The Samily Circle.

Up the Ladder; or, Striving and Thriving. (Continued.)

CHAPTER VII.

HONEST COWLES.

Two years swiftly glided away. Harrison had firmness and decision which Mr. Danforth lacked. dom bestowed praise. As Alfred was taller than he, the clothes that he had out-grown were given to Harrison; and thus his mother.

The friendship between Harrison and his young friend Ella grew stronger every year. It was he who told her all the difficult words in her reading books.

Nor was Ella at all behind him in her favors. She kept him well supplied with pen-wipers and invisible pin-cushions; and, at New Year's, presented him with a pair of slippers, which, if they were not her own workmanship, were certainly her own selection, and a showy pair they were too. At another time she gave him a game of pictured cards, in which all kinds of trades were represented. Mrs. Haven often remarked that they formed a picture of themselves, as they sat at the little round table, with the cards spread out before them. Ella in the fore-ground, kneeling in her chair to bring herself on a level with her companion, every once in a while leaning back, shaking her golden ringlets from her bright face, while she indulged in a merry laugh at some arch expression of the other; Harrison, with his deep trial. her husband would not allow her to conblue eyes shaded by jet-black lashes, his clear, rosy complexion and his frank, good-humored smile, dressed in his neatly fitting clothes, and his neat, shining collar turned down from his well-shaped neck, formed no unpleasant background.

All this time Alfred had not once been home, though his father had been several times to visit him. Sometimes he hoped there was an improvereport was very discouraging. At any rate, it was not thought best to expose him to the temptations of a city, even for ever so short a period.

At the end of two years came a sad change. affected his spirits that he fell an easy victim to and true a heart as ever beat. a prevailing epidemic, and died, leaving his poor wife in a state bordering on insanity, from the suddenness of the double shock.

Alfred came home to his father's funeral; but away and enlisted on board a ship for a long voyage.

It was now that Mrs. Danforth had an opportunity to relieve her grateful heart by kindness and care of her mistress. She tended her through a long and dangerous illness, soothing her agitated nerves by the precious promises of the Bible. remove : who prepared the elegant furniture for sale; who bent her own shoulders to bear the burden which would have fallen too heavily upon the corner tenement as the one he should wantthe new-made widow. Nor was it until every arrangement had been satisfactorily completed that she would leave one who confessed, with tears, that she owed her more than her life; and this was the blessed hope of once more meeting her husband, in that world where there is no sorrow nor parting. During the two years that she had passed under the roof of Mr. Haven, her own and her son's expenses had been so slight that almost the entire sum she had earned had been placed in safe keeping for future use. 'She felt that she could well afford three months for the gratuitous care of her friend; but now she must look around for employment, and she hoped to obtain something so profitable as to enable her to keep her son at school until his fifteenth year. He was already such a proficient at accounts, that his late master had advised her to place him in a him the money to purchase the remainder. "No,"

very poor; and, as they never went beyond their means, never bought an article for which they could not pay at the time, they were often really straitened. But the habits of regular, industrious effort brought its reward. Mr. Cowles sought employment on the wharves. He was ready to turn his hand to any honest labor. He did not shrink from hard work. He never grumbled "Work with your own hands, that you may walk honestly toward them that are without, and that ye may have lack ing or to work late at night. When he obtained ing or to work late at night. When he obtained a job he took pains to do it well, to the satisfac-

now grown to be a stout lad of twelve summers. tion of his employer; and his honest way of In his looks he bore a strong resemblance to his saying, "I hope I've done it to your mind, sir," father, except that there was an expression of met with a ready response from those who sel-

One job well performed brought another; and honest John Cowles had not worked on the he was kept well dressed, with little expense to wharf three months before he was preferred beyoud hundreds of others who had lounged about

there years before he was ever heard of. After a while he was regularly employed to assist in unloading vessels, shovelling coal, or lesson; and he, too, who again and again ex- carrying freight. He was very strong; and the plained the simple examples in arithmetic, to constant exercise of his strength rendered him suit the youthful comprehension of his young still more so. Then he was strictly honest, in companion. When it was cold or muddy he the Bible sense of the word-in his business always found it convenient to go through three transactions preferring his neighbour's interests squares, in the opposite direction from his school to his own-so that among those who employed house, for the purpose of carrying her satchel of him he received the title of "honest Cowles." This name always brought a flush of pleasure to his countenance; and he often said, "I would not exchange it for the title of an emperor !" In the mean time his wife struggled hard at her own work. She might have obtained steady employment at a laundry; but this would take her away from home from morning till night. The wages were better than she could expect elsewhere; but, after anxious consultation with her husband, she concluded it was her duty as well as her privilege to keep the hearth-stone warm against his return from the arduous labors of the day. So she kept their small house neat and tidy, had his meals ready for him at the moment, and always received him with a smile of welcome. Next she was advised to obtain sewing from the slop-shops; but, after one week's

> tinue this employment. Finally she was fortunate enough to obtain washing for several families, which she could do at home; and as her husband always found time to bring water for her, and her clothes were hung upon the top of the house, she found this very easy employment.

