

OUR SPECIALTIES.

Fur Lined Mantles

THE NEW
RUSSIAN CIRCULAR, Blk. or Colored Vicuna Cloths,
COVERED. Striped Cloths, Blk Cashmere,
Black Satin Mervelleux,
AND TRIMMED VARIOUS FURS.

This Cloak is Russian squirrel, \$25 to \$90. We have the
CAVENDISH, at
\$25 to \$90. Silk
Covered Circulars,
\$25 to \$70, in all
Real Fur Linings.
No Imitation Furs
kept in stock.



LADIES'
FUR COLLARS.
Most Stylish Nov-
elty of season.

We have
now ready
one of the
choicest
stocks of

REAL FINE FURS ever shown in Canada, and from our special
facilities are enabled to offer extra inducements to purchasers desiring
these Garments. The goods made to order by the best London firms,
are in the latest and most beautiful designs, and consist of all the lead-
ing novelties for the coming season.

We send to all parts of the Maritime Provinces, by express, three
or more Garments to select from. In ordering state the bust measure,
length of arm, and about the price required.

Note.—We have only REAL FUR LININGS in stock. We allow 5 per cent.
discount for cash on Fur Goods. Our Fur-Lined Garments for Ladies are not equal-
led in quality or prices in Canada. We are now in a position to execute all orders
entrusted to us with the utmost promptitude and despatch.



OUR SPECIALTIES.

Scotch and French Dresses

No mistake about the Bordered Dress Goods.
Fashion puts the stamp of approval on some
queer styles, but this time she hasn't
gone one bit wrong.



What new thing shall we say of DRESS GOODS? You know
that whatever stuff should go to make up the biggest stock of the kind
in St. John is here. You know that the prices are as low as anybody's,
and very likely lower. As unlikely a thing as we've done this season
was to give 65c. and 75c. Heavy French and Scotch—42 inch—Dress
Goods for 50 and 55 cents. See BRAIDED and PLAIN DRESSES
at \$2.50 and \$3.50.

SPECIAL DEPARTMENTS.

Ulster and Mantle Cloths, Hosiery, Gloves, Laces, Handkerchiefs,
Boys' Clothing, Flannels, Blankets.

TURNER & FINLAY, - - 12 KING STREET,
and 11 Charlotte Street.

HOT - WATER HEATING.

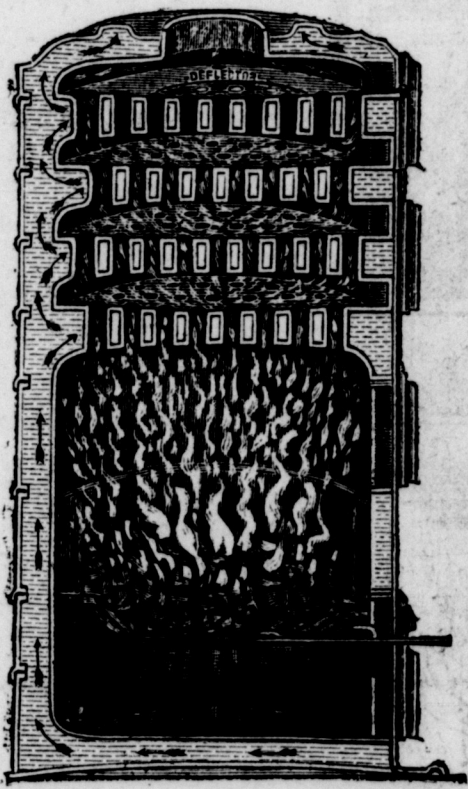
THE IDEAL SYSTEM PERFECTED
BY THE GURNEY COMPANY.

No Danger of Explosion or of Fire When
the Gurney Heater is Used—Its Stead-
iness and Ease of Action—A Lady or Child
Can Control It.

Now that the Gurney system of heating
is advancing so rapidly as to be on the eve
of becoming the universal method of house
warming, the company, through their
agents in this city, Messrs. G. & E. Blake,
wish to present to the people of this city
and province a fair description of their
system and its advantages.

