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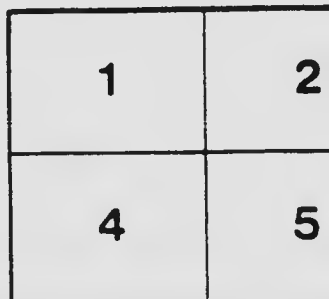
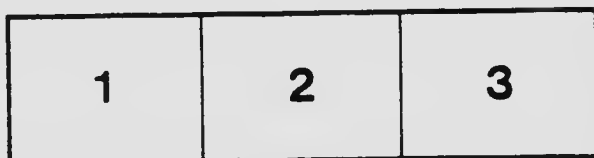
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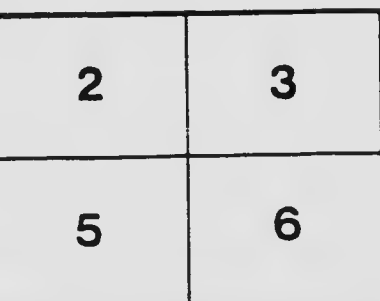
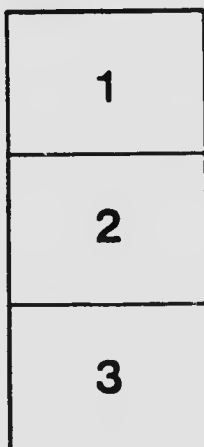
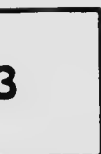
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The suit is made for service. At the same time it is made to retain its shape and original elegance. It is exceptionally well tailored by the skillful craftsmen of the famous 20th Century factory.

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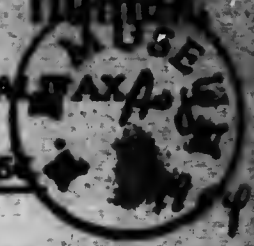
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HEAD OFFICE: HALIFAX

Established 1854



**ASSETS OVER \$18,000,000.00**

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Having more Branches in the Maritime Provinces than any other Bank, we are enabled to give close attention and prompt dispatch to our customers' Out-of-Town business.

Every branch banking transacted. All accounts receive careful and constant attention.

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Cheque Books issued to Savings Depositors.

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Plumbers and Heating Engineers.

Acetylene Lighting



"Scientific" Acetylene Gas Generator. Cheap.  
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residences, churches, halls, etc.

Approved by Board of Fire Underwriters—Canadian, New Brunswick, Nova Scotia and P. E. Island.

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MEMORANDA.

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Established 1872.

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HAYMARKET SQUARE, ST. JOHN, N. B., CANADA.

Dealers in Hides, Calf Skins, Sheep Skins, Wool and Tallow

Shipping Tags, Advice Forms and Addressed Envelopes furnished on application.

CORRESPONDENCE AND CONSIGNMENTS SOLICITED.  
ALL ENQUIRIES CHEERFULLY ANSWERED.

 WE MAKE PROMPT CASH RETURNS 

# CALENDAR.

<p style="text-align: center;"><b>1908</b></p> <p style="text-align: center;"><b>JULY.</b></p> <p style="text-align: center;">S M T W T F S</p> <p style="text-align: center;">..... 1 2 3 4</p> <p>5 6 7 8 9 10 11</p> <p>12 13 14 15 16 17 18</p> <p>19 20 21 22 23 24 25</p> <p>26 27 28 29 30 31</p> <hr/> <p style="text-align: center;"><b>AUGUST</b></p> <p style="text-align: center;">..... 1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28 29</p> <p>30 31</p> <hr/> <p style="text-align: center;"><b>SEPTEMBER</b></p> <p style="text-align: center;">..... 1 2 3 4 5</p> <p>6 7 8 9 10 11 12</p> <p>13 14 15 16 17 18 19</p> <p>20 21 22 23 24 25 26</p> <p>27 28 29 30</p> <hr/> <p style="text-align: center;"><b>OCTOBER</b></p> <p style="text-align: center;">..... 1 2 3</p> <p>4 5 6 7 8 9 10</p> <p>11 12 13 14 15 16 17</p> <p>18 19 20 21 22 23 24</p> <p>25 26 27 28 29 30 31</p> <hr/> <p style="text-align: center;"><b>NOVEMBER</b></p> <p style="text-align: center;">..... 1 2 3 4 5 6 7</p> <p>8 9 10 11 12 13 14</p> <p>15 16 17 18 19 20 21</p> <p>22 23 24 25 26 27 28</p> <p>29 30</p> <hr/> <p style="text-align: center;"><b>DECEMBER</b></p> <p style="text-align: center;">..... 1 2 3 4 5</p> <p>6 7 8 9 10 11 12</p> <p>13 14 15 16 17 18 19</p> <p>20 21 22 23 24 25 26</p> <p>27 28 29 30 31</p>	<p style="text-align: center;"><b>1909</b></p> <p style="text-align: center;"><b>JANUARY.</b></p> <p style="text-align: center;">S M T W T F S</p> <p style="text-align: center;">..... 1 2</p> <p>3 4 5 6 7 8 9</p> <p>10 11 12 13 14 15 16</p> <p>17 18 19 20 21 22 23</p> <p>24 25 26 27 28 29 30</p> <p>31</p> <hr/> <p style="text-align: center;"><b>FEBRUARY</b></p> <p style="text-align: center;">..... 1 2 3 4 5 6</p> <p>7 8 9 10 11 12 13</p> <p>14 15 16 17 18 19 20</p> <p>21 22 23 24 25 26 27</p> <p>28</p> <hr/> <p style="text-align: center;"><b>MARCH</b></p> <p style="text-align: center;">..... 1 2 3 4 5 6</p> <p>7 8 9 10 11 12 13</p> <p>14 15 16 17 18 19 20</p> <p>21 22 23 24 25 26 27</p> <p>28 29 30 31</p> <hr/> <p style="text-align: center;"><b>APRIL</b></p> <p style="text-align: center;">..... 1 2 3</p> <p>4 5 6 7 8 9 10</p> <p>11 12 13 14 15 16 17</p> <p>18 19 20 21 22 23 24</p> <p>25 26 27 28 29 30</p> <hr/> <p style="text-align: center;"><b>MAY</b></p> <p style="text-align: center;">..... 1</p> <p>2 3 4 5 6 7 8</p> <p>9 10 11 12 13 14 15</p> <p>16 17 18 19 20 21 22</p> <p>23 24 25 26 27 28 29</p> <p>30 31</p> <hr/> <p style="text-align: center;"><b>JUNE</b></p> <p style="text-align: center;">..... 1 2 3 4 5</p> <p>6 7 8 9 10 11 12</p> <p>13 14 15 16 17 18 19</p> <p>20 21 22 23 24 25 26</p> <p>27 28 29 30</p>
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## TABLE OF WAGES.

The following table will be found convenient for the employers of workmen in giving the price per day and hour where the price is a specified rate per week:

\$3.00.....	\$0.50	\$0.05 1-2	\$0.05
3.50.....	58 1-3	06 1-2	05 3-4
4.00.....	66 2-3	07 1-2	06 2-3
4.50.....	75	08 1-3	07 1-2
5.00.....	83 1-3	09 1-3	08 1-3
5.50.....	91 2-3	10 1-9	09 1-10
6.00.....	1.00	11	10
6.50.....	1.08 1-3	12	10 3-4
7.00.....	1.16 2-3	13	11 2-3
7.50.....	1.25	14	12 1-2
8.00.....	1.33 1-3	15	13 1-3
8.50.....	1.41 2-3	15 2-3	14 1-10
9.00.....	1.50	16 2-3	15
9.50.....	1.58 1-3	17 1-2	15 3-4
10.00.....	1.66 2-3	18 1-2	16 2-3
10.50.....	1.75	19 1-2	17 1-2
11.00.....	1.83 1-3	20 1-3	18 1-3
11.50.....	1.91 2-3	21 1-4	19 1-10
12.00.....	2.00	22 1-4	20
12.50.....	2.08 1-3	23 1-9	20 3-4
13.00.....	2.16 2-3	24	21 1-3
13.50.....	2.25	25	22 1-2
14.00.....	2.33 1-3	26	23 1-3
14.50.....	2.41 2-3	26 2-3	24 1-10
15.00.....	2.50	27 3-4	25
15.50.....	2.58 1-3	28 2-3	25 3-4
16.00.....	2.66 2-3	29 2-3	26 2-3
16.50.....	2.76	30 2-3	27 3-4
17.00.....	2.83 1-3	31 1-2	28 1-3
17.50.....	2.91 2-3	32 1-3	29 1-10
18.00.....	3.00	33 1-3	30
18.50.....	3.08 1-3	34 1-4	30 3-4
19.00.....	3.15	35	31 1-2
19.50.....	3.25	36 1-9	32 1-2
20.00.....	3.33 1-3	37	33 1-3

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**O. H. Warwick Co.**

**LIMITED,**

**78-80 KING STREET, ST. JOHN, N. B.**

**Crockery, China,**

**Glassware, Lamps,**

**Silverware, etc.**

**WHOLESALE and RETAIL.**

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**THORNE BROS.**

**FINE STIFF  
AND SOFT HATS**

**CLOTH CAPS, Latest Styles**

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**Fur Caps, Garments and Sleigh  
Robes made to order.**

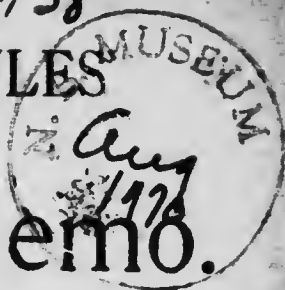
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**93 KING STREET, ST. JOHN, N. B.**

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J. S. KNOWLES



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AND

READY REFERENCE.

