

# TURNBULL & CO.,

WARD STREET.



ESTABLISHED 1851.

## WHOLESALE GROCERS

AND

## COMMISSION MERCHANTS,

Direct Importers China Tea, West India Goods, Dried Fruits, etc.

TURNBULL & CO. have now in store an unusually large stock of Goods in their line. They buy entirely for Cash; they have extensive Stores and Warehouses conveniently located, and in all other respects they have unsurpassed facilities for transacting a large business at the minimum of cost and expense. They solicit inquiries from intending purchasers, and will always be glad to mail samples and to quote prices.

This is BEVERLY'S,  
45 Germain Street,



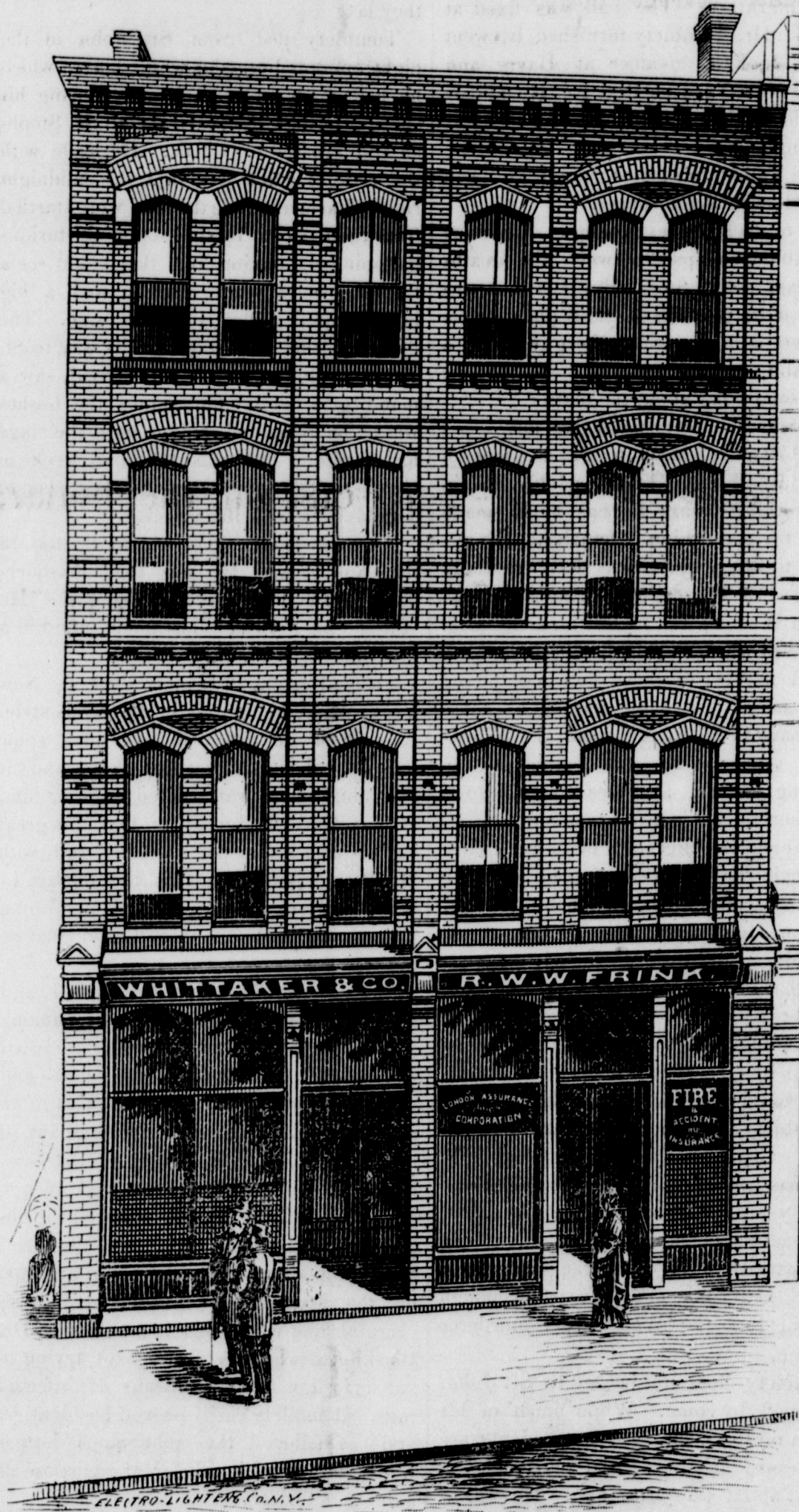
WHERE EVERY MAN, WOMEN AND CHILD IN THE CITY AND COUNTRY NEVER FAILS TO VISIT

IN THE  
**HOLIDAY SEASON.**

In the children's thoughts SANTA CLAUS stays at BEVERLY'S all the time. He is used first rate and never forgets his little visitors.  
Who in New Brunswick or Nova Scotia doesn't know BEVERLY, the man who keeps the LARGEST STOCK OF TOYS in Lowe Canada?  
Who doesn't know him as the man who gets rid of LOTS OF GOODS on the INSTALMENT PLAN?  
Who doesn't know BEVERLY'S as the best place for everything in the HARDWARE LINE, FURNITURE, TOYS, DOLLS, DRUMS, BABY'S CARRIAGES—in fact, EVERYTHING?  
Who doesn't know the place where WINDOW BLIND TAPES are ready for the slats, and CURTAIN STRETCHERS always for sale.  
Who doesn't read BEVERLY advertisement?

**A MAGNIFICENT RECORD.**  
Over Three Hundred Thousand Dollars of Business in Fifteen Months.  
Fifteen months ago, when Capt. Arthur W. Masters retired from the sea, his friends strenuously advised him against accepting a special agency for the Equitable Life Assurance society of New York. The insurance profession was overcrowded, they said, and he would better take up some occupation that would give him a chance to make a living. Fortunately, however, Capt. Masters had some faith in himself and still more in the splendid company that had secured his services. He went to work. During the fifteen months—from Oct. 1, 1887, to Dec. 1, 1888,—he has written insurance to the amount of \$315,000, one half of which, or \$150,000, he has placed here in his own city of St. John.  
Capt. Masters' own ability and indomitable energy would account for his remarkable success, but he persists in ascribing the credit for it to the record and standing of his company. Since he began work, the Equitable has settled eight or ten matured 15-year policies held in St. John, returning to the policy holders the amount of their premiums with compound interest at 4 1/2 per cent.