In the midst of the hardship of an uncommonly cold winter, Mary Jane was born; and ment in the boy; and then, again, the teacher's honest Cowles worked with renewed zeal. It was with such pride he looked upon the tiny form, or ventured to take it in his strong, rough hands, that his wife always laughed, and said he haudled it as he would a delicate piece of china. Mr. Haven suddenly failed in his business, owing But however awkward he might be in his emto the villainy of one of his partners. This so braces, they were the outflowings of as warm

After two years they moved into a small house by themselves. "Rather smart for us," said honest Cowles; "but I guess I can meet the rent when it comes due." Here they welcomed and finding the restraints of poverty too irksome, ran reared their two boys, until Mr. Cowles found himself nearly able to pay for a house of his own. Some worthy gentlemen had invested their capital in putting up a block of neat, comfortable tenements, suitable for mechanics. They were encouraged to take the houses when they could pay a part, and let the remainder lie upon mortgage, only paying the interest of the money in-Upon her recovery, she it was who arranged the vested, which would be far less than the ordinary small cottage to which the widow had decided to rent. They would thus be enabled gradually to for the whole house. Mr. Cowles went over the buildings, examined them carefully, selected even made bold to ask his employer to step into it, and give him the benefit of his advice. "How much can you pay down?" inquired

THE CHRISTIAN VISITOR.

JOHN ARMSTRONG & CO.. HIGH SCHOOL MISS MELVINA F. L. BROWNE proposes to open a SCHOOL in the Marsh Bridge Meeting House, on PRINCE WILLIAM STREET, MONDAY, Oct. 5th, 1868, at 914, A. M. TERMS OF TUITION, PER QUARTER. Have just received ex ship Lampedo and Steamers, A NEW AND EXTENSIVE STOCK OF mistry, &c.,.... 4.00 Miss Browne having received her education in the United States, afterwards passed through the Provincial Training School, at St. John, feels confident of being able to give CONSISTING OF satisfaction in the branches taught. Having paid particular attention to Methematics, Grammar, and the Latin lan-guage, she feels desirous of obtaining Classes in those branches. Fancy Work will also be taught if desired. WOOLLEN CLOTHS, FLANNELS, BLANKETS,

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NEW STYLES IN

Fancy Dress Goods,

GREY AND WHITE COTTONS,

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AND A LARGE VARIETY OF EVERY DESCRIPTION OF

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All of which will be sold at their usual Low Prices.

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P. .S-Sole Agents in New Brunswick for Pick-

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RUBBER SHOES, JUST RECEIVED -- Men's very stout Rubber Over Shoes; do medium do do; Men's light do do; Women's very stout Rubber Over Shoes; do me-

dium do do; do fight do do; Girls' stout Rubber Over Shoes; do medium do do; Boys' stout Rubber Over Shoes;

Childrens' stout do do. For sale by the case, dozen, or retail, cheap. S. K. & G. L FOSTER,

White Rosin.-1 brl White Rosin, just received and for sale by J. F. SECORD,

ADIES' London made Boots and Shoes..

do Silk Gore do; Ladies' Black Cashmere Balmoral do: Ladies' and Misses' Silk Lined Exhibition Suppers.

And all other BOOKS used in the Schools throughout the

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THIRD BOOK LESSONS.

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FIRST BOOK LESSONS.

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A further Supply daily expected to arrive per

. .

In order to see if sufficient encouragement to open a School will be given, the first three weeks will be free of charge to all who may attend. All are invited to attend. St. John, N. B., Oct. 1, 1868 .- v

HORTON ACADEMY, WOLFVILLE.

THE Second Term commences August 3rd, and ends December 20th. Principal-Rev. T. A. Higgins, A. M. Assistants-Robert Vone C. Jones, A. M., and Mr. Jona-REGATTA STRIPES AND PRINTS,

than Parsons. Teacher in French.—Mr. Herbert C. Creed.

Tuition Fees from \$2.50 to \$5.00 per quarter. Board and washing \$20 per quarter. Pupils furnish bedding and towels. Students in College boarded at \$2 per week. Fuel for class-rooms 25cts., per quarter. Room rent (to such as wish private rooms), from 50cts. to \$1.25 per quar-ter. Bills payable quarterly in advance. When private rooms are supplied with bedding and furniture, the charges will be \$23 per quarter.

