

ASHBY, BERGH & CO. Limited,

Wholesale and Retail

Ironmongers,

217 High Street,

CHRISTCHURCH.

Are now showing a very large Assortment of Goods suitable for Presents of every description, including—

OPERA GLASSES FIELD GLASSES FLOWER STANDS SILVER HAIR BRUSHES PURSES
COMBS AND ALL TOILET REQUISITES KNICK-KNACKS IN GOLD AND SILVER
CARD CASES CIGAR CASES DRESSING CASES GLADSTONE, BRIEF, AND FITTED BAGS
WALLETS CHATELAINE BAGS IN BEST LEATHER WITH SILVER MOUNTS

Inspection Cordially Invited



GENUINE

SALE REDUCTIONS

IN ALL DEPARTMENTS

FOR TWENTY-ONE DAYS

Established 1839.

NEW ZEALAND INSURANCE COMPANY LTD.

(FIRE, MARINE AND ACCIDENT).

Capital - - - - - £1,300,000

Paid-up and Reserves (Including Undivided Profits) - - - £600,000

Net Revenue for 1903 - - - - - £433,366

THE PREMIER COLONIAL COMPANY

Fire, Marine and Accident Risks accepted at Lowest Current Rates. Losses settled with promptitude and liberality.

OTAGO } FIRE AND MARINE—Corner of Rattray and Crawford Streets, Dunedin. WILLIAM I. BOLAM, Manager.
BRANCHES } ACCIDENT ... 10 Crawford Street, Dunedin. DAVID T. BROWNLIE, Manager.
FIRE, MARINE AND ACCIDENT—Thames Street, Oamaru. JAS. B. E. GRAVE, Manager.

VALUE ..

FOR ..

AND

VARIETY

.. IN ..

Drapery, Clothing & House Furnishings of Every Description

Herbert, Haynes, and Co. Limited

PRINCES STREET
AND OCTAGON

DUNEDIN.

ARE RIGHT AT THE FRONT.