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*REVISED EDITION.*

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Price in Card Covers, - 15 cents each.

Price in Leather Covers, 30 cents each.



Entered according to Act of the Parliament of  
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JOSEPH S. KNOWLES,  
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**Morticians,**

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**Ladies' and Gentlemen's  
Burial Clothes.**

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OFFICE—BRICK BUILDING,

**715 Main Street.**

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**W. H. Johnson Co., Ltd.**

The Great Piano House of the  
Maritime Provinces.

**STEINWAY & SONS,  
GERHARD HEINTZMAN,  
NEW SCALE WILLIAMS,  
MARTIN ORME,  
BRINSMEAD,**  
And many other Pianos.

**ORGANS** in great variety for Parlor, Church or  
Lodge Room. Call or write for full particulars.  
Easy terms may be arranged if required.

**The W. H. Johnson Co., Ltd.,  
7 Market Sq., St. John, N. B.**  
Also Halifax, Sydney, New Glasgow.



# IDENTIFICATION TABLE.

---

## MY ADDRESS IS

---

In Case of Accident or Serious Illness  
Notify

---

---

---

## MARKS OF IDENTITY.

"Lest we forget."

The No. of my bicycle is.....  
The make of my bicycle is.....  
The No. on the case of my watch is.....  
The No. of my bank book is.....  
The No. of my accident ins. policy is....  
The No. of my telephone is.....  
The No. of my office is.....  
    on ..... Street  
The size of my Hat is.....  
    "    "    Gloves .....  
    "    "    Shirt .....  
    "    "    Undershirt .....  
    "    "    Hose .....  
    "    "    Collar .....  
    "    "    Cuffs .....  
    "    "    Shoes .....  
My weight is .....  
Height .....  
Laundry mark is .....

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**MEMORANDA.**

---

# Our Prescription Department.

A few reasons why you should bring your Prescriptions to us to be compounded.

## **BECAUSE —**

We make Prescription work a specialty.  
Our stock is complete and the drugs PURE.  
Our Prescription Department is modern and up-to-date in every detail.

We check every Prescription, thereby the possibility of error is removed.

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**Our Motto: Purity and Accuracy.**

**"RELIABLE" ROBB,**

THE PRESCRIPTION DRUGGIST,

Phone Main 1339. 137 Charlotte St.

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## **Wholesale**

## **Grocers . .**

# **23 AND 24 SOUTH WHARF.**

**WHOLESALE ONLY.**

All lines in stock at right prices.  
Quality Guaranteed.

**Give us your next order, please**

## RAILWAYS.

The trains of the Intercolonial and Canadian Pacific Railways depart from and arrive at the I. C. R. Station, corner of Mill and Pond streets. Trains are run on Atlantic Standard Time, which is one hour faster than Eastern Time; when it is 12 o'clock noon in St. John (Atlantic Time) it is 11 o'clock a. m. in New York (Eastern Time).

The I. C. R. trains are run on the 24 hour system.

The Shore Line Railway to St. Stephen arrive at and depart from the West End. Connection is made with the East Side by the ferry.

### Distances from St. John.

Table showing the distance of prominent points from St. John, the time it takes in hours and minutes, and the cost of fare.

	Miles.	Time.	Fare
		h.m.	\$ c.
Amherst, I. C. R....	188	6.00	4.15
Annapolis, N.S., D.A.R....	58	4.00	2.35
Bangor, rail....	204	7.00	5.00
Bathurst, I. C. R....	211	6.35	6.00
Boston, rail....	450	15.00	8.00
Boston, D. A. R....	334	24.00	5.00
Boston, Eastern S.S. Co..	350	21.00	6 55
Charlottetown, P.E.I., via Summerside....	202	12.10	6.20
Charl'town, via Pictou..	329	15.15	9.25
Chicago, C.P.R....	1340	44.00	26.45
Campbellton, I.C.R..	274	9.30	7.45
Chatham, I.C.R..	170	5.30	5.25
Dalhousie, I.C. R....	271	9.12	7.40
Dorchester, I.C.R..	117	4.26	3.50
Digby, N. S. Stmr.....	40	3.00	1.75

# F. S. THOMAS,

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	Miles.	Time.		Fare.
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Fredericton, C.P.R.... ..	66	2.40		2.00
Fredericton, Stmr... ..	84	6.00		1.00
Grand Manan, Stmr.....	55	5.00		2.00
Hamilton, Ont., C.P.R... 866	866	32.30	20.55	
Hallfax, I. C. R.....	277	9.00		7.45
Hallfax, D. A. R.....	190	9.00		5.75
Kingston, Ont., C. P. R.. 694	694	29.30	19.10	
Kentville, N.S., via Digby	109	6.25		4.05
London, Ont., C. P. R... 930	930	36.00	21.05	
Middleton.... ..	88	4.00		3.10
Moncton, I. C. R.....	89	3.40		2.70
Montreal, C. P. R.....	481	18.00	14.30	
Montreal, I. C. R.....	750	24.55	14.30	
Newcastle, I. C. R.....	167	5.40		5.05
New York, rall.....	670	24.00	13.50	
New York, Stmr.....	540	46.00		
New Glasgow, I. C. R... 258	258	10.45		6.95
Ottawa, C. P. R.....	601	21.35	17.40	
Portland, Me., Stmr.....	248	20.00		4.50
Portland, Me., rall.....	340	11.00		6.50
Pictou, N. S., I. C. R.... 269	269	11.15		7.25
Quebec, I. C. R.....	580	21.30	11.80	
St. Stephen, Shore Line.. 82	82	3.15		2.50
St. Stephen, C.P.R.....	117	4.40		2.60
St. Andrews, C.P.R.....	126	5.00		2.60
Sussex, I. C. R.... ..	44	1.50		1.35
Sackville, I. C. R.....	129	5.00		3.85
Springhill Mines, I.C.R... 160	160	7.00		4.80
Sydney, C.B., I. C. R... 428	428	17.45	7.40	
Truro, I. C. R.....	215	9.25		6.00
Toronto, C. P. R.... ..	825	30.30	20.55	
Vancouver, B. C., C.P.R. 3387	3387	168.00	83.45	
Victoria, B.C., C.P.R....3571	3571	170.00	84.45	
Woodstock, C. P. R.. ....	135	6.00		3.95
Winnipeg, C. P. R.....1905	1905	84.00	44.45	
Windsor, N.S., via Digby	134	9.00		4.80
Yarmouth, via Digby.... 92	92	7.00		3.50

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It's made to fill the family want and save labor.  
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	Miles	Days
Alexandria via London.....	6,820	16
Amsterdam' via London.....	4,655	11
Antwerp via London.....	4,470	11
Bahia, Brazil....	6,540	22
Batavia, Java, via London.....	13,470	42
Berlin via London....	5,035	17
Bombay....	10,435	28
Buenos Ayres....	8,715	30
Calcutta via London.....	11,790	31
Cape Town via London.....	11,915	31
Constantinople via London.....	6,480	16
Greytown via New Orleans.....	3,480	8
Hamburg, direct..	5,490	13
Havana....	2,083	4
Hong Kong via San Francisco..	11,170	26
Honolulu....	6,315	14
Liverpool....	4,210	9
London via Queenstown.....	4,410	9
Madrid via London.....	5,595	12
Melbourne via San Francisco..	12,935	33
Panama... ..	3,025	8
Philadelphia....	760	1½
Paris....	4,690	9
Rio de Janeiro.....	6,874	20
Rome via London.....	5,700	12
Rotterdam, via London.....	4,605	11
San Francisco, Cal.....	3,920	4¼
St. Petersburg via London.....	6,040	13
Shanghai via San Francisco....	10,590	26
Stockholm via London.....	5,645	13
St. Paul, Minn.....	2,470	2½
Valparaiso via Panama.....	6,580	33
Vienna via London.....	5,410	13
Washington, D. C.....	898	1¼
Yokohama via San Francisco... ..	8,018	21

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107 PRINCESS ST., - ST. JOHN, N. B.

## INTERESTING EVENTS.

### General, Provincial and Local.

Collected and Chronologically arranged by J. S.  
KNOWLES.