FEMALE DEPARTMENT.

Principal-Miss Margaret J. Townsend, (graduate of Holyoke). Assistant-Miss Mary A. Townsend, (graduate of Holy-

oke). Teacher of French-Mr. Herbert C. Creed; Teachers of Music-Mr. E. C. Saffery and Miss Mary Beek

Teacher of Drawing-Miss Anne Fowler; Matron-Mrs. Tibert.

Matron-Mrs. Tibert. Board and Tuition in all the English branches, with Latin, Greek, and French, \$21 per quarter. Music, with use of Piano-Forte, \$6' to \$9 per quarter. Pencil Drawing, \$3 per quarter. Colored and Black Crayon Drawing, \$3.50 per quarter. Water Color Painting \$4 per quarter. Oil Painting \$4 per quarter.

Oil Painting \$9 per quarter.

Wax Flowers and Fruit, \$1.50 each per quarter. Grecian and Oriental Painting, \$1.50 each per quarter. Boarders furnish Bedding, Towels, Light and Fuel for their own rooms. Pupils not boarding in the Semijary will be charged for Tuition from \$2.50 to \$5 per quarter. Bills payable quarterly in advance. july 16-v3m A. S. Huxe, Secretary.

MRS. HUNT'S

Dec. 4.

School for Young Ladies. THE Course of Education in this Seminary comprises all the branches necessary for a thorough and accom-plished Education. In the several departments the most competent Teachers employed.

Just received per steamer: Ladies' Black Kid Balmo-rals, Walking Boots; Ladies' do Silk Gore, do; Ladies' do Hungarian, do; Ladies' do Balmoral Dress Boots; La-Board and Instruction in English and French, \$160 per Daily Pupils, under ten years, \$6 per term.

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COMMERCIAL SCHOOL.

Corner of King and Carmarthen Streets. SAMUEL D. MILLER, Principal. N connection with the above Establishment, there is a superior Female School, taught by Mrs. Miller, in which there are advantages not usually to be found in Female Schools. Particular attention paid to the morals and habits of the Young Ladies in attandance—parents are requested to call and judge for themselves. These Schools are so well known, that any eulogium would be out of place. December 4.

HIGH SCHOOL. Corner of Dorchester and Carleton Streets, St. John, N. B J. W. HARTT, A. M., PRINCIPAL. THIS Seminary consists of separate Male and Fema Departments, under the Management and Instruction of the Principal and several efficient Assistant Teachers. N. B.-Tuition Fees and Board moderate, and payable

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TARVISH AND BENZOLE .-- 5 Bbls. Copal Furniture V and Coach Varnish; 10 Bbls, Superior Benzole, fo. Painters. For sale very low by W. O. SMITH. sept 3. 23 SOUTH WHARF,-Landing, and in Store-150 Bbls. Extra State FLOUR; 60 do. Extra Family Flour; 75 do. Corn Meal. For sale low by june 18-y J. READ & CO.

RAISINS -- Landing ex Juliet, from Halifax-131 qr. boxes Layer Raisins, For sale by sept 10 A. W. MASTERS, 5 North Wharf.

M. FRANCIS' BOOT AND SHOE MANUFACTO-manufacturing very extensively during the winter, and is ow prepared to meet the demands of his Wholesale and Retail Customers. The stock comprises-Ladies', Mis-ses', and Children's French, Kid, Satin, Calf, Patent, Calf, Goat--French and English Lastings; and a great variety of other material. The above mentioned material is made up in the newest and most fashionable styles, and by ex-

perienced workmen. Gents, Boys, Youths, and Children's Boots and Shoes, of all styles and qualities, manufactured. 500 pairs La-dies and Misses BOOTS to be sold at half the usual price, \$3 Boots now \$1.50, and \$2 now \$1, &c. The manufacturing department is under the personal su-

pervision of the Proprietor, who will exercise the greatest care in the workmanship of the above stork.

The above will be sold at the very lowest cash prices. My customers and the public generally will please call and judge for themselves. Terms Cash. april 23 M. FRANCIS.

O. D. WETMORE,

Life, Fire, and Marine Insurance Broker, Notary Public. Office, No. 4, Ritchie's Building, St. John, N. B. Agent for Star Life Assurance Society of London, and Piscataqua Fire and Marine Insurance Company of Maine. Dec. 4. Policies issued on Demand.