—so that the protective insurance, so to speak, for the fifteen years, cost nothing. This of course has been of more service than whole volumes of estimates would have been. Aside from this, a man is well-placed who is able to represent a company that had, last January, \$483,000, 000 of outstanding insurance, \$84,000,000 of assets and a surplus of \$18,000,000; though in fairness it should be added that, as estimated to Capt. Masters from the home office, the amount of outstanding assurance has been so largely increased during the present year that it now stands at the unprecedented sum of \$575,000,000!  
An agent is fortunate to have such a company to work for; a company is fortunate to have such an agent as Capt. Masters; both are entitled to Progress' congratulations.

**BETTER THAN THE IMPORTED.**  
Substantial and Elegant Street Cars Turned Out by St. John Mechanics.  
Not very long ago it occurred to Mr. Israel L. Longley that when the St. John Street Railway company needed cars it was rather a waste of time and money to send to the United States for them. Mr. Zebley came to the same conclusion, when Mr. Longley talked it over with him, and the experiment of building some cars here was decided upon. It has been a success. The cars that are being constructed in the street railway sheds at Indiantown are both elegant and comfortable, reflecting great credit on Mr. Longley, under whose supervision the work is, as well as on the workmen under him. These cars rival and even surpass in appearance the handsome cars imported from the states, the decorating work being done by Mr. Robert S. Craig, whose artistic ability is well known to the public.  
The winter cars are about a foot shorter and nine inches narrower than those at present on the route—well ventilated from the centre of the roof, having only one door, which is constructed on the same principle as the old one, with cash boxes of much simpler and less expensive design than those now in use, being of Mr. Longley's own invention. The body of the cars is mounted on runners, having a patent Cutler brake, which works with foot pressure. The iron as well as the wood work is being done by the company's men, so that the cars will be a home production. They are built of white wood and ash, inclining slightly at the corners, so as to remove the top-heavy appearance of the imported cars, and are in every way so satisfactory that the company intends constructing some open cars for summer use as soon as these are off their hands. Mr. Longley is to construct eighteen of these winter cars, seven of which are done, twelve being for St. John and six for Halifax, and the men can turn the cars out at the rate of one a-week.  
Mr. Longley deserves great credit for having these cars built here, putting so much new work in the mechanics' hands, and affording them a chance to show their fine workmanship.