- Boundary between Quebec and  
New Brunswick defined by  
proclamation..... Oct. 7 1763
- First vessel built here was the  
sloop "Memnequash," 30 tons,  
by Jonathan Leavitt, in..... 1770
- Landing of the Loyalists ..... May 18 1783
- Peace with United States pro-  
claimed..... Oct. 6 1783
- Fall fleet with Loyalists arriv-  
ed from New York with 1,200  
men with wives and children, Oct. 3 1783
- The first child born in St. John  
was a daughter of Thatcher  
Sears, grandfather of ex-  
Mayor Sears, in..... 1786
- Lieut. Andrew Stockton (from  
whom the present families of  
that name are descended) was  
the first man married in St.  
John, on..... Apr. 4 1784
- Fredericton founded ..... 1784
- The first branch pilots in St.  
John were James White, John  
Mills and James Reed, in..... 1785
- City of St. John incorporated, May 18 1785
- First number of Royal Gazette  
published in St. John..... Oct. 11 1785
- First provincial election was  
held in the Mallard House (site  
of Royal Hotel, on King St.), Nov. 7 1785
- Wm. Cobbett, private in a Brit-  
ish regt. (afterwards a mem-  
ber of the British parliament)  
arrived in St. John..... Dec. 9 1785
- First Parliament was opened in  
the Mallard House..... Feb. 1786

## Interesting Events.

First mayor of St. John was Gabriel G. Ludlow, who was appointed by government in..	1786
Thos. Carleton, Governor of New Brunswick .....	Oct. 30 1786
Benedict Arnold built the brig "Lord Sheffield" in.....	1786
Lighthouse erected on Partridge Island, St. John .....	1789
First dramatic performance in St. John was in Mallard's Long room, King st.; the plays were "The Busybody," followed by "Who's the Dupe?"	Mch. 28 1789
Trinity Ch. opened in St. John	Dec. 25 1791
Duke of Kent, father of the late Queen Victoria, visited St. John.. . . . . .	Jun. 19 1794
T. C. Hadburton (Sam Slick) born at Windsor, N. S.....	Dec. 17 1796
St. Andrew's Society instituted in St. John.....	Mch. 8 1796
St. John's Lodge, No. 2, A. F. and A. M., instituted.....	Apr. 5 1802
St. George's Society, instituted in St. John.....	Apr. 23 1802
Drury Lane Theatre, on York Point, was opened in.....	1805
Grammar School incorporated in St. John.....	1805
H. M. S. "Plumper" lost at Dipper Harbor with \$70,000.....	Dec. 12 1812
Martello Tower, Carleton, built	1812
St. Andrews Ch., St. John, built	1816
First steamer, "Gen. Smythe," ran to Fredericton .....	May 13 1816
Queen Victoria born.....	May 24 1819
Barracks built at Lower Cove, St. John.....	Oct. 1819

786  
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788

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**Wholesale Grocer,**

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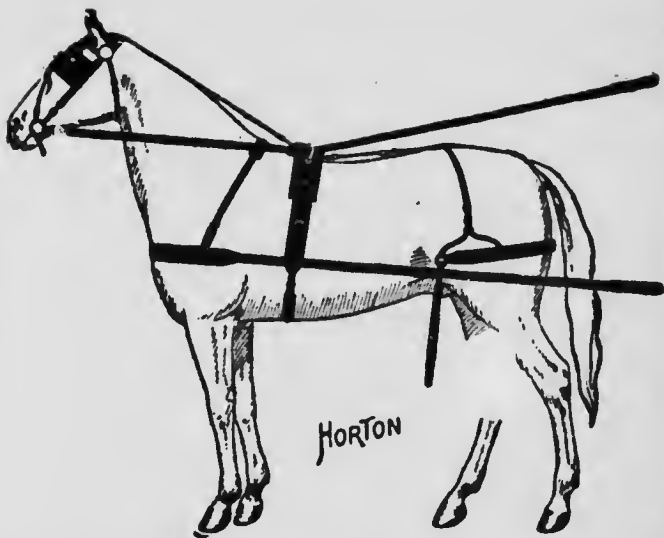


## Interesting Events.

First brick building erected in St. John, Disbrow building, cor. Germain and Church sts.	Jun. 9 1817
St. John Chamber of Commerce founded.....	Apr. 5 1819
National School, St. John, op'd	Dec. 24 1819
Bank of New Brunswick, St. John established .....	Mar. 20 1820
Hopley's Theatre built on Gold- en Ball corner .....	1822
Marine Hospital erected.....	1822
Sailors transferred from the Poor House to Marine Hospi- tal.....	June 21 1822
First steam saw mill, built and owned by Otty & Crookshank, on the Strait Shore.....	Jul. 29 1822
First cargo deals shipped Eng- land from St. John.....	1822
Miramichi fire, loss of property and forests estimated at \$3,- 000,000, summer of.....	1825
Water Co. at St. John organized	1825
Steam navigation between St. John and Digby started.....	1827
Court House, St. John, built..	1828
Corner stone of King's College, Fredericton, laid by Sir How- ard Douglass .....	Sep. 15 1828
Governm't House, Fredericton, completed....	Dec. 8 1828
Beacon, St. John, built.....	1829
St. John Water Co. and Board of Health established.....	1833
First visit of cholera in St. John, 50 deaths....	Oct. 7 to Nov. 6 1834
First Lunatic Asylum in Canada opened on cor. Leinster and Wentworth sts., St. John....	Nov. 14 1835

## Interesting Events.

New Church of England burial ground consecrated .....	Sep. 14 1835
Str. "Royal Tar," with menagerie, burned in Penobscot Bay, en route from St. John .....	Oct 20 1826
Big fire on South Market Wharf, Ward and Water Sts., loss \$1,000,000 about one third of city .....	Jan. 14 1837
Accession of Queen Victoria .....	June 20 1837
First bridge over falls fell and seven men killed .....	Aug 8 1837
First penny paper published, "British Empire" tri-weekly, was issued by George E. Fenety, St. John in ....	1838
Mechanics' Institute organized.....	1838
Coronation of Queen Victoria,.....	June 20 1838
Coronation of Queen Victoria festivities and ball, St. John.....	Oct 20 1838
Commercial Bank, cor. Prince Wm. and Princess sts., St. John, built	1838
Fire at St. John, consuming 125 b. ildings, principally stores and warehouses in the vicinity of Water Street and South Wharf, loss \$1,200,000 .....	Aug, 17, 1839
First ferry steamer to Carleton, "Victoria," .....	Sept. 5, 1839
Brick Market House, Market Square, opened, .....	Dec. 23, 1839
Queen Victoria married to Prince Albert.....	Feb. 18, 1840
Mechanic's Institute opened at St. John .....	Nov. 1840
Junius Brutus Booth (father of J. Wilkes and Edwin) played "Richard the Third" in Hopley's theatre, Golden Ball Corner, St. John.....	June 14, 1841



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**11 TO 15 CHARLOTTE STREET,**  
**ST. JOHN, N. B.**

## Interesting Events.

Jail, St. John, built.....	1841
Big fire at St. John, wharves, Water and Prince Wm. sts., loss \$540,000.....	Nov. 15 1841
Boundary line between Maine and New Brunswick....	1842
Custom House, St. John, built (and occupied in Dec.).....	1842
Prince of Wales Theatre, cor. Duke and Sydney sts., was built and opened in.....	1845
Gas works erected in St. John	1845
Chas. Redburn hanged in front of jail, St. John.....	Dec. 27 1846
Fernhill Cemetery opened and first interment made.....	Mch. 8 1848
Telegraph line, St. John to Cal- ais, completed....	Dec. 27 1848
York Point riot, several persons killed.....	July 12 1849
St. John Volunteer Fire Dept. organized....	1849
First telegraph message betw'n St. John and Halifax sent....	Nov. 9 1849
The last mayor appointed by govt. was Henry G. Chubb in	1850
First mayor elected by Common Council was Thos. Harding in	1851
(Two other mayors, W. O. Smith in 1852, and James Olive in 1853, were elected by Council.)	
First industrial exhibition at St. John opened .....	Sep. 9 1851
Water turned from new works, St. John.....	Sep. 1851
Bell hoisted in Bell Tower on King sq (Thos. M. Smith chief engineer fire dept. at this time	Dec. 2 1852
▲ tax of five shillings on dogs owned in St. John passed....	Apr. 14 1853

## Interesting Events.

Registry Office bldg. erected...	1853
Suspension Bridge, built by W. K. Reynolds, opened in.....	1853
Turning of the first sod of the European and North American Railway at St. John.....	Sep. 14 1853
James Olive, first mayor elected by citizens, in .....	1854
Fearful loss of life through cholera at St. John; the first case was reported.....	Jun. 20 1854
The Y. M. C. A. was established in St. John.....	1854
The Protestant Orphan Asylum established in....	1854
The R. C. Orphan Asylum established in.....	1855
The St. Andrews Curling Club in St. John was organized in the winter of....	1855
First steam engine started on European and N. A. Ry.....	Mch. 1857
Lanergan's Lyceum, north side King sq., St. John, op'd with Bulwer's comedy, "Money"...	Jun. 15 1857
Murder of the McKenzie family by Slavin and Breen.....	Oct. 24 1857
First train European and N. A. Ry. ran to Three Mile House	Mch. 17 1858
Patrick Slavin hanged for murder of the McKenzie family	Dec. 11 1857
European and N. A. Ry. opened to Moncton....	Aug. 1 1860
His Majesty King Edward (then Prince of Wales) celebration in St. John....	Aug. 3 1860
Steam fog whistle erected on Partridge Island (this is the first steam whistle ever used for fog)....	1860

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Frogings, Drift Bolts,

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Fire Escapes, Bridge Work,

ST. JOHN, N. B.