Hot water as a medium is preferable on
many accounts to any other, and in con-
trasting it with others, it is natural to
claim for it such advantages as may be
fairly stated. Among these is complete
exemption from danger by explosion, the
pressure on the heater itself being merely
the weight of water in the pipes, which, in
a three-story dwelling, would not be more
than 15 to 18 lbs. to the square inch, or
about atmospheric pressure. Another
class of danger which is absolutely guarded

either of the other systems. Another fea-
ture of hot-water heating is that the whole
system may be controlled entirely by the
fire, i. e., without turning off the radiator
in any room, the temperature may be abso-
lutely suited to the exigencies of weather
without the trouble of visiting different



rooms to turn off the heat, as with steam
or hot air.

During the past six years the Gurney
company have conducted a series of very
expensive experiments and have, as the re-
sult, to offer to their patrons and friends a
hot water heater which is most efficient and
economical. A cut of this is presented in
these pages, by examination of which the
merits that are claimed for this heater will
be obvious to the most unscientific reader.
Attention is called particularly to the fact
that the fire in this heater can be main-
tained with but slight attention, it not
being necessary to visit the furnace-room
often than three times in 24 hours. Be-
tween the fire and the iron containing the
water, there is a lining of brick, by the use
of which the makers have demonstrated
that perfect combustion is maintained
throughout the entire fire-pot and the water
on the outside edges of the pot is heated
with the same rapidity as that in the center.
By this system the fuel is wholly consumed,
thus avoiding the necessity of sifting.

The company have kept steadily in view
the desirability of making this apparatus so
simple as to be easily operated by the ordi-
nary help employed in the family, or by
members of the family, and have construct-
ed the grate so that it can be easily moved
when loaded with fuel by a lady (or even a
child) with one hand, and it completely
cleanses by this movement the entire bot-
tom surface of the fire. The feed door at
which coal is introduced is low, so that

with an ordinary shovel coal may be spread
over the whole surface of the fire, while the
ash-pit section is so constructed as to give
abundance of room for ashes for a couple
of days' firing, and is also arranged that in
shaking the grate there can be no dust or
ashes sifted into the furnace room to the
annoyance of the operator.

In fact, if the system is put in according
to direction and the pipes tested, the Gur-
ney system of heating can not fail to give
complete satisfaction. In buildings with a
system too large for one heater, service
connections are made. As has been said,
the agents in St. John are Messrs. G. &
E. Blake, who occupy premises at No. 177
Union street. They have already put the
Gurney heater in many large buildings, as
for example, the Royal hotel, Manchester,
Robertson & Allison's and the Victoria
hotel, where they have given the very best
satisfaction.

YEARS OF HARD WORK

HAVE BROUGHT SUCCESS TO MR.
J. W. MONTGOMERY.

Established in 1862, Integrity and Energy
Have Given Him an Envious Reputation
Among People Who Like to Deal With a
Reliable Man.

No department of the trade of St. John
engages the attention of such enterprising
men as the dry goods business, and it is
proper that such an important and neces-
sary branch of trade should be so repre-
sented. To meet the changing views of
people who buy this class of goods, great
experience and thorough knowledge of
every detail of their business is necessary.

Foremost among those who possess such
knowledge, gained as it only can be by the
experience of years, might be mentioned
Mr. J. W. Montgomery, whose establish-
ment in the Commercial Building at the
foot of King street, is well known to the
public. Mr. Montgomery commenced
business in 1862, and has perhaps the old-
est retail dry goods store in the city, so
that he knows exactly what the people
want in the way of dry goods, and his aim
ever is to present the best article at the
lowest possible price. He has a full stock,
is always prepared to meet the wants of
those in search of fashionable, substantial
goods at reasonable prices, and is now
giving large reductions in order to make
room for spring importations. The gentle-
man has a fine store, in which the electric
light turns night into day, while four stories
allow splendid accommodation for his large
and well selected stock.

On the ground floor is the general retail
department, which is worthy of more than
a passing notice, everything being arranged

with an eye at once to elegance and com-
fort, while large plate glass windows give
plentiful scope for the tasty exhibition of
goods. The second floor is stocked with a
choice supply of woollens, dress goods and
velvets; the millinery goods occupy the
third floor and the fourth floor is used for
reserve stock.