PUGSLEY BUILDING, Corner Prince William and Church Sts.



Ranges and Cooking Stoves.  
A FULL LINE OF THE ABOVE INCLUDING THE  
**CLIMAX,**  
the leading RANGE in the market. Every one warranted.  
COOKING STOVES—Wood and Coal;  
HEATING STONES—In great variety;  
FRANKLINS, TIDIES, RED CLOUDS, MASCOTS, SILVER MOON, Etc.

We would specially bring to the notice of purchasers that we are Manufacturers and cannot only furnish REPAIRS, but are in a position to give extra value.  
Repairs Promptly Attended To.  
**HENDERSON, BURNS & CO.**  
**ALFRED ISAACS.**  
69 and 71 King Street,  
Wholesale and Retail Dealer in Choice HAVANA and DOMESTIC CIGARS.  
A full assortment of CASE BRIAR and MEERSCHAUM PIPES constantly in stock at very low prices. Smoke MUNGO CIGARS.



## LONDON HOUSE, RETAIL.

# Christmas Sale!

Special Prices During this Month.

FOR CHRISTMAS GIFTS AND NEW YEAR PRESENTS we offer the best collection of

Plain and Combination Dress Materials.

NOVELTIES IN LADIES' WINTER OVERCOATINGS, WRAPS, FUR CAPES and BOAS, HOSIERY and GLOVES, RIBBONS and LACES.

London House, - - - - Retail.  
CHARLOTTE AND UNION STREETS.