## Interesting Events.

Changed currency to dollars and cents.....	Nov. 1 1860
The record "Cold Friday," thermometer at St. John 28 below zero.....	Feb. 3 1861
H. R. H. Prince Alfred visited St. John.....	May 29 1861
H. R. H. Prince Albert, husband of Queen Victoria, died.....	Dec. 14 1861
The "Trent" affair; Guards arrive in St. John.....	Jan. 9 1862
The Fishery Lottery abolished in St. John.....	1862
First steam fire engine, "Extinguisher" No. 3, procured..	Feb. 1863
St. John Volunteer Fire Dept. disbanded.....	Nov. 30 1864
First sod turned on Western Extension Railway ....	Nov. 9 1865
First Dominion Day.....	July 1 1867
Intercolonial Railway op'd from St. John to Shediac.....	July 1 1867
First Provincial Exhib'n op'd..	Oct. 1867
Commercial Bank failed .....	Nov. 10 1868
British troops withdrawn from New Brunswick.....	1869
Great gale, known as the "Saxby Gale," commenced in the evening of Oct. 4 and lasted until after 10 a. m. on morning of 5th, with unprecedented high tides and great loss of property.....	1869
Victoria Hotel, cor. Germain and Duke sts., built.....	1870
Home for the Aged in St. John started in W. O. Smith house on Germain street in.....	1871
Moosepath trotting park opened by a race meeting.....	Aug. 29 1871

## Interesting Events.

Intercolonial Ry. op'd between St. John and Halifax.....	Nov. 11 1872
First block pavement laid in St. John from Duke st. on Ger- main st., in front of Victoria Hotel, extending 100 ft. north	1872
Academy of Music opened, St. John....	1872
Thistle Curling Club started, winter of 1873 and.....	1874
Intercolonial Ry. opened from Moncton to Campbellton.....	Nov. 8 1875
Wiggins Orphan Asylum op'd..	Jul 1876
Intercolonial Ry. opened from Halifax to St. Flavie.....	Jul. 1 1876
Queen Victoria made Empress of India....	Jan. 1 1877
Big fire in St. John, consuming 1,658 bulldings ; loss over in- surance of \$12,500,000.....	Jun. 20 1877
Bank of New Brunswick re- erected....	1878
Post Office re-erected.....	1878
Bank of Nova Scotia re-erected.	1878
Police Station, King St. East, built.....	1878
Present Custom House, St. John, built....	1878
Telephones were first introduc- ed into St. John by the West- ern Union and Dominion Tele- graph companies in.....	1879
Masonic Hall erected (and oc- cupied in May).....	1879
Free Public Library, St. John, was opened in.....	May 1883
First electric lights introduced into St. John....	1884
I. C. R. opened to Point Levis	July 31 1884
Zebley's street horse railway opened....	Oct. 17 1887

**ESTABLISHED 1879.**

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**TAILORS**

**104 King Street,**

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ST. JOHN, N. B.

## Interest Events.

- Union of St. John and Portland May 18 1889  
 Canadian Pacific Ry. opened between St. John and Montreal Jun. 8 1889  
 Fred Young drowned trying to save Freddie Munde. .... Oct. 30 1890  
 Legislative Council of New Brunswick abolished ..... Sep. 28 1892  
 Rockwood Park was started in Winter port business in connection with the C. P. R. started in St. John West in the winter of..... 1894  
 Judge Tuck appointed Chief Justice..... May 1896  
 Sir Leonard Tilley died..... June 25 1896  
 Letter post rate in Canada reduced to 2 cents..... Jan. 1 1899  
 The Royal Kennebecasis Yacht Club started in..... 1899  
 Marine Hospital transferred to Home for Incurables.... Dec. 1899  
 British preferential tariff reduced to two-thirds of the general Canadian customs tariff..... July 7 1900  
 Queen Victoria died after a reign of 64 years..... Jan. 22 1901  
 Accession of King Edward VII. Jan. 22 1901  
 Queen Victoria buried..... Feb. 2 1901  
 Their Royal Highnesses the Duke and Duchess of Cornwall visited St. John Oct. 17 and 18 1901  
 Coronation of King Edward VII., ..... June 26, 1902  
 Earliest closing river St. John, Nov. 5 1833  
 Latest closing river St. John, Dec. 18, 1878  
 Latest opening river St. John, May 7 1854  
 Earliest opening river St. J., March 23 1902

# Marine and Fire INSURANCE.



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**ST. JOHN, N. B.**

## Table of Days for Computing Interest.

TO FIND THE NUMBER OF DAYS FROM ANY DAY OF ANY MONTH TO THE SAME DAY OF ANY OTHER MONTH.

From To	Jan.	Feb.	March.	April.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
Jan....	365	331	306	275	245	214	184	153	122	92	61	31
Feb....	31	365	337	306	276	245	215	184	153	123	92	62
March..	59	28	365	331	304	273	243	212	181	151	120	90
April..	90	59	31	365	335	304	274	243	212	182	151	121
May...	120	89	61	31	365	334	304	273	242	212	181	151
June...	151	120	92	61	31	365	334	304	273	243	212	182
July...	181	150	122	91	61	30	365	334	303	273	242	212
Aug...	212	181	153	122	92	61	30	365	334	304	273	213
Sept...	243	212	184	153	123	92	62	31	365	335	304	274
Oct....	273	242	214	183	153	122	92	61	30	365	334	304
Nov....	304	273	245	214	184	153	123	92	61	31	335	335
Dec....	334	303	275	244	214	183	153	122	91	61	30	365

N. B.—In the leap year, if the last day of February comes between, add one day to the number in the table.

Example: How many days from May 10th to September 13th? From the above table we get 123; add 3 for difference between 10 and 13 and we get 126, the number of days required.

## INTEREST RULES.

The following will be found convenient in the absence of extended interest tables.

To find the interest on any given sum for any number of days, at any rate of interest:

At 3 per cent.	multiply the principle by the number of days and divide by.....	120
At 4 per cent.,	as above, and divide by.....	90
" 5 "	" " " " " " " " " " " "	72
" 6 "	" " " " " " " " " " " "	60
" 7 "	" " " " " " " " " " " "	52
" 8 "	" " " " " " " " " " " "	45
" 9 "	" " " " " " " " " " " "	40
" 10 "	" " " " " " " " " " " "	36
" 12 "	" " " " " " " " " " " "	30

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**Gorman's Diving Horses**

Before the Grand Stand

**Torelli's Pony Circus**

In the Large Amusement Hall

**Adgie's Lions**

In the Large Amusement

**Gen. Tom Thumb and Company**

In the Small Amusement Hall

**Automobiles, Motor Boats, etc.**

In Machinery Hall

. . . AS WELL AS A . . .

**Gorgeous Display of Fireworks.**

R. H. ARNOLD, Manager.



## WEIGHTS AND MEASURES.

The unit or standard measure of capacity from which all other measures of capacity, as well for liquids as for dry goods shall be derived, shall be the Imperial gallon, containing ten Dominion standard pounds weight or distilled water, weighed in air against brass weights, with the water and the air at the temperature of sixty-two degrees of Fahrenheit's thermometer, and with the barometer at thirty inches. The quart shall be one-fourth part of the gallon, and the pint one-eighth. Two gallons shall be a peck, and eight gallons shall be a bushel.

In using a Dominion measure, it shall not be heaped, but shall be stricken with a round stick, straight, and of the same diameter from end to end.

The U. S. standard of measure is the wine for liquids, which contains 231 cubic inches, and the Winchester for dry measure. The Imperial gallon is three per cent. more, or 277.274 cubic inches.

1 barrel of flour .. . . .	weighs	196 lbs.
1 barrel of beef, pork or fish "	"	200 "
1 barrel of salt.. . . .	"	280 "
1 bushel of salt.. . . .	"	50 "
1 bushel of barley.. . . .	"	48 "
1 bushel of corn or rye.. . .	"	56 "
1 bushel of blue grass seed	"	14 "
1 bushel of hemp seed.. . .	"	44 "
1 bushel of timothy seed ..	"	48 "
1 bushel of oats.. . . .	"	34 "
1 bushel of buckwheat.. . .	"	48 "
1 bushel of flax.. . . .	"	50 "
1 bushel of malt., . . . .	"	36 "
1 bushel of wheat, beans, clover seed, peas, pota- toes, onions, carrots, tur- nips, parsnips, or beets..	"	60 "

# *THE White Candy Co.*

LIMITED

## White's High-Grade Candy

The quality of WHITE'S Candies are being appreciated by the public at large more than ever, as shown by their great increase of trade. The very fact of White's Candies taking the medal at the Paris Exposition for 1900 "for general excellence," speaks volun in their favor. Their Chocolates cannot be excelled, their higher grades having the real fruit fillings.

