

Dowling Bros. GREAT BARGAINS For the end of a very successful month. We have made substantial reductions in every department for this week.

DOWLING BROTHERS 95 and 101 King Street

DYKEMAN'S A Silk Sale Worth Your Attention. We have about 300 yards left over from that sale of Silks, which we had just before Christmas.

F. A. DYKEMAN & CO. 59 Charlotte Street.

ANDERSON & CO. This Week For Return Gifts In Umbrellas, Gloves, Caps, Phoenix Scarfs and Toques.

ANDERSON & CO. 55 Charlotte Street

CHILDREN'S COATS At Reduced Prices. OUR ENTIRE STOCK MARKED DOWN. These special prices on infants' and children's winter coats mean, as always, dollars and cents saved.

S. W. McMACKIN 353 Main Street

HAPPY NEW YEAR, EVERYBODY THIS HOME OF GOOD SHOES is very grateful for the patronage it has enjoyed during the year that is past.

REPAIRING WHILE YOU WAIT D. MONAHAN 32 Charlotte Street

THIS EVENING W. S. Harkins company at the Opera House in The Convalescent. Moving pictures, songs and orchestra at the Nickel.

LOCAL NEWS ARTILLERY BAND There will be a meeting of the Artillery Band this evening at 8 o'clock, at which every member is urged to be present.

TEMPERANCE FEDERATION A special meeting of the St. John branch of the New Brunswick Temperance Federation is called for this evening.

BATTLE LINE The steamship "Paukwa," Capt. Wright for Penarth and Rio Janeiro, sailed from Rotterdam today.

MARRIAGES AND BIRTHS There were seven marriages reported to Registrar J. B. Jones this week.

STEAMER NOTES Allan liner Corsican arrived at Halifax at 7 o'clock this morning.

AT THE CORNER At Chubb's corner at noon today, Auctioneer Potts sold a small parcel of land in Carleton for \$200.

E. D. C. NEW YEAR MEETING There will be an especially interesting New Year meeting at the Every Day Club tomorrow evening.

LECTURE BY DR. HAY The monthly meeting of the Natural History Society will be held next Tuesday evening in the Museum, 72 Union street.

REV. J. J. TUCKER Rev. J. Tucker, of Montreal, who is to preach in the Congregational church at both services next year, is also to be a speaker at the rally at Presbyterians.

OFFICIALS FOR SPORTS The sports to be held on Wednesday evening next in the Victoria rink by the Y. M. C. of St. Joseph promise to be interesting and successful.

POLICE COURT RECEIPTS SHOW \$1,300 GAIN A Decrease in the City Court Figures — Liquor License Fines \$1,230

REPORT OF GEORGE A. HENDERSON, police clerk, for the year ending today, shows an increase of more than \$1,300 in receipts, in fact the exact gain is \$1,340.71.

Receipts: Police Court, City Court, January, February, March, April, May, June, July, August, September, October, November, December.

IN ST. JOHN CHURCHES TOMORROW The Douglas Avenue and Coburg street Christian church will hold a union service tomorrow at 11 o'clock in the Douglas Avenue church.

Sunday evening, Jan. 1st, 11:15 a. m. Elder J. O. Miller will preach a new year sermon in Forester's Hall, No. 38 Charlotte street.

Charlotte street United Baptist church, Rev. A. J. Archibald, M. A., pastor—11 a. m. subject "The Mystery of the New Year."

At the Laddow street Baptist church tomorrow evening, Rev. Mr. Williams of Halifax will sing two solos.

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ST. JOHN A CITY OF BANKS With Advent of the Union There Will Be Sixteen Here

FIVE TEN YEARS AGO Eight Main Offices and Eight Branches Will Be the Record at the Opening of the New Year

With the advent of the Union Bank of Canada into the business field early in the new year, St. John will have eight different banking institutions, and eight branch offices in the city.

Ten years ago there were five banks here—the Bank of Montreal, Bank of British North America, Bank of New Brunswick, Bank of Nova Scotia, and Halifax Banking Co., and they had no branches.

During the last ten years there have been quite a number of changes. The Canadian Bank of Commerce took over the Halifax Banking company's business and

Hon. John Sharpley, of Quebec, president of the Union Bank of Canada, which has absorbed the United Empire Bank, Mr. Sharpley will be the president of the joint concern.

The Royal Bank of Canada entered the field and within the last year took over the business of the Union Bank of Halifax. The Merchants Bank of Canada, a few months ago, opened an office in the quarters vacated by the Union Bank of Halifax.

The Bank of New Brunswick has four branches, one in Charlotte street, one in the north end, one in the west end and one in Fairville, all handsome and commodious structures.

The Bank of Nova Scotia has an uptown branch in Charlotte street and the Royal Bank has a fine office in the north end.

There has been a marked improvement in the bank premises. The Canadian Bank of Commerce and the Royal Bank of Canada have erected handsome new buildings.

The British Bank has remodeled and enlarged its premises and the Bank of Nova Scotia and Bank of New Brunswick have also added to their quarters.

MRS. SPENCER'S DEATH At the home of her niece, Mrs. Eunice Cunningham, 77 Simonds street, an old and well known citizen passed away in the person of Mrs. Margaret L. Spencer.

NOT THE BOY Albert Ritchie was reported a few days ago by Sergeant Kilpatrick for throwing snowballs in Acadia street, and was instructed to be in court this morning.

Have you seen the beautiful pictures offered to new cash subscribers by The Telegraph and the Times? The most attractive premium ever offered in the Maritime Provinces.

Start the Year Right. Just start the New Year by getting inside one of our Overcoats and you will never regret it. We are offering such values in Men's Winter Overcoats at the present time, it will be interesting for you to look over some of the snaps we have in store for you.

A Cabinet Glenwood Will Make Your Cooking Easy and Give You Every Satisfaction. The Cabinet Glenwood is made to save room, and give you a large range. It is plain and entirely without nickel, except the trimmings on the Hot Closet.

IN THE MEN'S UNDERWEAR SECTION OF THIS STORE is a collection of the WORLD'S BEST UNDERWEAR. And we guarantee that just as much time is spent in selecting an improving medium priced underwear as in the higher priced.

A HAPPY NEW YEAR TO ALL OUR FRIENDS and PATRONS. Evening Dresses and Choicest of Accessories For Social Functions. Evening Dresses in Net, plain and spotted, white and Ecru, foundations of silk, lace insertion trimmed, \$16.50, \$19.50, \$25.00.