

A GOOD SHOWING.

IN 1870 MR. J. B. HUGHES, Waterlous, Ontario, insured in the
ONTARIO MUTUAL LIFE COMPANY
 for \$1,000, ordinary Life Plan, Age 35, Premium \$24.84. Allowing his profits to accumulate he has now, after paying Eighteen Annual Premiums, his Policy of \$1,000 fully paid up, and his annual dividends will hereafter be paid him as an annuity. Or he can continue his payments till his reserve profits and interest amount to \$1,000, when the Policy will be paid in full as a Reserve Endowment. Or now, after having had the risk on his life earned for Eighteen Years, he can draw the cash surrender value of his Policy, with the accumulated surplus, which in all amounts to \$494.84.

Applications for Assurance Rates, or other information, promptly attended to.

E. M. SIPPRELL,
 St. John, N. B.

THE BERLITZ SCHOOLS. GERMAN & FRENCH

BY NATIVE TEACHERS.

FREE ORAL LESSONS.

For German, apply to PROF. L. BOBER, 174 Wentworth St. St. John, N. B.

FREDERICTON,

Opposite Normal School.

Headquarters for all EDUCATIONAL BOOKS.

Orders by mail solicited and promptly answered.

M. S. HALL.

FOR ILLUSTRATIONS OF ANY SUBJECT

SEND PHOTOGRAPH OR DRAWING

To C. H. FLEWELLING,

ENGRAVER ON WOOD,

(WORKSHOP—ROTHESAY, I. C. RAILWAY)

ST. JOHN, N. B.

ESSAY COMPETITION.

BY order of the Right Honorable LORD ABERDEEN, the DIPLOMA OF THE ROYAL SOCIETY FOR THE PREVENTION OF CRUELTY TO ANIMALS, of which he is President, has been placed in the hands of the Ladies' Auxiliary Committee of the New Brunswick S. P. C. A., who have decided to offer it for ESSAY COMPETITION to all grades in the Public Schools of New Brunswick, outside of St. John and Portland, the subject to be "Dependence of Man Upon the Lower Animals." Essays not to exceed ten pages of foolscap, and to be sent in before the last day of June, 1889. Address Miss H. L. PETERS, Secretary to the Ladies' Auxiliary of S. P. C. A., Wright street, Portland, St. John, N. B. FRANCES E. MURRAY, President.

KID GLOVES

TANT-MIEUX & Button French Kid Glove.

WE have been appointed Agents for this Celebrated Glove. It is placed upon our counters direct from the manufacturing tables of the Makers, in Grenoble, France. As middle and between profits are dropped, and we offer you the glove at cost, *Hand in a S. P. C. A. Commission Point*, hence the secret of their Value.

Although little known in this market, their *softness, suppleness and a hard wearing quality* has gained for them an unparalleled hold, both in Europe and America. Our statement may be questioned, yet we *earnestly* trust the fact, *they are no point of actual wear equal to any Josephine Kid Glove ever made*, whilst our price is only 64 cents a pair, every pair guaranteed, made in Tans, assorted Browns and Blacks, and are cut upon a scale of measurement slightly smaller than Josephine. We will send them postage paid to any address. Write for a pair and try them upon the reputation we have at stake, and you will find them all we represent.

FAIRALL & SMITH, ST. JOHN, N. B.

BARNES & CO.,

Printers, Booksellers and Stationers,

82 PRINCE WM. ST., ST. JOHN, N. B.

Books Bound any Style or Pattern at Reasonable Prices.

CLIMO'S PHOTOGRAPHIC PORTRAITS.

Very fine work from various parts of the world is often exhibited in prominent windows in the city, but none surpasses the excellence of the work on easels in our reception room. To those who have failed to obtain satisfactory results in Photo-portraiture we especially appeal, as our efforts with such persons have been uniformly successful.

CABINET PICTURES, \$2.00 to \$5.00 Per Dozen

COPIES in large sizes are carefully made at small cost, and for true likeness Photo-enlargements surpass all others.

85 GERMAIN ST., A few doors south of King Street, ST. JOHN, N. B.

500 DOZEN CORSETS.

WE are now putting up our spring deliveries of Corsets, comprising 18 makes, all specially selected to meet the requirements of our customers throughout the Maritime Provinces. A glance at the following list will show that we continue many of our popular lines and have added several new ones.

- PORTIA, MURIEL, ELECTRA,
- BC-BUFF, SYLVIA, BO-DRAB,
- JULET, HEALTH, with Shoulder Strap,
- GERMAINE, VESTA,
- BALL'S COILED WIRE, MINERVA,
- HEALTH PRESERVING, ORPHEUS,
- OUT SIZES, TRICORA, NURSING, MISSES.

Our Corset stock contains a number of strong lines in modern priced sewn goods, as well as the better grades including French Woven, and the celebrated Tricora Corset, which we control in this market.

DANIEL & BOYD

INTERCOLONIAL RAILWAY.

1888-89.

Winter Arrangement.

ON AND AFTER MONDAY, NOV. 26, 1888, the trains of this Railway will run daily, Sunday excepted, as follows:

Trains will Leave St. John.

Day Express	7:30
Accommodation	11:30
Express for Sussex	16:45
Express for Halifax and Quebec	18:00

A Sleeping Car runs daily on the 18:00 train to Halifax.

On Tuesday, Thursday and Saturday, a Sleeping Car for Montreal will be attached to the Quebec Express, and on Monday, Wednesday and Friday, a Sleeping Car will be attached at Moncton.

Trains will Arrive at St. John.

Express from Halifax and Quebec	7:00
Express from Sussex	8:35
Accommodation	13:30
Day Express	19:20

All Trains are run by Eastern Standard Time.

D. POTTINGER,

Chief Superintendent.

Railway Office,
 Moncton, N. B., Nov. 20th, 1888.