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## F. E. HOLMAN & CO.

### Wall Paper

AND

### Window Shades.

WHOLESALE and RETAIL

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52 King Street, - St. John, N.B.

### Long Measure.

Inches.									
12—	1	foot.							
36—	3	— 1 yard.							
72—	6	— 2 — 1 fathom.							
198—	16.5	— 5.5 — 2.75 — 1 perch.							
7920—	660	— 220 — 110 — 40 — 1 furlong.							
63360—	5280	— 1760 — 880 — 320 — 8 — 1 mile.							
180080—	15840	— 5280 — 900 — 24 — 3 — 1 league.							

### Square Measure.

Inches.									
144—	1	foot.							
1296—	9	— 1 yard.							
39204—	372.25	— 90.25 — 1 perch.							
1568100—	10800	— 1210 — 40 — 1 rood.							
6372340—	43560	— 4840 — 160 — 4 — 1 acre.							

### Troy Weight.

Grains.									
24—	1	dwt.							
480—	20	— 1 oz.							
6760—	240	— 12 — 1 lb. — 22.816 cubic in. of distilled water at 62° Fahr.							

### Avoirdupois Weight.

Drachms.									
1—						27.34375	grains troy.		
16—	1	oz. —				437.5			
256—	16	— 1 lb. —				1.2153	lb. troy.		
6400—	400	— 25 — 1 quarter.							
25600—	1600	— 100 — 4 — 1 cwt.							
612000—	32000	— 2000 — 80 — 20 — 1 ton.							

### Apothecaries' Weight.

Grains.									
20—	1	scruple.							
60—	3	— 1 drachm.							
480—	24	— 8 — 1 oz.							
6760—	288	— 96 — 12 — 1 lb.							

### Apothecaries' Measure.

60 min.	— 1 fluid drachm.								
2 fluid drachms	— 1 fluid ounce.								
16 fluid ounces	— 1 pint.								
8 pints	— 1 gallon.								

The Dunlap Cooke Co., Ltd.

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St. John, 54 King St.

Winnipeg, 409 Main St.

Amherst, Havelock & Victoria Sts.

Boston, Mass., 167 Tremont St.

**DUVAL'S**

**Umbrella Shop**

17, WATERLOO STREET

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Chair Seating, in Cane,  
Splint and Perforated,  
Perforated Seats, shaped  
square, light and dark  
Also dealer in Shelf Hard-  
ware. Umbrellas made, re-covered  
and repaired — selected  
fittings. Umbrellas re-covered, 4, 8,  
and 12c. per in.

**EDMUND H. DUVAL,**  
PROPRIETOR.

# SEATING CAPACITY

OF THE

## St. John Churches, Opera House and York Theatre

Baptist, Brussels street .....	1,018
" Germaln Street.. .....	950
" Leinster Street .....	736
" Main Street.... .....	800
" Victoria Street.... .....	750
" Waterloo Street.... .....	450
Reformed Baptist.... .....	346
Tabernacle Baptist... .....	300
Christian Church, Coburg St.....	300
Christian, Douglas ave.....	250
Congregational, Union Street.....	400
Episcopal, Trinity, Germain St.....	824
" St. John, Carleton St.....	1,174
" St. James, Broad St.....	436
" St. Mary's, Waterloo St..	400
" St. Paul's, Wall St.....	541
" St. Luke's, Main St.....	1,000
" Mission, Paradise Row...	276
Methodist, Centenary, Princess St...	1,274
" Queen Square.... .....	700
" Carmarthen St.... .....	430
" Exmouth St.... .....	828
" Portland St.... .....	715
" Zion, Mount Pleasant....	350
" A. M. E., St. Phillip's....	300
Presbyterian—	
St. Andrew's, Germain St.....	1,010
St. David's, Sydney St.... ..	970
St. John, King St. East.....	600
St. Matthew's, Douglas avenue...	400
Calvin, Carleton St.... .....	850
St. Stephen's, City Road.... ..	800
Reformed, Carleton St.... .....	340
People's Mission, Waterloo St.....	600
Roman Catholic—	
Cathedral, Waterloo St.....	1,200
Holy Trinity, Canon St.....	500
St. Peter's, Douglas St.....	900
St. John Baptist, Broad St.....	650
Unitarian.... .....	350
Opera House, Union St.....	1,214
York Theatre, Carleton St.....	861
Jewish Synagogue, Hazen Avenue,	300
" " Carleton St. ....	275

WHEN PEOPLE WANT

# Good Painting

.. THEY GO TO ..

**H. L. & J. T. McGOWAN,**  
LIMITED,

House and Sign Painters and Dealers,

'Phone 697.      137-9 Princess St.



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.. THEY GO TO ..

**McGowan Mfg. Co.**

PRINTERS and  
LOOSE LEAF SPECIALISTS,

'Phone 2173.      107 PRINCE WM. STREET,

## How to Mix Paints for Tints.

---

- For Brown, mix Red and Black.  
For Rose, mix Lake and White.  
For Chestnut, mix White and Brown.  
For Purple, mix White, Blue and Lake.  
For Pearl, mix Blue and Lead Color.  
For Pink, mix White and Carmine.  
For Silver Gray, mix Indigo and Lamp-black.  
For Lead Color, mix White and Lamp-black.  
For Bright Green, mix White and Green.  
For French White, mix Purple and White.  
For Dark Green, mix Light Green and Black.  
For Pea Green, mix White and Green.  
For Brilliant Green, mix White and Emerald Green.  
For Orange, mix Red and Yellow.  
For Pearl Gray, mix White, Blue and Black.  
For Flesh Color, mix White, Lake and Vermillion.  
For Olive, mix Red, Blue and Black.  
For Buff, mix Yellow, White and a little Venetian.

## Harmony of Colors.

Everyone must have observed that some colors, when brought together, mutually set each other off to advantage, while others have altogether a different effect. This must be carefully attended to by every painter who would study beauty or elegance in the appearance of his work.

Reds set off best with whites, blacks or yellows.

Greens set off best with blacks and whites.

Gold sets off best with blacks or browns.

In lettering or edging with gold, a white ground has a delicate appearance for a time, but it soon becomes dingy.

The best grounds for a gold are Saxon blue, vermilion and lake.

# J. E. WILSON, Ltd.

MANUFACTURERS OF

**Cast Iron and Sheet Metal Work of every description.**

**Copper, Cast Iron and Galv. Iron Work for Buildings a Specialty.**

.....Makers of the Celebrated.....

**"Empress" Stoves and Ranges**

Estimates Furnished. Repairs promptly attended to. Satisfaction Guaranteed.

Office and Sheet Metal Works :

**17 and 19 Sydney Street. Tel. 356**

Factory: **176 to 186 Brussels St. Tel. 1257**

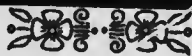
ST. JOHN, N. B.

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## E. T. C. KNOWLES,

# Barrister-at-Law,

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**SOLICITOR OF PATENTS, ETC.**

## Palmer's Chambers,

62 Princess Street, St. John, N. B.



## SPORTING RECORDS.

### TROTTING.

- One mile World's Record, "Lou Dillon," against time, .. . . . 1.58 1-2  
One mile Gelding Record, "Major Delmar," .. . . . 1.59 3-4  
One mile Stallion Record, "Cresceus," .. . . . 1.59 3-4  
Fastest three mile in one day, "Cresceus," .. . . . 2.03 1-4, 2.06 1-4, 2.06  
Fastest Straight Heats "Dan R.  
2.05 $\frac{3}{4}$ , 2.04 $\frac{3}{4}$ , 2.06  
One mile, best time on half mile track, "Sweet Marie" .. . . . 2.07  
One mile, fastest in Maritime Provinces, "Border," .. . . . 2.18 1-4

### PACING.

- One mile World's Record, against time, "Dan Patch," .. . . . 1.56 1-4  
One mile, Race Record, "Star Pointes," .. . . . 2.00 $\frac{1}{2}$   
One mile, best on half mile track, "Dan Patch" .. . . . 2.01  
One mile, fastest in Maritime Provinces, "Helen R," .. . . . 2.15 1-4

### RUNNING.

- One mile, "Salvator," at Monmouth Park, Aug. 28, 1890, .. . . . 1.35 1-2  
One and a half miles, "Goodrich," Chicago, July 16, 1898, .. . . . 2.30 1-4

### GOLF.

- Lady Champion, Canada, 1902, Miss Mabel Thomson, St. John, N. B.  
Lady Champion, Canada, 1903, Miss Florence Harvey, Hamilton.  
Lady Champion of the World, Miss Rhona Adair.

### RAILWAY TRAIN.

- Locomotive No. 909, of N. Y. Central, in May, 1893, ran a mile in 32 seconds, equal to a speed of 112 1-2 miles an hour.

## Sporting Records.—Continued.

### ELECTRIC CAR.

An Electric Car in Berlin, Oct. 6, ran a mile in 29 seconds.

