

ESTABLISHED 1824.

MANCHESTER ASSURANCE COMPANY

ALL CLASSES OF FIRE RISKS ACCEPTED AT LOWEST RATES OF PREMIUM.

LOSSES PROMPTLY AND LIBERALLY SETTLED.

MESSRS J. G. WARD & CO.

Beg to announce that they have been appointed CHIEF AGENTS and ATTORNEYS of this old and wealthy Company for Otago and Southland.

OFFICES: No. 10 RATTRAY STREET (opposite Triangle). Telephone 87.

Local Manager, JAMES RICHARDSON.

LOFT AND CO.

BOOT MANUFACTURERS AND IMPORTERS,

No. 9, CENTRE ROYAL ARCADE, DUNEDIN.

SWEET MARIE,

I've a secret in my heart

You must hear—

A tale I would impart—
Please draw near.Every foot that's warmly clad
Makes the wearer's heart feel glad,
And that footwear may be had

At LOFT & CO'S

ChorusTo Loft and Co.'s you must go—
Royal Arcade, don't you know—
Where the busy throng is passing
to and fro.At all seasons of the year,
Splendid Bargains there appear—
You'll be suited, never fear,

At LOFT & CO'S.

If you are anxious 'bout the War, TRY A "WELLINGTON,"
If you don't turn up till night, TRY A "BLUCHER"

When the winter draweth nigh

unto thee,

And the rain clouds cross the
sky, gloo-mily,Then the Boot that's Watertight
Makes its owner feel all right!

We keep them strong and light—

LOFT & CO.

Loft and Co.'s Boot Emporium
situated inThe Centre of Trade,
The Centre of the Royal Arcade—
The Centre of the City of Dun
edin.

SPLENDID GUM BOOTS, 21s

SHIP HOTEL**TIMARU.**

B. J. McKENNA - - Proprietor

B. J. McKENNA has taken over the above centrally situated hotel, three minutes from Railway Station and Post Office, and will spare no pains to make the place as comfortable as possible. The Hotel has been Re-furnished and Renovated.

Wines and Spirits of the Best Brands.

PIER HOTELS

Corner of

CRAWFORD & JETTY STREETS, DUNEDIN

MICHAEL O'HALLORAN (late of the
Police Force, Dunedin and
Ashburton), Proprietor.

Having leased the above well-known and popular Hotel, which has undergone a thorough renovation. Mr O'Halloran is now prepared to offer first-class accommodation to families, boarders, and the general public.

The very best of Wines, Ales, and Spirits supplied.

MOUNTAINEER HOTEL,

QUEENSTOWN, LAKE WAKATIPU

P. MCCARTHY - - Proprietor.

This new and Commodious Hotel has been well furnished throughout, and is now one of the most comfortable Houses in Otago. Suites of Rooms have been set apart for Families, and every attention has been paid to the arrangements for carrying on a first-class trade. Hot, Cold, and Shower Bath.

TERMS MODERATE.

Best Brands of Wines, Spirits, and Beers.

FIRST-CLASS SAMPLE ROOM.A Porter will attend Passengers on the Arrival and Departure of Steamers.
First-class Stabling.

Horses and Buggies for Hire.

SOUTH END MONUMENTAL WORKS.

Established - 1865.

H. PALMERSTONE MASON & SCULPTOR,
PRINCES STREET SOUTH, DUNEDIN

Monuments and Tombstones erected of New Zealand Granite, Scotch Granite, and Italian and American Marble.

Tomb Railing in great variety.

THE TRADE SUPPLIED.

Town and Country Orders Promptly attended to,

LEST YOU FORGET!

TIGER 2s. TEA

IS THE BEST.

LEST YOU FORGET

**HARLEQUIN -
- - TOBACCO**

IS A FIRST FAVOURITE.

P.O. Box 90.

TELEPHONE 42

ALBION CLUB HOTEL

GLADSTONE ROAD, GISBORNE.

(Adjacent to Wharf, and opposite Post Office.

T. STEELE - - Proprietor

First-class Accommodation for Traveller and Visitors.

BILLIARD SALOON

Containing Two First-class Tables

COMMODIOUS SAMPLE ROOMS

are now available for Commercial Traveller and every care and attention guaranteed.

Meals commence:—Breakfast 8 a.m. Lunch 1 p.m. Dinner 6 p.m. Dinner 1 p.m. on

SATURDAYS, as a convenience for Country Visitors,

Speight's Beer always on Draught

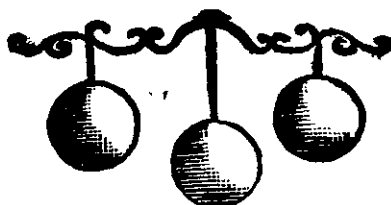
MONUMENTS.**J. BOUSKILL,**
SYMONDS STREET, AUCKLAND,

Has a Choice Lot of NEW MONUMENTS. Light and Dark Marble and Red, Gray, and Dark Green Granite. Prices moderate. My work has again been awarded the highest honors presented at the Christchurch Exhibition. Three Exhibits. First Prize for Carving; First and Second for Lead Letters. Auckland Exhibition Four First Prizes and Gold Medal.

Designs Free on application.

All kinds of Iron Fences.

Telephone 732.

JAS. SPEIGHT AND CO**MALTSTERS AND BREWERS,****CITY BREWERY, DUNEDIN.****Dunedin Pawn Office**Money to Lend in
Large or Small Sums**NOTE ADDRESS:**5, George Street,
DUNEDIN**W. G. ROSSITER,**

(For 15 years Manager for the late Mr. A. Solomon).

PRACTICAL WATCH AND CLOCK MAKER,

Money Advanced on all Descriptions of Pledges at the Lowest Rates of Interest. Watches, Diamonds, and all kinds of Jewellery kept in First-class Fire-proof Safes.

[A CARD.]

T. L. RALFE**UNDER TAKER**

AND

MONUMENTAL MASON,

Stafford Street,

Opposite Railway Station, HOKITIKA.

LEAD LETTERING A SPECIALITY.

[Telephone No. 55.]

RAILWAY HOTEL, NGAHERE.

MR. G. SCHRODER (late of Victoria House, Greymouth), having taken over the above well-known hostelry, the travelling public will find that only the very best brands of liquors are kept. One trial will prove this.

The up-train to Reefton stays at Ngahere for five minutes to obtain refreshments.

Excellent Stabling Accommodation.

DOUGLAS HOTELCorner Octagon and George streets,
Dunedin.

JOHN CRANE, Proprietor.

Mr. Crane wishes to inform his friends and the public that he has taken the above hotel. The building has undergone a thorough renovating from floor to ceiling, and now offers unrivalled accommodation to visitors and travellers. The bedrooms are well and comfortably furnished, and the fittings are all that could be desired.

Travellers called in time for early trains The wines and spirits are of the Best Procurable Brands.

One of Alcock's prize medal Billiard Tables, Hot, Cold, and Shower Bath,

TELEPHONE 1306,