



Mrs. Jay Gould. *Kellar & White.*



Mrs. John H. Hanan. *Kellar & White.*

Are You Christmas Shopping Early?

These Fifth Avenue snapshots should afford the incentive for following a good example.



Mrs. Charles H. Guye and her daughter, Miss Charlotte. *Pack Photo News, Inc.*



Oliver

Iselin. *Kellar & White.*



Mrs. Alfred Nathan. *Pack Photo News, Inc.*



Mrs. C. K. G. Billings. *Kellar & White.*



Mrs. Devereux Milburn. *Kellar & White.*



Mrs. Angier B. Duke. *Kellar & White.*