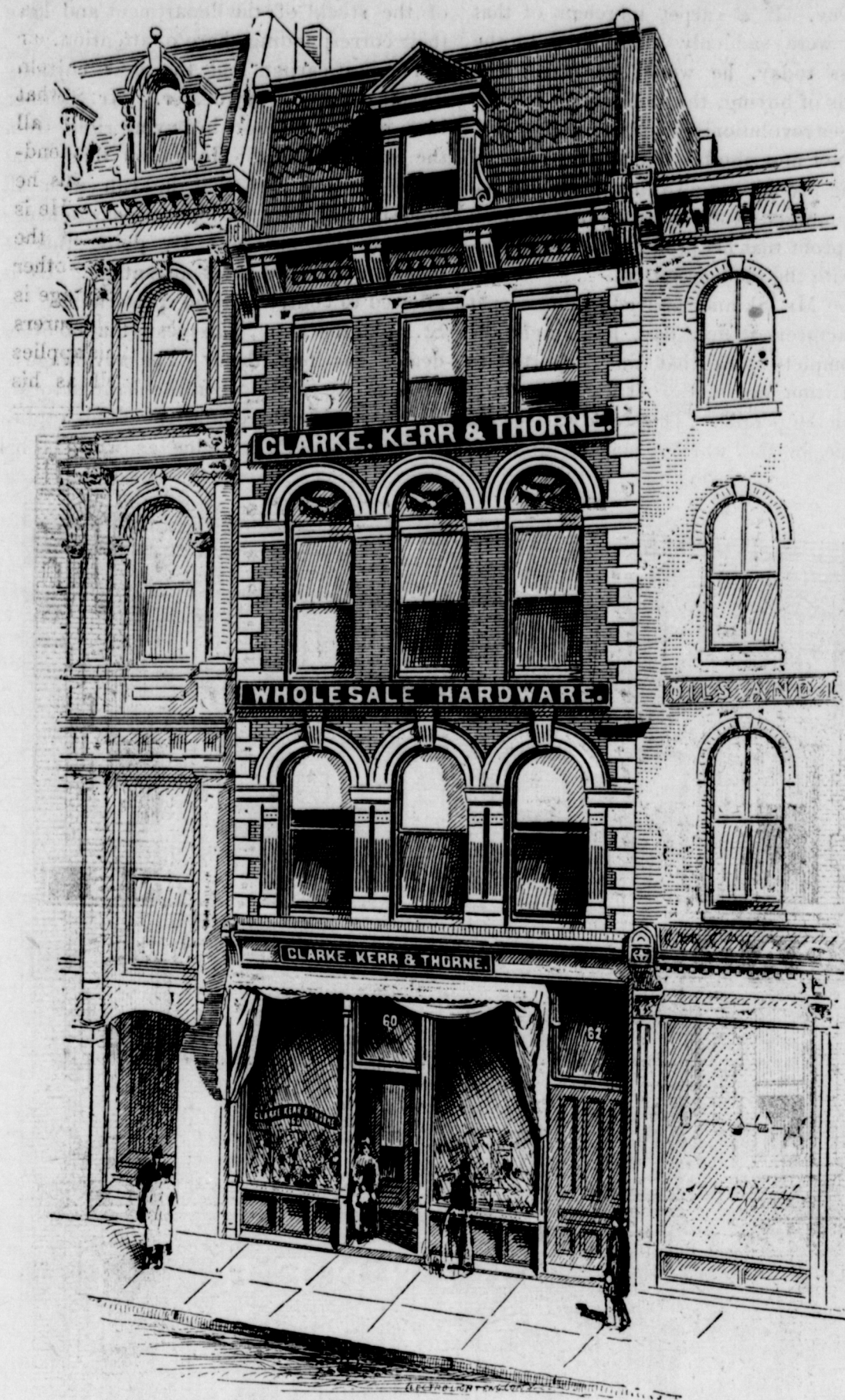


## HANDSOME OUT AND IN.

THE COMPLETE ESTABLISHMENT OF CLARK, KERR & THORNE.

Situated on Prince William Street, it is one of the leading houses in the Trade. Its Fancy Goods Department Especially Complete—Wholesale and Retail.

The handsome structure pictured below gives but a partial idea of size of the commodious premises occupied by the well known house whose name adorns its front.