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Commission Merchant and Ship Broker, Water Street, St. John, N. B. Central Fire Insurance Company Agent at St. John. GEORGE THOMAS.

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FIRE AND LIFE. Capital £500,000 Sterling. Chief Office, Queen Insurance Buildings, Dale st. Liverpool. New Brunswick Agency-Office fronting Princess Street, No. 8, Ritchie's Building, St. John, N. B. Dec. 4. GEORGE STYMEST, Agent.

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Throat and Lung Diseases. DR. G. E. DAY having paid especial attention to the treatment of Throat and Lung diseases, and having treated many difficult cases with complete success, confi-dently offers his services to all that may need him in any

King's Square, St. John, Nov. 2, 1863.

of the above ailments, or, in DISEASES GENERALLY. Diphtheria successfully treated.

- DR. W. F. HUMPHREYS. No. 1 Germain Street (cor. Union and Germain sts.) At home for consultation from 8 to to 91/ a. m., from 2 to 8 p. m., and 7 to 8 p. m. Dec 4.
- JOHN GILCHRIST, PHYSICIAN AND SURGEON. SHEFFIELD, N. B. oct. 1-v

C. L. TUTTLE. Dealer in Furniture, and Finisher of Wood and UANE SEAT CHAIRS.

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Manufacturers and Wholesale and Retail Dealers in Parlour, Dining Room, and Chamber Furniture, Feathers, Mattrasses, Looking Glasses, Willow Ware Cabs, &c. Warerooms, 60 Charlotte Street, Four doors south St. John Hotel.

Factory in Alline's Building, Princess-st., St. John, N. B December 4. ALBERT J. LORDLY,

Manufacturer of every description of Household Furniture and dealer in Looking Glasses, Feathers, Mattrasses, &c. Warerooms 52 & 54 Germann St. Cor. of Church St. Dec. 4. · Steam Factory, Sydney Street.

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42 Water Street, St. John, N. B. Always on hand-Water Fittings of every description

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No. 4 Cross Street, St. John, N. B. Tin and Zine Water Spouts, Stoves, Stove Pipe, and Tin Ware constantly on hand. All kinds of Jobbing and Repairing in our line thank fully received and punctually attended to. Dec 4.

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Dec 4.

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Old Colony and Fall River Rail Road, AND

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Agent and Commission Salesman Agent of the Boston Belting Company; Secretary and Salesman of the St. John Manufacturing Company; Dealer in all kinds of Rubber Goods, Rhbber and Leather Belting, Mill Saws and Files, Fishing Teckle, Skates, &c. Dec 4. No. 90 Prince W.m. Street, St. John, N. B.

Ladies' and Gentlemen's Hair Cutting and Dressing Rooms. RICHARD HEFFER.

No. 25 GERMAIN STREET.

A large assortment of Ladies' Frizets constantly on hand, Particular attention paid to Hair Dyeing, Cutting Ladies' and Children's Hair. Hair Cutting, 18 cents; Razors Honed, 18 cents. Dec 4.

JAMES SCRYMGEOUR. HORSE SHOER. Dec 4. Golden Ball, Saint John, N. B. GEORGE NIXON, 66 King Street. Importer and dealer in Paper Hangings and Window Glass. Dec. 4. Glass cut to order. Glass out to order. C. Sparrow. " ROYAL SALOON,"

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57 Dock Street, Saint John, N. B.

Importer and Dealer in

When it was known that Mrs. Danforth was willing to engage herself once more as a nurse, she had abundant opportunities to do so. She hired a pleasant room in the house of a friend, who consented to board her son for the service he could render out of school hours.

The life of his father had made a deep and lasting impression upon the mind of the boy He could distinctly trace all the want of success to his dislike of regular employment, and made many resolutions to avoid idleness as a sure precursor of vice. He devoted himself with new vigor to his books, that he might thus repay his mother for her self-sacrificing exertions. He well knew that it would be far more congenial to her feelings to hire a small tenement and live with him in the most economical manner, rather than to be constantly subjected to going among strangers; and that she would have done this strangers; and that she would have done this had it not been for her desire to have him spend more time in the prosecution of his studies. Mrs. Danforth had in early life received an excellent education, and therefore valued learning as the open door to success.