### ROWING.

- Single Sculls, one mile, Stanbury, 4.28  
Three miles, J. E. Gaudaur, Austen, Texas, . . . . . 19.01 1-2  
Five miles, Edwd. Hanlan, Chautauqua Lake, . . . . . 33.56 1-4  
Double Sculls, three miles, J. G. Gaudaur and Geo. Hosmer, Austen, Texas, June 9, 1903, . . 18.03 1-4  
Four-oared Shells, one mile, Aragnanta Rowing Association, Kill Von Kull, Sept. 1, 1893, . . . 4.51  
Three miles, with turn, Halifax Fisherman Crew, Philadelphia, Sept. 4, 1876, . . . . . 17.58  
Four miles, Ward Bros., Saratoga Lake, Sept. 11, 1871, . . . 24.40  
Six miles, Paris Crew, of Saint John, N. B., Kennebecasis (Renforth died in this race), Aug. 23, 1871, . . . . . 39.20 3-5

### SKATING.

- Half mile, Morris Wood, . . . . . 1.16 4-5  
One mile, J. S. Johnson, . . . . . 2.35 3-5  
Two miles, John Nilsson, Mont'l, 5.33 4-5  
Three miles, John Nilsson, Mont'l, 8.41 1-5  
Five miles, O. Rudd, Minneapolis, 14.24  
Ten miles, J. S. Johnson, Mont'l, . . 31.11 1-5  
Half-mile (backwards), C. T. Gillespie, St. John, N. B., . . . . . 3.11  
One mile (backwards), C. T. Gillespie, St. John, N. B., . . . . . 1.33 1-2

### FEATS OF STRENGTH, JUMPING AND FOOT-RACING.

#### Amateur.

- 100 yards, 9 3-5 seconds, Arthur F. Duffy.  
220 yards, 21 seconds, Robert Kerr.  
440 yards, 47 seconds, M. W. Long.

# MEMORANDA.

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iffy.

**Macaulay Bros. & Co.**

.. IMPORTERS OF ..

**DRY GOODS,  
Millinery,**

—AND—

**Men's Furnishing Goods.**

**65 TO 75 KING STREET,  
ST. JOHN, N. B.**

**Violins,  
Mandolins, Banjos,**

AND ALL OTHER STRINGED INSTRUMENTS

**REPAIRED.**

BOWS RE-HAIRED.

**SIDNEY GIBBS,  
81 Sydney Street.**

## Sporting Records.—Continued.

- 380 yards, 1 minute 53 2-5 seconds, C. H. Kilpatrick.  
One mile, 4 minutes 15 3-5 seconds, T. P. Conneff.  
Two miles, 1.09, A. Shrubbs.  
Four miles, 19.232-5, A. Shrubbs.  
Five miles, 24 min. 53 3-5 sec., S. Thomas.  
Ten miles, 50.403-5, A. Shrubbs.  
120-yd. Hurdle, 15 1-5 sec., A. C. Kraenzlein.  
220-yd. Hurdle, 23 3-5 sec., A. C. Kraenzlein.  
12-pound hammer, 205 feet, 10 $\frac{3}{4}$  inches, L. J. Talbot,  
16-pound Hammer, 181 feet 8 inches, J. Flanagan.  
12-pound Shot, 56 ft, 3 $\frac{1}{2}$  in, Ralph Rose.  
16-pound Shot, 51 ft. 1 $\frac{1}{2}$  in., Ralph Rose.  
56-pound Weight, 42 feet, J. Flanagan.  
56-pound Weight, for height 16 feet 3 $\frac{1}{2}$  inches, Walsh.  
Throwing the Discus, 143 feet 4 inches, M. Sheridan.  
Sanding High Jump, 5 feet 8 $\frac{1}{2}$  inches, T. F. Kearney.  
Running High Jump, 6 feet 5 5-8 inches, M. F. Sweeney.  
Standing Broad Jump, 11 feet 3 inches, Ray C. Ewry.  
Running Broad Jump, 24 feet 11 3-4 ins., P. O'Connor.  
Standing Hop, Step and Jump, 35 feet 6 inches, J. Courtney.  
Running Hop, Step and Jump, 49 feet 1-2 inch, W. McManus.  
Running Two Hops and Jump, 50 feet 1-2 inch, D. Shanahan.  
Pole Vault, 12 feet 5 $\frac{1}{2}$  in., Walter Dray  
Three Standing Jumps, 42 feet 2 $\frac{1}{2}$  inches, B. W. Baker.

### Professional.

- 100 yards, 93-5 seconds, E. S. Donovan.  
220 yards, 212-5 seconds, L. C. McLachlan  
440 yds., circular, 48 sec., R. BATTERY.  
880 yds., 1 min. 53 1-2 sec., F. Hewitt.

## Sporting Records.—Continued.

- One mile, 4 min. 12 3-4 sec., W. G. George.  
Two miles, 9 min. 11 1/2 sec., W. Lang.  
Four miles, 19 min. 25 2-5 sec., P. Cannon.  
Five miles, 24 min. 40 sec., J. White.  
Ten miles, 51 min., 5 1/2 sec., H. Watkins.  
12-pound Hammer, 183 feet 6 inches, F. Carroll.  
16-pound Hammer, 165 feet, T. Carroll.  
12-pound Shot, 50 ft. 3-4 ins., J. McPherson.  
16-pound Shot, 48 feet 6 inches, B. W. Maxwell.  
56-pound Weight, 30 feet 8 inches, J. Cameron.  
56-pound Weight, for height, 14 feet, J. Maxwell.  
Throwing the Discus, 128 feet 6 inches, H. Gill.  
Standing High Jump, 4 feet 11 inches, H. Andrew.  
Running High Jump, 6 feet 7 inches, Louis Guertin.  
Standing Broad Jump, 12 feet 1 1-2 ins., J. Darby.  
Running Broad Jump, 29 feet 7 inches, J. Howard.  
Standing Hop, Step and Jump, 31 feet 10 inches, G. Tait.  
Running Two Hops and Jump, 49 feet 6 inches, F. Burrows.
- 

**JOB.....** Having one of the best  
**Printing.** equipped plants in  
St. John, I  
guarantee  
you entire satisfaction as regards  
Neatness, Promptness, Full Count  
and Fair Prices.

'Phone 754.

GEO. E. DAY,  
33 Canterbury street.



# Birthday Gems.

## JANUARY.

By her who in this month is born,  
No gems save GARNETS should be worn;  
They will insure her constancy,  
True friendship and fidelity.

## FEBRUARY.

The February-born will find  
Sincerity and peace of mind.  
Freedom from passion and from care,  
If they the AMETHYST will wear.

## MARCH.

Who in this world of ours their eyes  
In March first open shall be wise,  
In days of peril firm and brave,  
And wear a HYACINTH to their grave.

## APRIL.

She who from April dates her years  
DIAMONDS should wear, lest bitter tears  
For vain repentance flow; this stone  
Emblem of innocence is known.

## MAY.

Who first beholds the light of day  
In Spring's sweet flowery month of May,  
And wears an EMERALD all her life  
Shall be a loved and happy wife.

## JUNE.

Who comes with Summer to this earth,  
And owes to June her day of birth,  
With ring of PEARL upon her hand  
Can health and wealth and long-life command.

## JULY.

The glowing RUBY should adorn  
Those who in warm July are born,  
Then will they be exempt and free  
From love's doubt and anxiety.



# W. Tremaine Gard



Goldsmith,  
Jeweller, and  
Optician,

77 CHARLOTTE STREET.

Importer of Diamonds.

Watches, Clocks, Jewelry,  
Sterling Silver, Plated Ware,  
Optical Goods of the most fash-  
ionable and reliable kinds.  
Watches, French Clocks, and  
Jewelry skilfully repaired on  
the premises.



**Eyes Tested and Optical Ad-  
vice Given Free.**

**SOUVENIR GOODS A SPECIALTY.**

Telephone 1389-11.

## Birthday Gems—Continued.

### AUGUST.

Wear MOONSTONE, or for thee  
No congenial felicity,  
The August-born, without this stone,  
'Tis said, must live unloved and alone.

### SEPTEMBER.

A maiden born when Autumn leaves  
Are rustling on September's breeze,  
A SAPPHIRE on her hand should find,  
'Twill cure diseases of the mind.

### OCTOBER.

October's child's born to woe,  
And life's vicissitudes must know;  
But lay an OPAL on her breast  
And hope will lull these woes to rest.

### NOVEMBER

Who first comes to this world below,  
With drear November's fog and snow,  
Should prize the TOPAZ'S amber hue;  
Emblem of friends and lovers true.

### DECEMBER.

If cold December gave you birth,  
The month of snow and ice and mirth,  
Place on your hand a TURQUOISE blue,  
Success will bless whate'er you do.

## The Wedding Anniversary.

At the end of first year, cotton wedding.  
Second year, paper wedding.  
Third year, leather wedding.  
Fifth year, wooden wedding.  
Seventh year, woollen wedding.  
Tenth year, tin wedding.  
Twelfth year, silk and fine linen wedding.  
Fifteenth year, crystal wedding.  
Twentieth year, china wedding.  
Twenty-fifth year, silver wedding.  
Thirtieth year, pearl wedding.  
Fortieth year, ruby wedding.  
Fiftieth year, golden wedding.  
Seventy-fifth year, diamond wedding.