The outward appearance of this handsome building but indicates the well arranged, well stocked and well kept establishment inside. In certain lines of cutlery, Clarke, Kerr & Thorne take the lead. They are on even terms with their neighbors in the hardware and cutlery trade in everything, but in the fancy goods connected with the business they are emphatically in the foreground. This is one of their very successful retail specialties.

Passing to the second story the store spreads itself; that is to say the space occupied includes the two upper flats of the

next building, which are stores in themselves.

Here you can find one of the most complete wholesale hardware stocks in St. John. Each member of the firm knows the business thoroughly and gives certain departments strict attention.

Mr. Thorne, the junior member, enjoys the confidence of the citizens as their chief magistrate as well as of the business fraternity in and out of the city.

The wholesale patrons of the concern send their orders from every part of the three provinces. They are always waited

upon in proper season by the courteous and energetic travellers in the firm's employ.

Their stock is not confined to any particular lines, but is very varied. The patronage they seek specially is that of the general dealers, and they get it—a great volume of it.

Clark, Kerr & Thorne is one of the go-ahead, solid and prosperous firms of St. John, which has taken fortune and misfortune as they came. They are always ready to extend the trade of the community and share in the common benefit.

THIS IS A GOOD, PURE, SOAP FOR GENERAL HOUSEHOLD USE. IT IS EQUAL TO THE BEST, AND WILL THOROUGHLY CLEANSE THE CLOTHES, MAKING EVERY PIECE LOOK LIKE NEW, WITHOUT INJURING THE FABRIC OR THE MOST DELICATE COLORS.

YOU WILL ALWAYS BE SURE TO HAVE YOUR HANDS SOFT AND SMOOTH IF YOU USE THIS SOAP.



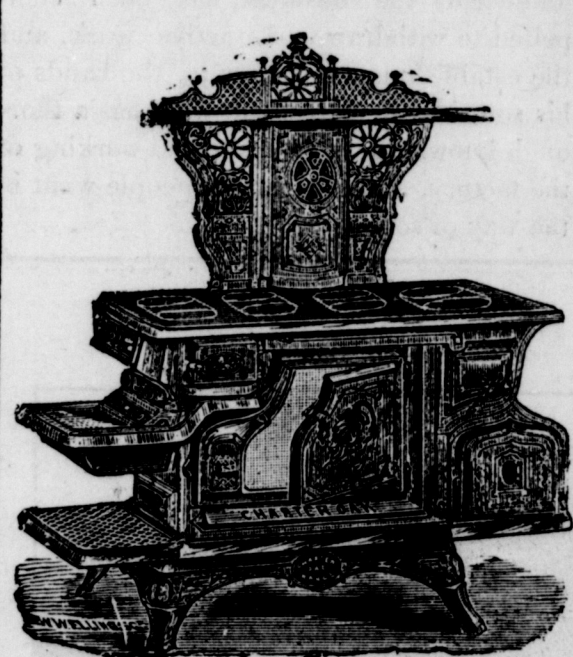
THE LAUNDRY MAID'S FRIEND.

MANUFACTURED ONLY AT  
STEWART'S STEAM SOAP WORKS,  
20 GERMAIN STREET, ST. JOHN, N. B.

The above is a fac-simile of the MAPLE LEAF SOAP WRAPPER, except the colors which is buff and blue. BEWARE OF IMITATIONS.

Have You Seen the Charter Oak,

WITH THE  
WONDERFUL WIRE-GAUZE DOOR?



IF NOT, we invite you to do so, or to write for special circular describing it fully, and the marvellous results and saving attained by its use.

We claim that the CHARTER OAK with the wire-gauze door, is the most perfect cooking apparatus ever produced, and as a proof of the appreciation of the public, would say that during

The past three months over 500 have been sold.

This is a record unequalled in the history of the stove trade in the Maritime Provinces, and we point to it as the best proof we can offer of the merits of

THE CHARTER OAK.  
We have it in all sizes, adapted for either Coal or Wood.

EMERSON & FISHER, 75 and 79 Prince Wm. Street.

Our present stock of Stoves of every description, for all purposes, is unsurpassed in variety or value.

28th Annual Christmas Sale!

SPECIAL REDUCTIONS

FOR THE  
MONTH OF DECEMBER  
—IN—

Silks, Furs, Mantles and Fur-Lined Cloaks.