The family in which Harrison was for a time to reside, consisted of Mr. and Mrs. Cowles, one daughter, and two sons. They were members of the same church as Mrs. Danforth, and their children, though brought up in the city and surrounded by all the temptations to vice which proved so fatal to many of their companions, still retained the purity and freshness commonly considered the characteristics of rural life. It had been the great desire of Mr. and Mrs. Cowles to render their home so attractive that their children would prefer it, after the labors of the day had ended, to a stroll through the brilliantly-lighted streets, or a lounge in some popular

"Young people must be taken once to the theatre, to bowling alleys, to gambling saloons," sty some, "in order that they may see the ex-travagance, folly, and vice to which such places of amusement lead." But not so thought these simple minded Christians. They were willing to believe that God could judge better for them than they could do for themselves. They read from the inspired word, "Enter not into the path of the wicked, and go not in the way of evil men. Avoid it; pass not by it; turn from it, and pass away;" and from such commands

The daughter, Mary Jane, was a bright, active rl, the delight of her father's eyes. Occasionshe formed a slight acquaintance with a echanic or clerk, who invited her to acyoung incentance of clerk, who invited her to ac-company him to the theatre or some other place of fashionable resort. When she sought the con-sent of her parents, they had but one reply: "If you, my dear, can convince us that it does not come under the list of those recreatious which for the distribution of the place of the source of the place of fashionable resort. When she sought the con-sent of her parents, they had but one reply: "If you, my dear, can convince us that it does not come under the list of those recreatious which come under the list of those recreations which are forbidden in the Bible, or if we can be sure that it will be a herefit to yon in any new recent the sure of Expense, by add

the gentleman. "A trifle more than half," was the reply. "You mean, then, for once," said his employer.

"to depart from your usual rule, and buy a house before you can pay for it."

Mr. Cowles looked troubled, This had been his only drawback. "I feared," said he, "that the corner house, being considerably the best one of the lot, would be taken up. Besides, there's a little plat of green to be seen from the windows, and my wife would think a deal of that.

"Then take it, by all means," urged the gentleman, turning away to speak with a customer. But honest Cowles did not take it, though the next morning his employer offered to lend said he, "I don't like to begin to break over a good rule. I'll run the risk of getting as good a one when I can pay for it."

(To be Continued.)

The Science of Health. EVERY MAN HIS OWN PHYSICIAN.

HOLLOWAY'S PILLS. HOLLOWAY'S OINTMENT!

DISORDERS OF THE STOMACH, LIVER, AND BOWELS.

The Stomach is the great centre which influences the health or disease of the system—abused or debilitated by excess—indigestion, offensive breath and physical prostra-tion are the natural consequences. Allied to the brain, it is the source of headaches, mental depression, nervous

ERYSIPELAS AND SALT RHEUM Are two of the most common and virulent disorders pre-valent on this continent; to these the Unitment is especi-ally antagonistic—its modus operands is first to eradicate the vermin and then complete the cure.

BAD LEGS, OLD SORES, AND ULCERS. Cases of many years standing, that have pertinaciously refused to yield to any other remedy or treatment, have invariably succumbed to a tew applicatious of this powerful unguent.

ERUPTIONS ON THE SKIN, Arising from a bad state of the blood or chronic diseases, are eradicated, and a clear and transparent surface re-gained by the restorative action of this Unitment. It surpasses many of the cosmetics and other toilet appliances in its power to dispel rashes and other disfigurements of the

PILES AND FISTULA. Every form and feature of these prevalent and stubborn disorders is eradicated locally and entirely by the use of this emolient ; warm fomentations should precede its appli-cation. Its healing qualities will be found to be thorough and invariable.

Burns,

Both the Ointment and Pills should be used in the

200	following case	
A strate	Rheumatism,	Sore Heads,
	Ringworm,	Sore Throats.
nds,	Salt Rheum,	Sores of all kinds,
Barbers est	Scalds,	-Sprains,
第二百二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二	Suin Diseases,	Stiff Joints,
Marin M	Swelled Glauds,	Tetter,
的可此。我们	Sore Legs,	Ulcers, 11 Jan.
ruptions,	Sore Breasts	Wounds of all kinds
24		

CAUTION !-- None are genuine unless the words "holloway, New York and London," are discernible as a Water-mark in every leaf of the book of directions around ach pot or box; the same may be plainly seen by is leaf to this light. A handsome reward will be g ay one rendering such information as may lead to other of any next or particle sector of the the ng the m HULLOWAY den Lane. New York, and by all respectable Druggists ealers in Medicine throughout the United Mates and ilized world, in pots and boxes at 25 cents, 62 cents "There is a considerable saving by taking the larger

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Single and double Width

COATINGS. BLACK AND FANCY DOESKINS,

Scotch Tweeds, Chevoits, and Friezes.

VESTINGS,

IN EVERY VARIETY.

Gentlemen wishing a superb Garment from these Goods, will be waited on by a first-class Curren and Mechanic, who will execute orders to give entire satisfaction

READY-MADE CLOTHING OF EVERY DESCRIPTION. Comprising every article required in the wearing line, and suitable for "Dress," Business or Working purposes.