# The Joy

of receiving some beautiful piece of Jewelry is increased ten-fold if you know that the RING, BROOCH NECKLACE, or whatever he may be, was bought of a Jeweler who has a reputation for perfect honesty. We have a large variety of Jewelry suitable for every occasion. Every article guaranteed.

**A. POYAS,** Watchmaker and Jeweler

10 MILLS STREET

Phone 1807.

St. John, N. B.

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## JOHN HANNAH,

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## Wire Mattresses

AND

## IRON BEDSTEADS,

## 257 City Road,

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**SMITH'S FISH MARKET,**

25 Sydney Street,

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ST. JOHN, N. B.

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Plumbing and . . . .  
Hot Water Heating,

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ST. JOHN, N. B.

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**J. D. TURNER,**

**188 Union Street,**

.....DEALBR IN .....

**Oysters and Clams,**

WHOLESALE AND RETAIL.

Telephone 163

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**Frank M. Salter,**

**PRINTER** ———— **AND** ————  
**STATIONER,**

Lithographing and Blank Books,

**12 STONE ST., NEW YORK.**

TELEPHONE 4158 BROAD.

## Par Value of Foreign Coins.

Country.	Monetary Unit.	Value in U. S. Gold Dollar.
Argentine Republic	Peso	\$0.965
Austria-Hungary	Crown	.203
Belgium	Franc	.193
Bolivia	Boliviano	4.23
Brazil	Milreis	.546
Canada	Dollar	1.00
Central America	Peso*	4.2c
Chili	Peso	.365
China	Tael	Shanghai 6.32
		Haikwan 7.04
		Tientsin 6.70
Colombia	Peso	4.23
Costa Rica	Colon	.465
Cuba	Peso	.926
Denmark	Crown	.263
Ecuador	Sucre	4.87
Egypt	Pound (100 Piasters)	4.943
Finland	Mark	.193
France	Franc	.193
Germany	Mark	.233
Great Britain	Pound sterling	4.8665
	Drachma	.193
Greece	Gourde	.965
Hayti	Pound sterling †	4.8665
India	Lira	.193
Italy	Yen	.496
Japan	Dollar	1.00
Liberia	Dollar	.464
Mexico	Florin	.403
Netherlands	Dollar	1.014
Newfoundland	Crown	.263
Norway	Kran	.079
Persia	Sol	.437
Peru	Milreis	1.03
Portugal	Ruble	.515
Russia	Peseta	.193
Spain	Crown	.263
Sweden	Franc	.193
Switzerland	Piaster	.044
Turkey	Peso	1.034
Uruguay	Bolivar	.193
Venezuela		

\* Not including Costa Rica.

† The sovereign is the standard coin of India, but the rupee (\$0.324) is the money of account, current at 15 to a sovereign.

## DEFINITION OF COMMERCIAL TERMS.

\$ means dollars; @ stands for at or to; lb. for pound, and bbl. for barrel; % for per or by the;  $\frac{1}{2}$  for per cent.

May 1. - Wheat sells at \$1.10 at \$1.20, seller June. Seller June means that the person who sells the wheat has the privilege of delivering it any time during the month of June.

Selling Short is contracting to deliver a certain amount of grain or stock at a fixed price, within a certain length of time, when the seller has not the stock on hand. It is for the interest of the person selling short to depress the market as much as possible. In order that he may buy and fill his contract at a profit. Hence the "shorts" are called "bears."

Buying Long is to contract to purchase a certain amount of grain or shares of stock at a fixed price, deliverable within a stipulated time, expecting to make profit by the rise of prices. The "longs" are termed "bulls," as it is to their interest to "operate" so as to "toss" the prices upwards as much as possible.

## BUSINESS LAWS IN BRIEF.

An agreement without consideration is void. Signatures made with lead pencil are good in law. A receipt for money paid is not legally conclusive. The acts of one partner bind all the others. Contracts made on Sunday cannot be enforced. A contract made with a minor is invalid. Contracts for advertising in Sunday newspapers are invalid. Principals are responsible for the acts of their agents. Agents are not responsible to principals for errors. A note given by a minor is void. It is not necessary to say on a note "for value received." A note drawn on Sunday is void. A note obtained by fraud, or from a person in a state of intoxication, cannot be collected. If a note be lost or stolen, it does not release the maker; he must pay. The indorser of a note is exempt from liability if not served with notice of its dishonor within twenty-four hours of its non-payment.

## FACTS FOR BUILDERS.

One-fifth more siding and flooring is needed than the number of square feet of surface to be covered on account of the lap in siding and matching of flooring.

A cord of stone, 3 bushels of lime, and one cubic yard of sand, will lay 100 cubic feet of wall.

Twenty-two cubic feet of stone, when built into the wall, is 1 perch.

Three pecks of lime and four bushels of sand are required to each perch of wall.

There are 20 common bricks to a cubic foot when laid, and 15 common bricks to a foot of 8-inch wall when laid.

Five courses of brick will lay one foot in height on a chimney; 8 bricks in a course will make a flue 4 inches wide and 10 inches long.

Cement 1 bushel, and sand 2 bushels, will cover  $3\frac{1}{2}$  square yards 1 inch thick,  $4\frac{1}{2}$  square yards  $3\text{--}4$  inch thick, and 6  $3\text{--}4$  square yards 1-2 inch thick. One bushel of cement and one of sand will cover 2 1-4 square yards 1 inch thick, 3 square yards  $3\text{--}4$  inch thick and 4 1-2 square yards 1-2 inch thick.

Two thousand shingles, laid 4 inches to the weather, will cover 200 square feet of roof, and 10 1-2 pounds of fourpenny nails will fasten them on.

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**Burns and Scalds.**—A mixture of one part of carbolic acid to eight parts of olive oil. Lint or linen rags are to be saturated in the lotion and spread smoothly over the burnt part, which should then be covered with oil silk to exclude air.

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**Fly Paper**—Coat paper with turpentine varnish, and oil it to keep the varnish from drying.

**.. DEALERS ..**

**WHO REQUIRE**

**Highest  
Quality  
SEEDS**

.....IN.....

**TIMOTHY  
.. AND CLOVER**

**Can always procure them from us**

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**When you want to buy ask us for  
Samples and Quotations.**

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**Hall & Fairweather,  
LIMITED,**

**ST. JOHN, N. B.**



## Food for Sheep.

The table shows the number of pounds, live weight, and the number of pounds of wool and of tallow produced by 1,000 pounds of each of the articles named, when used as food for sheep.

KIND OF FOOD.	Increase in Weight, lbs.	Wool Produced, lbs.	Tallow Produced, lbs.
Barley .....	136	11½	60
Buckwheat .....	120	10	33
Corn Meal, wet .....	129	13½	17½
Mangel-wurzel, raw .....	38½	5½	6½
Oats .....	146	10	42½
Peas .....	134	14½	41
Potatoes, raw, with salt .....	43½	6½	12½
"    without salt .....	44	6½	11½
Rye, with salt .....	133	14	35
Rye, without salt .....	90	12	63
Wheat .....	166	14	89½

## VITALITY OF SEEDS.

The table shows the limit of time beyond which the seeds of the common garden vegetables become useless for sowing.

Beans .....	2 years
Beets .....	7 years
Cabbage .....	4 years
Carrot .....	2 years
Celery .....	2 years
Cucumber .....	10 years
Lettuce .....	3 years
Melon .....	10 years
Onion .....	1 year
Parsnip .....	1 year
Peas .....	2 years
Radish .....	3 years
Squash .....	10 years
Sweet corn .....	2 years
Tomato .....	7 years
Turnip .....	4 years

# MEMORANDA.

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## INTEREST TABLES.

These interest tables have been arranged by J. S. Knowles so as to cover a one, two or three months' note, including days of grace.

### THREE PER CENT.

AMTS.	1 Day.	7 Days.	33 Days.	64 Days.	95 Days.	365 Days
\$ 1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$ .03
10 00	.00	.00	.03	.05	.08	.30
100.00	.01	.06	.27	.53	.78	3.00
1000 00	.084	.58	2.72	5.28	7.81	30.00

### FOUR PER CENT.

\$1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$0.04
10.00	.00	.00	.03	.07	.10	.40
100.00	.01 1-10	.07	.36	.71	1.04	4.00
1000.00	.11	.76	3.63	7.04	10.40	40.00

### FIVE PER CENT.

\$ 1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.01	\$0.05
10 00	.00	.00	.04	.09	.13	.50
100 00	.014	.09	.45	.85	1.29	5.00
1000 00	.134	.96	4.51	8.51	12.98	50.00

### SIX PER CENT.

\$ 1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.02	\$0.06
10 00	.00	.01	.05	.10	.18	.60
100 00	.014	.11	.54	1.05	1.66	6.00
1000 00	.164	1.15	5.44	10.56	15.61	60.00

### SEVEN PER CENT.

\$ 1.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.02	\$0.07
10 00	.00	.00	.05	.13	.18	.76
100 00	.02	.13	.63	1.23	1.82	7.00
1000 00	.19 1-6	1.31	6.32	12.27	18.21	70.00

**Cinders in the Eye, to Remove.**—A small camel's hair brush dipped in water and passed over the ball of the eye on raising the lid. The operation requires no skill, takes but a moment, and instantly removes any cinder or particle of dust or dirt without inflaming the eye.