MANCHESTER, ROBERTSON & ALLISON.

FOR GOOD VALUE

—IN—  
Union and All-Wool Grey Flannels; Ladies' and Children's Wove Hosiery; Ladies' Vests; Black and Colored Cashmeres; Gloves; Jerseys and Jersey Coats, Embroidered Cloth Table Covers; Gent's Ribbed Shirts and Pants, etc., etc.,

—GO TO—  
PITTS' General Dry Goods Store,  
179 UNION STREET. 179

## OLD AND RELIABLE.

E. E. KENNAY'S PIANO AND ORGAN ESTABLISHMENT.

In Business Since 1849, it is Well and Favorably Known Throughout the Maritime Provinces—A Pioneer in the Business.

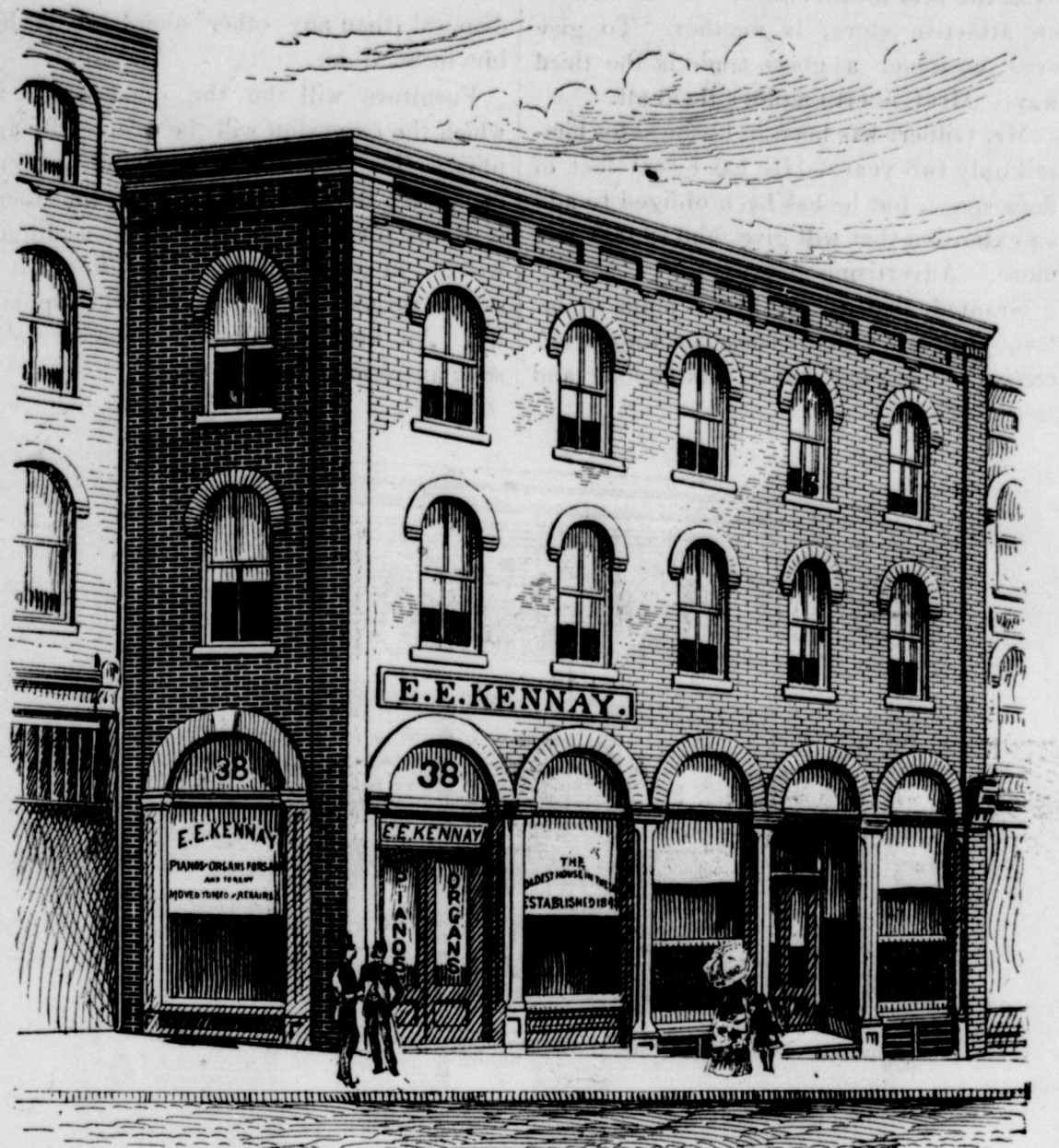
Forty years ago, E. E. Kennay established the business which is his to this day.

