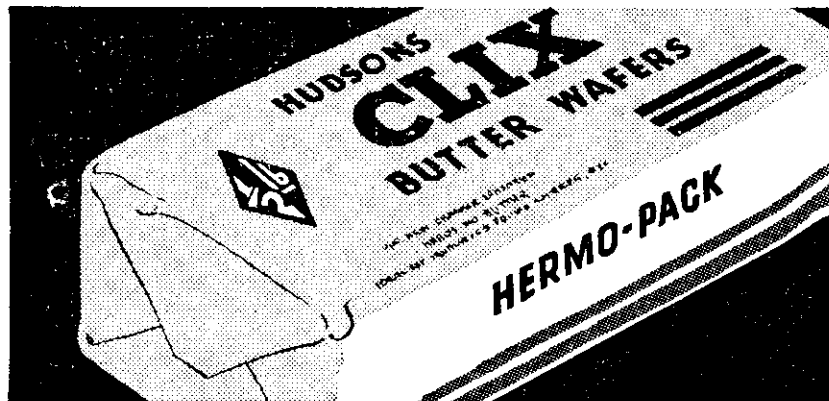


Dampness Kept Out — Crispness Sealed in — by the New HERMO-PACK!



THEY KEEP FRESH
however long your grocer has
them in stock — Hudsons
Herma-Packed Biscuits.



DAMP WEATHER
cannot spoil Hudsons Herma-
Packed Biscuits — they're
sealed from the air.

Here is the most important news about biscuits
for years—Herma-Packing, the newly perfected
Hudson process which brings to your table
biscuits as fresh, crisp and flavoursome as they
were when they left the oven.

Within five minutes of being baked, Hudsons
Herma-packed Biscuits are sealed from the air in
a double wrapping of special wax-paper. Damp-
ness cannot reach them; exposure to air cannot
rob them of flavour. All their oven-fresh crisp-
ness and nuttiness is retained, until the moment
you open the packet in your home.

Next time you buy biscuits insist on "Hudsons"
—and taste the difference Herma-Packing makes.

HUDSONS

—the ONLY Herma-Packed—

BISCUITS



"Yes, Madam, every MAID-OF-
ALL-WORK MOP is GUARANTEED"

Will give you longer and better service.
Obtainable from all stores.

**Maid-of-all-Work
Dustless MOP**

Made in New Zealand by
BUNTING & CO. LTD., Christchurch.



● **BE PRUDENT and SELF-RELIANT!**
THE N.Z. GOVT. NATIONAL PROVIDENT FUND
Offers you the **BEST and CHEAPEST ANNUITY** in the Empire
JOIN NOW AND SECURE THESE BENEFITS—

Weekly contribution to secure at age
60 an Annuity per week of

Age last birthday	£2	£1/10	£1	10/-
16	s. d. 3 0	s. d. 2 3	s. d. 1 6	s. d. 0 9
17	3 4	2 6	1 8	0 10
18	3 4	2 6	1 8	0 10
19	3 8	2 9	1 10	0 11
20	4 0	3 0	2 0	1 0
21	4 0	3 0	2 0	1 0
22	4 4	3 3	2 2	1 1
23	4 8	3 6	2 4	1 2
24	5 0	3 9	2 6	1 3
25	5 4	4 0	2 8	1 4
26	5 8	4 3	2 10	1 5
27	6 0	4 6	3 0	1 6
28	6 4	4 9	3 2	1 7
29	6 8	5 0	3 4	1 8
30	7 0	5 3	3 6	1 9
31	7 4	5 6	3 8	1 10
32	8 0	6 0	4 0	2 0
33	8 8	6 6	4 4	2 2
34	9 0	6 9	4 6	2 3
35	9 8	7 3	4 10	2 5

(Rates for higher ages on application.)

(1.) On reaching 60 (whether working
or not) a fully guaranteed annuity for
rest of life of 40/-, 30/-, 20/-, or 10/-
per week, irrespective of income.

(2.) After 5 years a member, an allow-
ance after 3 months' incapacity of 7/6
per week for EACH CHILD under 14
years. No contributions payable whilst
in receipt of this allowance.

(3.) After 5 years a member an allow-
ance on death of 7/6 per week for each
child until 14 years and 7/6 per week
for WIDOW till youngest child 14.

(4.) On death, if no children under 14,
contributions immediately refunded.

(5.) NO MEDICAL EXAM. on entry.

(6.) CONTRIBUTIONS RETURNABLE.

(7.) Contributions payable weekly, month-
ly, quarterly, half-yearly, or yearly, or
through Savings Bank.

(8.) Special discount for payments in
advance.

● **ACCUMULATED FUNDS**
OVER £5,000,000

LATEST ACTUARIAL
VALUATION DISCLOSES
SUBSTANTIAL SURPLUS

£300 income limit to join, but once a member AN ABSOLUTELY GUARANTEED
ANNUITY IRRESPECTIVE OF INCOME from any source.

Hundreds now drawing annuity. Here is something for YOU!

(CUT OUT THIS COUPON)

Superintendent, NATIONAL PROVIDENT FUND, Wellington, C.I.

Please enrol me as a contributor to your Fund. My age is _____

and I am willing to pay _____ per week for an annuity of _____
per week. I declare that during the three years preceding the date of
this application my income has not exceeded the average sum of £300 a year.

Name _____

Address _____

Date _____ 19____