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. *Pach Photo News, Inc.*

Oliver Iselin. *Kellar & White.*

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

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

Mrs. Devereux Milburn. *Kellar & White.*

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