## A GOOD SHOWING.

N 1870 MR. J. B. HUGHES, Waterloo, Ontario, insured in

## 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 carried 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

### FREE ORAL LESSONS.

For **German**, apply to PROF. L. BOBER,154 Wentworth St. St. John, N. B.

## FREDERICTON,

Headquarters for all EDUCATIONAL BOOKS. Orders by mail solicited and promptly answered

## M.S.HALL.

## **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 Photoportrature we especially appeal, as our efforts with such persons have been unformly 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 ST. JOHN, N. B.

## MANUFACTURING DEPARTMENT.

WE OFFER FOR THIS SEASON an unusually large range of Goods of our own Manufacture, consisting of Clothing, White Unlaundried and Regatta Shirts, Workingmen's Shirts, made from the production of the St. John, St. Croix and Gibson Mills.

OTTONADE PANTS, OVERALLS, JUMPERS, etc., etc., which for superior workmanship, strength and durability, we feel confident cannot be excelled.

A MONG THE LATE ARRIVALS IN THIS DEPARTMENT are Grey Blankets, in all the different sizes: 80 inch Camp Spread, Hemp Carpets, and Summer Underwear.

All Orders Receive our Careful Attention.

#### DANIEL & BOYD.

FOR ILLUSTRATIONS OF ANY SUBJECT · . · . · SEND PHOTOGRAPH OR DRAWING

· To C. H. FLEWWELLING, · ·

. . . ENGRAVER ON WOOD, . . . (Workshop—Rothesay, I. C. Railway.) . . . . ST. JOHN, N. B

# ESSAY COMPETITION

DY 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 quatished of St. John and Pertland), the subject to be "Dependence of Man Upon the Lower Animals." Essays not to exceed ten pages of foolscap, and to be sent in on or 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 É. MURRAY, President.

# KID GLOVES TANT-MIEUX & Button French Kid Glove.

E have been appointed Agents for this Celebrated Glove. It is placed upon our counterest from the manufacturing tables of the Makers in Greenoble, France. All middle and between profits are dropped, and we offer you the Glove at First-Hands on a Simple Commission Profit, hence the secret of their Value.

Although little known in this market, their extreme low price, softness and remarkable elasticity has gained for them an unparalleled hold, both in Europe and America. Our statement may be questioned, yet we varite fearlessly the fact—they are in point of actual wearing value equal to any Josephine Kid Glove ever made, whilst our price is only 64 cents a pair, every pair guaranteed, made in Tans, assorted Brown's 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.

# we represent. FAIRALL & SMITH, ST JOHN, N.B

# BARNES & CO.

# Printers, Booksellers & Stationers,

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

Books Bound any Style or Pattern at Reasonable Prices.

# INTERCOLONIAL RAILWAY.

1888-89.

### Winter Arrangement.

() N AND AFTER MONDAY, NOV. 26, 1888, the trains of this Railway will run daily (Sunday excepted) as follows;

### Trains will Leave St. John.

Day Expres	18, -	*		-		7.30
Accommod	ation,		8			11.20
Express for	Sussex,			-		16.35
Express for	Halifax	and	Quet	ec,	•	18.00

A Sleeping Car runs daily on the 18,10 train to Halifax.

On Tuesday, Thursday and Saturday, a Sle ping 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 Ha	lifax	and	Que	bec,			7.00
Express from Sus	sex,				*1		8.35
Accommodation,			-			•	13,30
Day Express,	•				•		19.20

All Trains are run by Eastern Standard

D. POTTINGER. Chief Superintendent.

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