It is a long time to be in business in any community, but this gentleman has something to show for his labor. He occupies a fine building on Dock street, one of the principal business thoroughfares and does a business which in many respects is second

instruments. He is practical in every department of the business and to this is very largely due the great trade he does in this and the neighboring provinces. No business can stand and flourish for two score years without leaving some traces upon the field of its patrons. This is especially the case with a dealer in musical instruments. Every year the sales which he has made have been helping to educate the people.

Mr. Kennay always prefers to sell Canadian pianos, but he is agent for American instruments as well.

He showed the writer several organs of very fine tone. His sales of these instruments are also very large. In everything



to none in his line in the community.

He buys for cash. Mr. Kennay considers this a great advantage and he is right. The cash buyer is able to offer advantages to his customers which others cannot and always knows just where he is.

He prides himself somewhat in the fact that his piano stock is all of Canadian manufacture. He holds that it is equal, if not superior, to the instruments of the American competitor. In addition to this fact they can be sold at about one-half the price, which is an important consideration.

He is not only a heavy buyer of pianos and organs, but during his business career he has manufactured nearly 1,000 first-class

his chief aim is to suit his customers, and it is their own fault if they depart from his well-stocked store dissatisfied.

Many a country church has an organ from the warehouse of Mr. Kennay. In fact, his trade extends through every nook and corner of the maritime provinces. He is, like all the wholesale houses in this city, counting many of his best customers in the populous sister province.

If St. John can supply portions of her with provisions and clothing, St. John can also supply her with the necessary luxuries of life. Mr. Kennay, acting on this principle, has not neglected the prosperous Scotians, and has a large trade there.

GUNS, RIFLES, REVOLVERS.

July 28th—Opening Today:  
4 Cases Single and Double Guns,  
Flobert Rifles, Revolvers,  
Breech Loading Double Guns, Etc.

CLARKE, KERR & THORNE,  
60 and 62 Prince William Street.

Better than a Government Bond.

SUPPOSE a special agent of the Treasury Department should call upon you to-day, and say: "The Government would like to sell you bonds for any amount between \$1,000 and \$100,000, and if it is not convenient for you to make the investment at once, we will allow you to pay for the bonds in fifteen or twenty equal annual instalments." And suppose, in addition to this, the Government, wishing to make this the most desirable investment in the world, should stipulate, in the bonds, not only to pay them at the end of the term; but, in case of your previous death, to pay them to your family, and at the same time release them from paying any further instalments!

Would you not at once close with such an offer? And yet this is, practically, what THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES has done.

This may be a strange way of putting it, but strange as it may seem it is nevertheless true.

EXAMPLE.

Policy, No. 72,973. Endowment, 15 years. Issued July 29th, 1872, on the Life of S. C. L. Amount of Policy, \$10,000. Tontine Period, 16 years. Age, 40. Annual Premium, \$694.90.

If after making the first payment the policyholder had died, his representatives would have received \$10,000 in return for an outlay of only \$694.90.

If he had died after making his second payment, they would have received \$16,000 in return for an outlay of \$1,389.80; and so on during the fifteen years. As he has not died, he has paid in all \$10,423.50, and may on the 29th of July of the present year draw in cash \$15,253.70. This sum is equal to the full amount paid, and \$4,830.20 besides, and is equivalent to 4½ per cent. compound interest per annum.

This is one of many policies showing what The Equitable Society has actually accomplished.

THE EQUITABLE exceeds every other life assurance company in the following important respects. It has—

The Largest New Business.  
The Largest Amount of Outstanding Assurance.  
The Largest Surplus.  
The Largest Total Income.

The fact that the Equitable has a larger surplus than any other Assurance Company is significant for it means

The Greatest Safety and the Largest Profit.

CHAS. A. MACDONALD, Agent, St. John, N. B.  
E. W. GALE, Agent, St. John, N. B.