## QUICK RULES.

**To bring Sterling into Dollars and Cents  
at 10 Per Cent. Exchange.**

Multiply principle by 4. To the product add  
1-10th, and to this product add 1-9th.

EXAMPLE: £5 STG.

$$\begin{array}{r}
 4 \\
 \hline
 20 \\
 1-10th ) 2 \\
 \hline
 22 \\
 1-9th ) 2.44 \\
 \hline
 \$24.44
 \end{array}$$

**To bring Sterling into Dollars and Cents  
at 9 1-2 Per Cent. Exchange.**

Multiply by 4. To the product add 1-5th and  
1-12th of 1-5th.

EXAMPLE: £5 STG.

$$\begin{array}{r}
 4 \\
 \hline
 20 \\
 1-5th ) 4 \\
 1-12th .33 \\
 \hline
 \$24.33
 \end{array}$$

**Sterling Exchange at 9 1-2 Per Cent.  
Advance.**

Sterling... 1d.	1s.	£1	£10	£100
Canadian Currency.. 2s.	24s.	\$4.89	\$48.97	\$489.87

**Sterling Exchange at 10 Per Cent.  
Advance.**

Sterling... 1d.	1s.	£1	£10	£100
Canadian Currency.. 2c.	24c.	\$4.89	\$48.89	\$488.89

**The "Sun" Cholera Mixture.**—Tincture of opium, 2 oz.; tincture of camphor, 2 oz.; tincture of capsicum, 2 oz.; tincture of rhubarb, 2 oz.; tincture of peppermint, 2 oz. Mix. Dose—a teaspoonful in water after each evacuation of the bowels.



# INSURANCE EXPIRATION.

Date Issued	NAME OF COMPANY	Policy No.	Amount	Premium	Expires

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# CASH.

Date		Amount



# CASH.

Date		Amount

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Date		Amount

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Date		Amount



**ADDRESSES.**

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## MEMORANDA.

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**MEMORANDA.**

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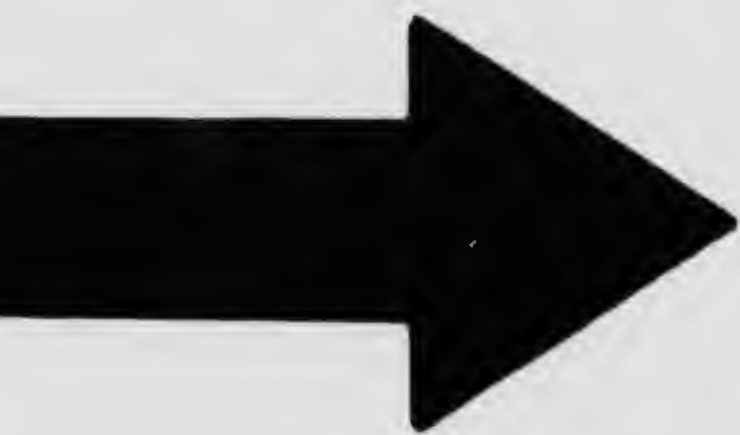
## MEMORANDA.

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**MEMORANDA.**

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# MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



4.5

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6.3

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56

63

71

80

90

100

2.8

3.2

3.6

4.0

2.5

2.2

2.0

1.8

1.6



APPLIED IMAGE Inc

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Rochester, New York 14609 USA  
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(716) 288 - 5989 - Fax



**MEMORANDA.**

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**MEMORANDA.**

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## St. John City Fire Alarm Telegraph.

No.	LOCATION OF BOXES.
2	No. 2 Engine House, King sq.
3	No. 3 Engine House, Union st.
4	Cor. Garden and Sewell sts.
5	Cor. Mill and Union sts.
6	Market Sq. and Chipman's Hill.
7	North Wharf and Nelson st.
8	Cor. Pond and Mill sts.
9	York Theatre, Carleton st.
12	Cor. Peters and Waterloo sts.
13	Cor. St. Patrick and Union sts.
14	Cor. Brussels and Richmond sts.
15	St. John Foundry Brussels st.
16	Cor. Brussels and Hanover sts.
17	Cor. Erin and Brunswick sts.
18	Cor. Union and Carmarthen sts.
19	Cor. Courtenay and St. David sts.
21	Waterloo, opp. Golding st.
23	Cor. Germain and King sts.
23	(Private) M. R. A.'s stores.
24	Cor. Princess and Charlotte sts.
25	No. 1 Engine House, Charlotte st.
26	Cor. Prince Wm. and Princess sts.
27	Breeze's Corner, King square.
28	Cor. Duke and Prince Wm. sts.
29	(Private) McAvity's Foundry, Water st.
31	Cor. King and Pitt sts.
32	Cor. Duke and Sydney sts.
34	Cor. Wentworth and Princess sts
35	Cor. Germain and Queen sts.
36	Cor Queen and Carmarthen sts.
37	Cor. Sydney and St. James sts.
38	Carmarthen, bet. Duke and Orange
39	Cor. Union and Crown sts.
41	Cor. St. James and Prince Wm. sts.
42	Cor. Duke and Wentworth sts.
43	Cor. Broad and Carmarthen sts.
45	Cor. Brittain and Charlotte sts.
46	Cor. Pitt and St. James sts.
47	Sydney st., near Exhibition Gate
48	Cor. Pitt and Sheffield sts.
51	City Road, near Skating Rink.

**F. E. Williams Co., Ltd.**

**Produce Exporters,**

**Pork Packers,**

**Importers of Fruits,**

**ST. JOHN, N. B.**

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**G. & E. BLAKE,**

**PLUMBERS,** GASFITTERS AND  
GENERAL JOBBERS

... Dealers in ...

**Water and Gas Fittings.**

Public and Private Buildings fitted up  
in the most approved style.

Agents for the MITCHELL-VANCE GAS  
FIXTURES.

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**No. 88 Germain St., Masonic Building.**

**SAINT JOHN, N. B.**



## Fire Alarm — Continued.

- 52 Pond st., near Fleming's Fdr'y.
- 53 Exmouth st., opp. Methodist Church
- 61 General Public Hospital. Waterloo st.
- 62 Cot. Mill, Courtenay Bay (private)

### NORTH END BOXES.

- 121 Stetson's Mill, Indiantown.
- 122 Cor. Main and Bridge sts.
- 123 Electric Car Sheds, Main st.
- 124 Cor. Adelaide and Newman sts.
- 125 No. 5 Engine House, Main st.
- 126 Douglas Ave., opp. Tapley's
- 127 Douglas Ave., near Bentley st.
- 131 Cor. Elgin and Victoria sts.
- 132 Hamilton's Mill, Strait Shore.
- 134 Rolling Mill, Strait Shore.
- 135 Cor. Sheriff st. and Hilliard Avenue.
- 142 Cor. Camden and Portland sts.
- 143 Main st., Police Station.
- 145 Long Wharf.
- 154 Cor. Paradise Row and Millidge st.
- 231 No. 4 Engine House, City Road
- 232 Mount Pleasant, Burpee Avenue.
- 241 Cor. Stanley and Winter sts.
- 253 Schofield's Terrace, Wright st.
- 312 Rockland R'd, op. head Millidge st.
- 321 Cor. Somerset and Barker sts.
- 412 Cor. City Road and Gilbert's Lane
- 421 Marsh Bridge, cor. Frederick st.

### WEST END BOXES.

- 112 No. 6 Engine House, King st.
- 113 Cor. Ludlow and Water sts.
- 114 Cor. King st. and Market Place
- 115 Middle street, Old Fort.
- 116 Cor. Union and Winslow sts.
- 117 Sand Point Wharf.
- 118 Cor. Queen and Victoria sts.
- 119 Cor. Lancaster and St. James sts
- 212 Cor. St. John and Watson sts.
- 213 Cor. Winslow and Watson sts.
- 241 Winter Port Warehouses.
- 215 C. P. R. Elevators.
- 221 Prince street, Dykeman's Corner

# Percy J. Steel

(SUCCESSOR TO WM. YOUNG).

## FOOT FURNISHER,

519-521 Main St., <sup>NORTH</sup> END, St. John, N. B.

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Prices : \$4, \$4.50, \$5 and \$6 Per Pair.

Ladies make love to our

**"America's Beauty Shoe."**

IT SATISFIES SHOE KNOWLEDGE.

**Our Men's Heavy Working Boots**

are made with smooth inner soles and seams, solid counters, and selected sole stock. They are  
Easy to Wear, Hard to Wear Out.

The **RUBBER GOODS** we are handling this year have the wearing qualities of those you used to buy. Our prices are as low as those asked for inferior grades.

Increase your income by decreasing your annual shoe output by buying all your Footwear and Shoe Findings from

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Successor to William Young.

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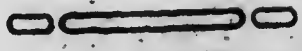
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Shoe

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 iginal contents in a bottle. Call  
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