility in the way of shipping both by rail and by water, and will without doubt prove eventually one of the most important industries in the Province of New Brunswick.

Next to this perhaps, comes the Canadian Pacific Railway Company's new elevator on the West Side, erected by the Metcalf Construction Company, and just now completed. The picture of this elevator given herewith, conveys a clearer description than can be expressed by words. The elevator has a capacity of 1,000,000 bushels, and in connection with its conveyors are now under construction the various berths at which steamers



DeMont Street, East Side.

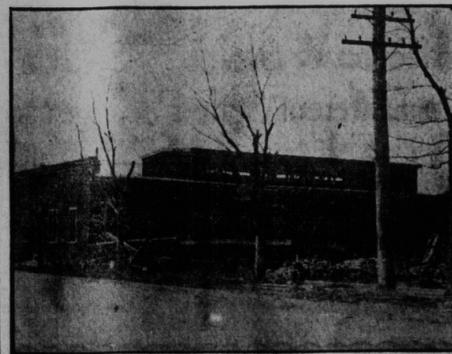
for the purchaser but very profitable investments. The T. S. Simms Company have this



DeMont Street, West Side.

drawing their supplies from the new structure, will lodge. The building is entirely of concrete and steel, and is equipped with its own electrical plant. The Ames-Holmes-McCreedy Company during the present year completed for their own requirements a magnificent warehouse and office building on the corner of Canterbury and Duke Streets. They have very greatly increased their capacity for warehouse purposes, and the St. John staff now appreciate the privilege of working in a well lighted and thoroughly ventilated office, creditable alike to the city of St. John and to the management of the company.

The Fenton Land & Building Company have, during the year, developed a hitherto barren property on DeMont Street in West St. John and have erected there a numerous group of up-to-date residences. While at the present time a considerable portion of these have been purchased, there is a natural hesitation among some with regard to the car service, but on the completion of the traffic bridge over the falls, now under construction, this section of the city is bound to develop rapidly, and the area in which the Fenton Company's activities are now centered, will become before very long one of the choicest residential districts in the city. It is apparent to all who are following the growth of St. John that as residential properties



The Oil Motor Co's Factory.



Stop, Gentlemen!

Listen to what we have to say before you buy your

Winter Clothing

Don't Go to the High Rent Store

Where you must pay high prices to help the merchant pay the rent.

We are out of the High Rent District, which enables us to Sell Clothing Cheaper than others

Xmas Suggestions

- OVERCOATS, - - - \$10.00 to \$30.00
- RAINCOATS, - - - 10.00 to 18.00
- TROUSERS, - - - 1.50 to 5.00
- SWEATERS, - - - 85c to 7.00
- MUFFLERS, - - - 50c to 2.00
- GLOVES, - - - 50c to 2.00
- UNDERWEAR, - - - 50c to 2.00
- SHIRTS, - - - 50c to 1.50

"Where Good Clothing is Sold Cheap"



DOWLING BROS.

The Largest Retail Distributors of Ladies' Coats, Suits and Blouse Waists in the Maritime Provinces.



EXTRAORDINARY BARGAINS IN Ladies' Coats

A nice warm stylish coat makes a most useful and acceptable Christmas present. Our stock is very extensive, including all the new models in Jacquards, Tweeds, Brocaded Wools, Ratines, Rough and Soft Diagonals, Mixed Serges and Chin-chillas. All at clearing prices for the Christmas season.

\$5.90 to \$22.50

Christmas Gloves

OUR SPECIAL KID GLOVES for Ladies at 79 cents per pair, are finished with three rows broad stitching on the back in self color. Two dome fasteners. Tans only at 79 cents. One lady said "This is the most wonderful glove in Canada for the price."

OUR DOLLAR KID GLOVE is a high grade reliable glove with two dome fasteners, in shades of Tan and Grey, also in Black and in White; self-stitching.

VERY FINE FRENCH KID GLOVES in Tans at \$1.25.

Ladies' Christmas Neckwear

A very large and exclusive stock of all the new styles and latest designs at special prices for the Christmas season.

CHRISTMAS HANDKERCHIEFS We can supply you with almost everything in this line, we have over

2,000 FANCY GIFT BOXES with two pretty handkerchiefs in each box, 25c a box.

CHRISTMAS WAISTS! On Silk, Net and Lawn. HOSIERY at Special Prices for Christmas.

DOWLING BROS.

95 and 101, King Street.

FOR THE HOLIDAY Choice and Beautiful FURS

At Remarkable Values

Ladies' Russian Pony Skins, Electric Seal, Hudson Seal, Muskrat and Persian Lamb, Smartest Cut-away and Straightline Models in Coats

Fur Sets, Muffs and Neckwear

- Mink Muffs and Stoles, new style
- Alaska Sable Muffs and Stoles
- Black Wolf, double and single animal Scarfs
- Black Wolf Muffs, plain and trimmed
- Hudson Seal Sets Raccoon Sets
- Persian Lamb Sets Fox Sets
- Lynx Sets
- Children's White Furs
- Children's Sleigh Robes

J. L. Thorne & Co.

FURRIERS

55 Charlotte Street

Near Market