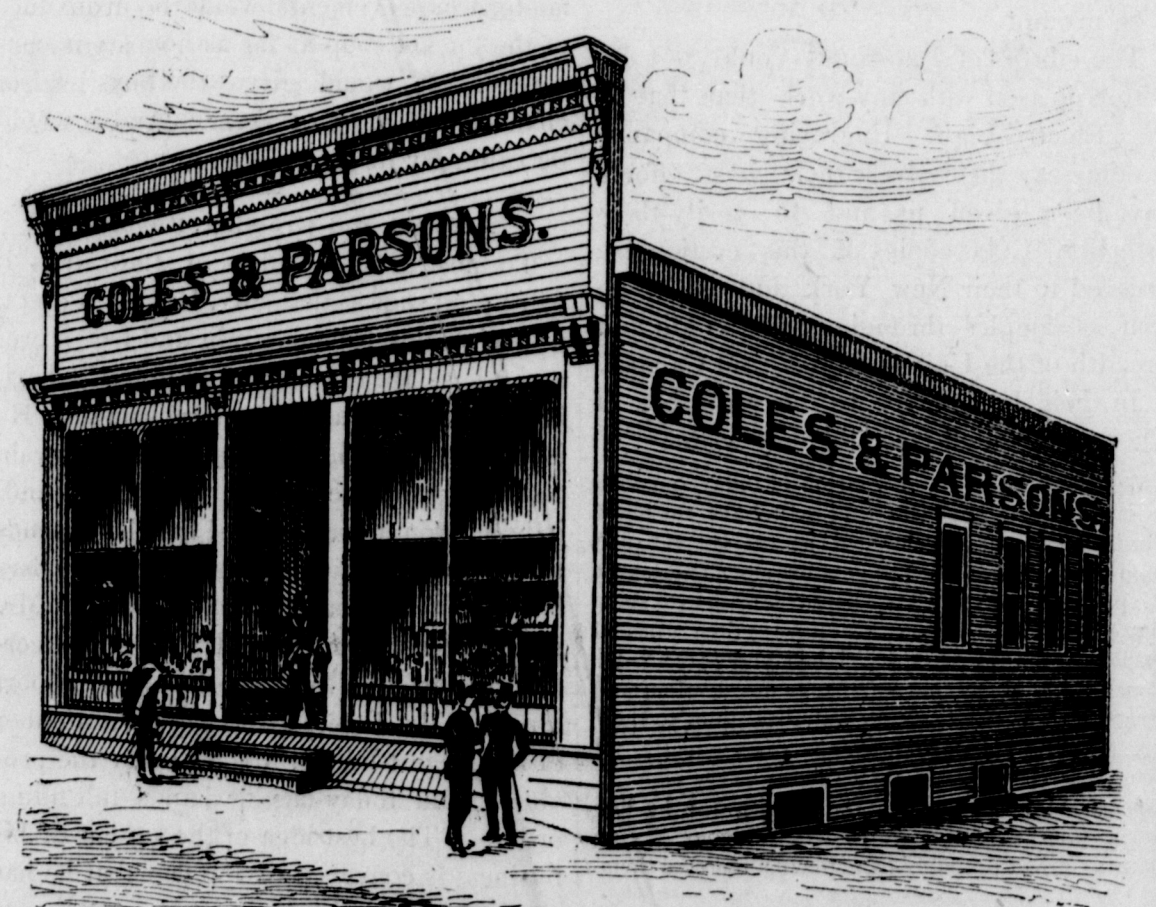
"BUSINESS IS GOOD."

IT COULDN'T BE OTHERWISE WITH COLES & PARSONS.

They Began With Little Money and Lots of Experience—Now They Have Considerable Money and Still More Experience—Pushing to the Front by Energy and Enterprise.

It is now about four years since two young men, who had learned their trade in St. John, and learned it thoroughly, started a little stove store on the corner of Germain and Britain streets. Their capital was ridiculously small—so small that many men wouldn't have thought it enough to set up a peanut-stand. These young men, however, had energy as well as experience,

tunate enough to secure the sole agency for the Gurney stoves and ranges—than which there are no better. The Art Countess stove is pictured elsewhere in this paper. "A thing of beauty is a joy forever," the poet says, and that applies to this stove. It gives more heat, burns less fuel, is more easily regulated and looks handsomer, those who own it say, than any other in the market. As for the Gurney range, it is perfection. The present writer might discourse a column upon its good points—for he has owned one for two years—but most of the readers of Progress have heard all about it from happy friends who have them, and no eulogy is needed.



COLES & PARSONS.

and though their pocket-books were lean they had a million dollars' worth of faith in themselves. They took off their coats and rolled up their sleeves. In two years they overflowed out of the little shop into a larger one, 22x50 feet, at No. 90 Charlotte street. It wasn't long before that got too small and they added storage room. Still that wasn't enough and they made the building a two-storied one, each story 22x90 feet. They haven't any too much room now. Progress expects, some day, to see their establishment cover one side of Charlotte street, from Princess to Duke.  
Why their business has doubled every year is easily explained. As has been said, both men are workers. They give their personal attention to every detail. No employee puts in more hours than they do. They don't wait for business, but go after it. Then, too, they have been fortunate enough to secure the sole agency for the Gurney stoves and ranges—than which there are no better. The Art Countess stove is pictured elsewhere in this paper. "A thing of beauty is a joy forever," the poet says, and that applies to this stove. It gives more heat, burns less fuel, is more easily regulated and looks handsomer, those who own it say, than any other in the market. As for the Gurney range, it is perfection. The present writer might discourse a column upon its good points—for he has owned one for two years—but most of the readers of Progress have heard all about it from happy friends who have them, and no eulogy is needed.