A FEW SAMPLES OF

LONDON-MADE SUITS.

West End Styles, unequalled for lustre, and without comparison for quality of Goods and lowness of price.



Consisting of-Cloth, Melton, and Alpaca Mackintosh GOATS-the best article of the kind in the market.

A few Silk Waterproof COATS will be sold for \$6, originally cost \$12!

Hosiery, Gloves, Shirts. Of all qualities, and of the best makers. English-made Leather Portmanteaus Travelling Trunks and Valises. COLLARS, TIES, SCARFS, AND ALL OTHER FURNISHING COODS IN GREAT VARIETY. Parties wishing CLOTHING. &c., that can e relied on for good value, will do well to examine this Stock. THOMAS .R. JONES. June 3.---wpiv

LEAS: 40 Chests Extra Fine Congou and Souhocn, Teas; 10 half-chests Extra Fine Oolong, an excellen rticle. For sale low, per schr Juliet, from Hahraz, by JOHN J. WRIGHT, sept 3. 25 South Market Wharf.

GOODS.-" Commercial Palace," Oct. 7th, 1868.-eived by the Black Prince, and Mail Steamers, vi Dress Gooda, newest styles; Balmoral Skirting ferinos and Delaines; Shawis in all the latest de leils. Ribbans Cloths, Black Lustres, Ribbons; 8-4 Indiana Cloths awis, Plain and White-edged Velvet Ribbons; Lin-birting Stripes, Gents' Neth Ties; 1 case Canada a. heavy make: 1 do. Canada Fancy Flannels DOHERTY & MCTAVISH.

the art. And in returning thanks to those who have here-tofore favored him with their patronage, feels confident of giving perfect satisfaction to ALL who wish superior pic-Call and see our specimens and be convinced. 19. J. N. DURLAND, Foster's Corner. ures. april 9.

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I HAVE a great variety of Sotas Divans, Lounges, Rock-ing, Easy, and Parlor Chairs, Centre, Dinng, Card and Extension Tables, What-Nots, Ottomans, Hat Trees, Music Rocks and Stools.

Bedroom Setts

Of Mahogany, Black Walnut, Oak, Butternut and Painted Setts, being made of the best kiln dried Lumber, and will warrant them to be superior to any thing in the market, both in style and finish. Bedsteads Of all kinds, such as French, Round Ends, Cottage and Common, Spring Beds, Mattrasses, Feathers and Looking

Cane and Wood Chairs.

All of which I finish, and can sell lower than those im ported and finished. Children's Chairs, Willow Carriages, Bird Cages, and many other articles too numerous to mention. Also-Clothes Wringers. A splendid article for \$5 and \$6. My stock being very large, I hold out great inducements to those in want of Furniture to call, as I shall sell very

low.

C. L. TUTTLE. Market Square. STATEMENT OF AFFAIRS OF THE PECENIX FIRE INSURANCE CO., BROOKLYN, N. Y., Sept. 1st, 1862. Capital,\$200,000 00 Surplus, 115,717 66

Assets,			815,717	66
Bonds and Mortgages,	198,056	50	10.00	
Temporary loans secured by Stock Collaterals,	25,625			
Premiums in hands of Agents, and { transmitted,	12,885	57		
Interest Accrued,	5,640	86		
Bills receivable, Inland Marine notes,	17.188	69		
Real Estate,	1,141			
Cash in Bank, and on hand,	20,829			
Fifty- Shares Union Ferry Com-	6,000			
United States, 7 8-10 Treasury Notes, par value,	5,940	00		
United States 6's, 1867, par value,	14,000	00		
United States 6's, 1865, par value,	9,000		11.11	1.744

value, 9,000.00 -- \$315.717 66

Liabilities. .\$18,158 00 and cargoes, against loss by lake, river, and canal naviga-tion, through their various agencies located on the line of the inland waters and transportation routes of the country, or at their office, No. 62, Wall-street, New York, nov. 27. O. D. WETMORE, Agent, St. John, N. B. OLONIAL BOOK STORE. Just received, a new supply of Lovell's School Geography. Also, Easy Lessons in Geography, by John Lovell, Montreal. Price 60 cents. sept 16. - wiv T. H. HALL. ST. JOHN PERMANENT BUILDING SOCIETY AND INVESTMENT FUND. Trustees with a Seat at the Board. EDWARD ALLISON, THOMAS MCAVITY, and HURD PETERS, Esquires.

