

The
 Provincial Provident
 Institution, of
 St. Thomas, Ont.,
 Furnishes sound Life
 Insurance at the lowest
 Possible cost consistent
 With absolute security,
 And liberal contracts to
 Good Agents

The Provincial Provident Institution
 ST. THOMAS

OUR SPECIAL

HOLIDAY WATCH



A most desirable Christmas gift for a lady

Has a beautifully engraved solid gold case (solid gold dome), fitted with a genuine Waltham or Elgin movement.

\$18.00

To any address for \$18.00, and your money back if not entirely satisfactory.

144 Yonge Street,
 Toronto.

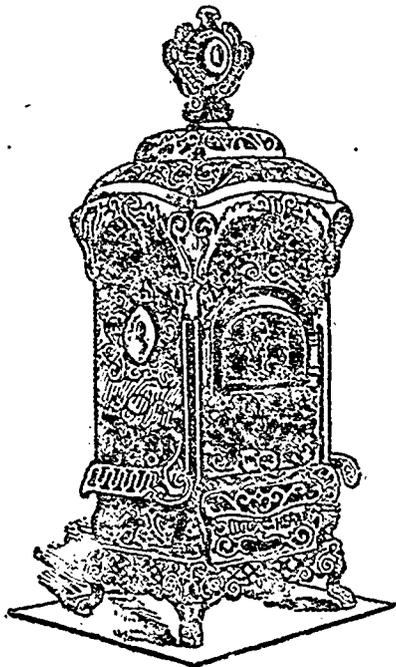
KENTS'

There is **NO DUST...**

Raised when you shake an

Oxford Air-Tight

Heater



A SPECIAL DAMPER is arranged to send it all up the chimney. No other stove can claim this advantage, and no other stove of its size will give as much heat from as little fuel.

It is like a
 Small
 Furnace

easy to regulate, yet

A ornament
 to any room.

THE NEWEST AND BEST HEATER YOU CAN FIND

THE GURNEY FOUNDRY CO., Ltd.,
 TORONTO

THE GURNEY-MASSEY CO., Ltd.,
 MONTREAL.

= High Class =

Church Windows

Ask for
 Designs

Ask for
 Designs



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