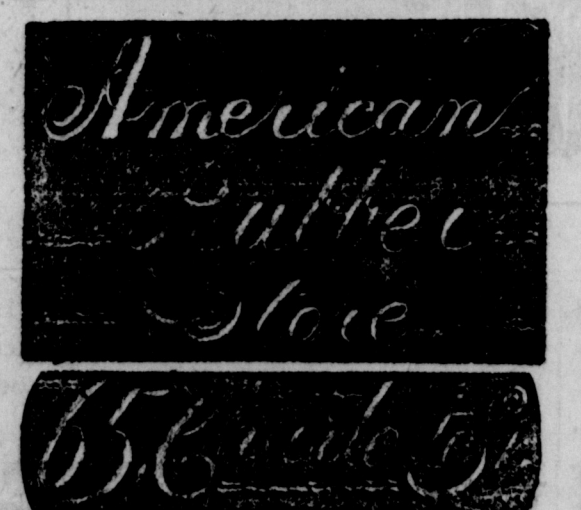
Mr. Montgomery makes a specialty of
dress novelties, which he has in wool from
10c. up to 90c.; woollen ulster cloths, all
wool, 56 inches wide, in different designs
and colorings, from 60c. to \$1.20. He has
silk velvets at prices ranging from 60c. to
\$4.00, and is now offering for sale a lot of
ostrich feathers, which he has reduced for
the holiday season from \$3.00 to \$1.20.

Mr. Montgomery has adopted the method
by which all branches of honest business
should be conducted, of selling at the low-
est prices and representing goods exactly
as they are. This important fact, in con-
junction with his ceaseless activity in ob-
taining the latest novelties, as well as his
care in purchasing reliable goods, makes
the establishment a popular one; while the
courteous demeanor of the proprietor and
the employment of polite and experienced
assistants, converts shopping from a trouble
into a pleasure.

It Ranks With the First.

Attention is called to the synopsis of the
43d annual report of the New York Life
Insurance company, which will be found in
another part of this issue. It is a splendid
showing and one that ought to attract a
good deal of business to the able and ener-
getic manager for New Brunswick, Mr. H.
A. Austin.

Note ready for inspection at D. Mc-
Arthur's Bookstore, Gift Books, Xmas
Cards, Booklets, Albums, Plush Goods.



IS the only exclusive Rubber store east of Boston.
The entire building, consisting of three floors, is
occupied by this very enterprising firm, and is the
only whole building in St. John devoted to the ex-
clusive sale of Rubber Goods. This store is recog-
nized as the headquarters for Fine Rubber Goods, and
the best qualities ONLY are kept in stock. The
American Rubber Store is the most central store in
the city, being situated in the handsome brick build-
ing corner Charlotte and King streets.
The managers cordially invite inspection of their
St. John branch, and examine their immense stock
of India Rubber Goods, and also inspect the finest
Ladies' store in Canada.

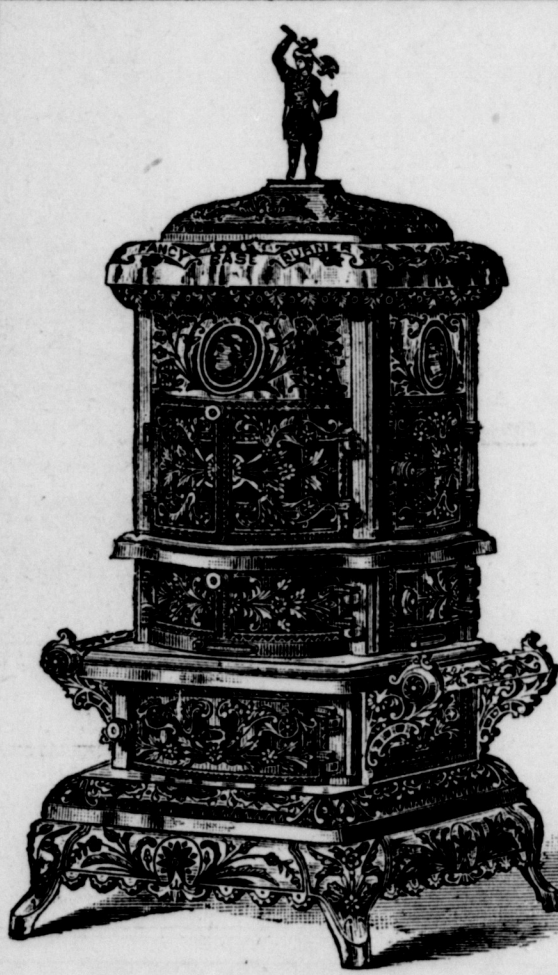
STOVES.