Directors. ISAAG WOODWARD, ESQ., Mayor, President. JOHN MAGEE, Esq., Merchant, Vice President. JOHN SMITH, ESQUIRE, CHARLES KIRKPATRICK, ESQ.

DAVID MILLER, ESQ., M. D., GEORDE W. SMITH, Esquire, and WILLIAM M. JARVIS, ESQUIRE, WILLIAM WRIGHT, ESQUIRE, Barrister, Solicitor to the Board.

HURD PETERS, ESQUIRE, C. E., Surveyor. Bankers.

The Bank of New Brunswick,

Mr. THOMAS MAIN, Secretary, The objects contemplated in the formation of this Soci ty are—lst, To provide a Fund from which the owners' Real Estate may obtain loans on the security of their pro-perty. 2nd, To enable every one who can save his dellas to invest them periodically in a common fund, from which they are loaned, and dues converted into productive capita at once. 3rd, The formstion of a General Investment Yuod, consisting of the accumulated savings of an indefinite number of Investors and Depositors, all having one object in view, i. e. the creation of wealth. Whilst the mutual atterest of all are individually promoted, each class can ecure advantages which capital for the same terms of Mr. THOMAS MAIN, Secretary, terest of all are individually promoted, each class the cure advantages which cannot be obtained through any-her mometary institution in the Province. Office-129 Prince William Street. Office Hours from 10 o'clock, a. m. to 5 p. m. Monthly ubscriptions and Instalments are payable on the first Ubscriptions and Instalments are payable on the first Use of the first first

NOTICE.-BOTSFORD & PECK.-The have this day entered into Professional suip. Office at the Town of Moncton ; also, a where business entrusted to them will receive

"MAMMOTH LIVERY STABLES," Coburg Street.

BROWN & HAMM, Proprietors. Horses, Carriages, Sleighs, &c., of every description to let. Extras furnished at shortest notice. Boarding Horses kept on reasonable terms. A man will be found on the premises at all hours. Dec 4. Dec 4.

> LIVERY STABLES STOCKFORD & ROBERTSON.

Office-Corner of King Square and Sidney st. Coaches at all the Boats, Depot, and at our Office, for ac ommodation.

We have imported a Barouche, the best and latest style expressly for ludies making calls and driving out. Dec 4.

Turner's American Express.

Arrangement for 1863. THE Subscriber having completed his arrangements, will forward an Express, accompanied by a special messen-ger, to Sr. STEPHEN, St. ANDREWS, CALAIS, EASTPORT, PORT-LAND and BOSTON, by each steamer during the season, com-mencing Monday morning, March 23, connecting with Ex-presses to all parts of the United States and Canadas. An Express will be made up for Windsor, Halflax, and An Express will be made up for windsor, mannax, and all parts of Nova Scotia, per steamer EMPEROR on Fanax, March 20th, and continued during the season. Goods purchased, money and packages forwarded, drafts, notes, and bills collected, and all Express business prompt-St. John......No. 104 Prince Wm. St. 26-y D. W. TURNER, Proprietor. march 26-v BALDWIN'S EXPRESS. Running on the E. and N. A. Railway, Carrying Her Ma jesty's Mails from Saint John to She Connecting at Saint John with Expresses to the United

States, Canada and Fredericton, and at Shediac with Stea-mers and Stages for Richibucto, Miramichi, and Prince Edward Island. Goods sold, and Notes, Drafts and Bills collected. Office in Saint John-98 Prince Wm. Street. Dec. 4. H. W. BALDWIN.

TURNER'S AMERICAN EXPRESS.

96, PRINCE WILLIAM STREET, ST. JOHN, N. B Dec. 4. D. W. Turner, Proprietor.

E. Moore, 26 Market Square. MILLINERY, MANTLE and DRESS MAKING; FAN. CY GOODS; Family Mourning; Full size Paper Mouels, post free, to any part of the Province. Nov. 5.

E. E. KENNAY,

PIANO FORTE MAKER, 120 Germain Street, Saint John, N. B.

Piano Fortes, Melodeons, Accordeons, Flutinas and Co. ce, tinas tuned and repaired. Pianofortes re-polished, resilked, and carefully removed. Opinion given on Pianofortes as to value, soundness and durability. Fee \$1. Pianofortes lent on hire. Dec. 4.

Henry Robertson, Importer of China, Glass and Earthenware.

No. 3 St. Stephen's Building, King Square, Saint John, N. B. Every description of the above class of Goods found at this establishment. Wholesale Orders executed with dis-patch, and sold as low as any House in the trade. Dec 4.