A. W. MASTERS, Jr., Special Agent.  
A. C. EDWARDS & B. A. FIELDING, Joint General Agents for the Maritime Provinces, Halifax, N. S.

Havana and Domestic

CIGARS.

I have a complete assortment now in stock, in boxes and half-boxes: 100,000 HAVANA and DOMESTICS.

THOS. L. BOURKE,  
11 and 12 Water Street

The Cigar  
LITTLE KING.

TAYLOR & DOCKRILL,  
84---King Street---84  
DR. SCOTT'S  
Electric Hair Curler.

LADIES who wish to quickly Bang, Crimp or Curl the Hair, by a new method, should have one of these new inventions.

For sale by  
A. CHIPMAN SMITH & CO.,  
Charlotte Street.

TWEED  
WATERPROOF COATS  
With Sewed and Taped Seams.

We are now showing the Latest London Styles in

Gents' Tweed Rubber Coats,  
Made with above great improvements.

ALSO—A Full Line of LADIES LONDON CLOAKS in newest styles.

ESTEE, ALLWOOD & CO.,  
68 Prince Wm. Street.

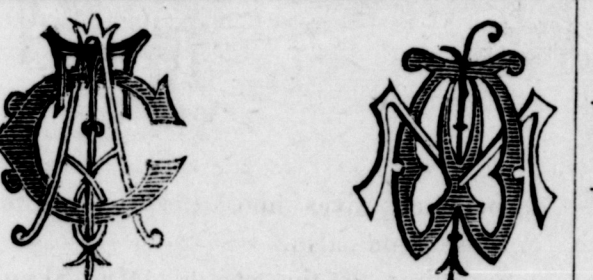
GENERAL AGENCY  
FOR THE

Province of New Brunswick  
OF

The Commercial Union Assurance Co.  
(Limited), OF LONDON,  
and Phoenix Insurance Co., of Brooklyn,

A. C. FAIRWEATHER, CHAS. J. TONNEY,  
Barrister-at-Law, General Agent. Sub-Agent.

BARNHILL'S BUILDING, ST. JOHN, N. B.



AUTOGRAPHS and MONOGRAMS,  
—AND—  
Illustrations of all Kinds Engraved on Wood.

ROBERTSON'S STAMP WORKS,  
154 Prince Wm. Street.

Trunks Retailed at Wholesale Prices

R. O'SHAUGHNESSY & CO.,  
Manufacturers of and Dealers in

Trunks, Bags & Valises,  
—AND—  
Fishing Tackle.

83 Germain Street,  
ST. JOHN, N. B.

JAMES S. MAY. W. ROBERT MAY.

JAMES S. MAY & SON,

Merchant Tailors,

84 Prince William Street,  
P. O. Box 303. ST. JOHN, N. B.

Stock always complete in the latest designs suitable for first-class trade.

Prices subject to 10 per cent. discount for cash.

HORSE BLANKETS,  
For Fall and Winter.

Surcingles, Halters, Etc.,  
—AT—  
ROBB'S HARNESS SHOP,  
204 Union Street.

A NICE LOT OF  
PERFUMES,  
In Bulk,

JUST RECEIVED AT

T. A. CROCKETT'S,

162 Princess, Cor. Sydney Street.

THE PEERLESS FOUNTAIN PEN

Has all the requisites of a

PERFECT FOUNTAIN PEN.

A FREE FLOW OF INK. ALWAYS READY TO WRITE.

FOR SALE BY

ALFRED MORRISSEY,

104 King Street.

AN ADDITION.

MR. JOSEPH A. MURDOCH,

Confectioner, 87 Charlotte Street,

BEGS TO INFORM THE PUBLIC THAT

Best Oysters in all Styles

in the PARLORS connected with his present Store.

The patronage of the public is respectfully solicited.

87 CHARLOTTE STREET.

W. WATSON ALLEN. CLARENCE H. FERGUSON

ALLEN & FERGUSON,

Barristers-at-Law, Solicitors,  
Notaries Public, Etc.

Pugsley's Building, Rooms 14, 15, and 16  
Cor. Prince William and Princess Streets.

S. R. FOSTER & SON,

MANUFACTURERS OF  
Cut Nails and Cut Spikes, Tacks, Brads,  
Finishing Nails, Shoe and Hungarian  
Nails, etc.,  
Office, Warehouse and Manufactory:  
GEORGES STREET, St. John, N. B.