COLES & PARSONS.

We have just received another
shipment of our famous
Self-Feeding Stoves,

"Art Countess,"
which for beauty and heating
qualities cannot be excelled.

Persons wanting a first-class
Stove would do well to call
and examine our Stock before
purchasing elsewhere.



COLES & PARSONS, - - 90 Charlotte Street.
Encourage Home Manufacture.

MARITIME VARNISH AND WHITE LEAD WORKS.

JAMES ROBERTSON,

Manufacturer of all kinds of VARNISHES and JAPANS, WHITE LEAD, COLORED
and LIQUID PAINTS and PUTTY.

FACTORY—CORNER OF CHARLOTTE AND SHEFFIELD STREETS.
Office and Warehouse: ROBERTSON'S New Building, Corner Union and Mill Streets.

St. John, N. B.

WILLIAM GREIG, Manager.

THE BELL CIGAR FACTORY
ADVERTISES FACTS.

We made more Cigars than all Cigar Factories East of
Quebec City during 1888.

We paid more DUTY than all Cigar factories east Quebec city during 1888.

We have imported more HAVANA TOBACCO than all Cigar factories east
Quebec city during 1888.

And still we do not ADVERTISE to give a CLEAR HAVANA CIGAR for 5c.
Established April 21, 1884, we have doubled our production every year, and today we
are making better Cigars than any other factory in the maritime provinces.

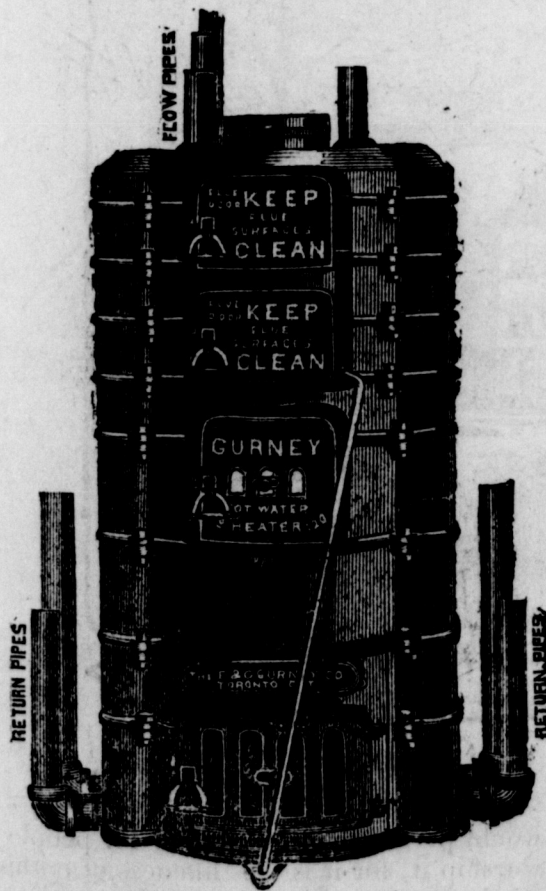
BELL & HIGGINS,
ST. JOHN, N. B.

Family Washing Done Rough Dry

25 CENTS PER DOZEN.

UNGAR'S STEAM LAUNDRY - - - 32 Waterloo Street.

P. S.—By this we mean Washing and Drying only.



against is that of fire. With hot water no
part of the apparatus on its outside surface
is ever heated to a higher degree than
about 190, so that these surfaces might be
exposed directly against wood or even
paper with perfect impunity. Again, a
comparison of hot water with hot air or
steam is in favor of the former, on account
of its steadiness of action; that is to say,
there is less variation of temperature in a
house heated with hot water than with