A. W. MASTERS. 5 North Market Wharf. Commission Merchant and Wholesale Dealer in Flou Salt Provisions, Groceries, and Fish. Dec 4.

SMILER & RICHEY, GENERAL GROCERS. 78 King Street, St. John, N. B. Dec. 24.

JAMES CLARK, Dealer in Flour and Groceries, No. 41 Buitaiu et., St. John, N. F Dec 4. J. READ & CO., Dealers in Flour, Corn Meal, Pork, Sugar, Tea,

BENJAMIN PRICE, Dealer in Flour and Groceries,

Wholesale and Retail. King's Square, St. John, N. B. Dec. 4. I. W. PURINTON & CO.,

Commission Merchants, No. 8 North Market Wharf, St. John, N. B. Importers and Dealers in Flour, Meal, Pork, Teas, To-acco, &c. Dec 4.

Paints, Oils, Varnishes, Glass, Brushes, Paints, Ulls, Valuation, Manufacturer of Stained Glass for Churches, Side Dec 4 Lights, &c.

E. PARTELOW. House and Ship Painter. OBNAMENTAL AND GILDING. 100 St. James' Street, Saint John, N. B. Dec. 4. ALFRED PENDLEBURY Plain and Decorative Painter, Dec. 4 95 German Street, St. John, N. B. CHARLES E. BURNHAM, UNDERTAKER. Importer of Coffin Trimmings, and Furniture Manufacturer. No. 55 and 57 Germain Street, 4 4 doors North of Trinity Church. Coffins of all sizes ou hand, in Mahogany, Walnut, and Rosewood, and covered in Cloth, Velvet, &c. Dec. 4.

M. N. POWERS, UNDERTAKER.

No. 86, Charlotte Street. Importer of Coffin Mountings of all kinds. Coffins, in Mahogany, Walnut, and Covered. *.* Orders in Jown or Country, executed with prompt-ness by day or night. Residence over Wareroom. Dec. 4.

GEORGE F. ROUSE.

A TTORNEY, BARRISTER, CONVEYANCER, &c., &c., &c., C. Office-48 Prince William Street, Saint John, N. B. Hours, from 10 A. M. to 5 P. M. Application for Patents, Deeds, Mortgages, Bonds, and every kind of Conveyancing prepared with accuracy, and business in all Courts attended to promptly. may 14

W. WEDDERBURN, Attorney and Barrister at Law,

NOTARY PUBLIC, CONVEYANCER &CL. Dec. 4. . 13 Princess Street, St. John, N. B.

C. N. SKINNER, Barrister and Attorney at Law, &c. Saint John, N. B. Dec. 4.

C. W. STOCKTON. Attorney and Barrister, Notary Public &c.

Dec. 4 Prince William Street, St. John, N. B. G. H. BEARDSLEY.

ATTORNEY AT LAW. Next Door to the Post Office, St. John, N. B. Dec 4.

DAVID S. KERR,

Attorney and Barrister at Law,

No. 64 Prince William Street, Saint John, New Brunswick, Dec. 4. British North America.

SAMUEL J. SCOVIL.

Barrister and Attorney at Law.

Office No. 5 Water Street, Market Square.

Once No. 5 Water Street, Market Square. Drafts on New York, Boston, England. Uncurrent Funds bought and sold. Dividends, Interest, and other Monies collected. Investments made in and sales effected of Bank Stock, Mortgages, and securities of every description. Sams of £10 and upwards received on deposit, for which receipts will be given, bearing interest, payable either al call or fixed periods, as may be figreed an. Dec. 6.

HENRY MCCULLOUGH.

Woollens, Linen, and Haberdashery, Silks, Laces, R. ons, &c.; Tes, Sugar, and Tobacco. Dec 4

HORSFALL & SHERATON,

LONDON HOUSE.

DANIEL & BOYD.

MARKET SQUARE, ST. JOHN, N. I.

DRY GOODS MERCHANTS.

JOHN HASTINGS.

DRY GOOD'S MERCHANT, 27 Prince William Street, Saint John, N. B.

R. S. STAPLES,

Importer of British and Foreign Dry Good COTTONS, WOOLLENS, LINENS, WARPS, &c. Wholesale and Retail.

JOHN ARMSTRONG & CO.,

No. 83 King Street, St. John, N. B.

Dec 4.

Dec 4.

Dec 4.

42 King Street, Saint John, N. B. Importers of Silks, Woollens, Linens, Cottons, Hos Gloves, Carpetings, Floor Cloths, Curtain Materials, all kinds of Dry Goods. Dec.

Prince William Street, Wholesale and Retail Dealer in

Agent at Saint John for the Saint Stephen Bank.

