

LEADING SPECIALITIES

- - AT - -

BALLANTYNE'S

NEW THREE-QUARTER COATS
STYLISH WALKING COSTUMES
DAINTY AND EFFECTIVE BLOUSES
SMART TRAVELLING, DRIVING, AND
WATERPROOF COATS

FOR AUTUMN . . .
AND WINTER WEAR.

Original Designs
in
Suitable and
Novel Textures.

One Shilling in the £ Discount for Cash, or on Approved Monthly Accounts. Patterns and Estimates forwarded, post free, on application to

J. BALLANTYNE & CO., DUNSTABLE HOUSE, CHRISTCHURCH.

THE UNITED Insurance Company, Ltd. Incorporated 1862.
FIRE AND MARINE.
CAPITAL - - - - - £500,000

Head Office - SYDNEY.

Manager: THOMAS M. TINLEY, Secretary: MARTIN HAIGH.

BRANCHES:

LONDON—James Rae, Agent; MELBOURNE—T. Lookwood, Res. Sec;
ADELAIDE—J. F. H. Daniell, Res. Sec; HOBART—W. A. Tregear, Res. Sec;
PERTH—J. H. Prouse, Res. Sec; BRISBANE—E. Wickham, Res. Sec;
TOWNSVILLE— —, Dis. Sec; ROCKHAMPTON—H. T. Shaw, Res. Sec.

NEW ZEALAND BRANCH: Principal Office, WELLINGTON

Directors—NICHOLAS REID, Chairman. MARTIN KENNEDY, R. O'CONNOR
Resident Secretary—JAMES S. JAMESON.
Bankers—NATIONAL BANK OF NEW ZEALAND, LIMITED.

Branches and Agencies:

AUCKLAND—A. E. Dean, Dis. Sec.; GISBORNE—Dalgety & Co., Ltd.
TARANAKI—D. McAllum; HAWKE'S BAY—J. V. Brown & Son; NELSON
—M. Lightbaird; MARLBOROUGH—B. Purkiss; WESTLAND—T. Eldon
Coates; CANTERBURY—Jameson, Anderson & Co.; OTAGO—O. Bayley
Dis. Sec; SOUTHLAND—T. D. A. Moffett.

W A V E R L E Y H O T E L,
QUEEN STREET,
A U C K L A N D.

MAURICE O'CONNOR (late of Christchurch and Dunedin) begs to notify that he has taken over the above favourite hotel, close to Train and Wharf. Splendid view of Harbour.

Best brands of Wines and Spirits always on hand.

MAURICE O'CONNOR

A. J. S. H E A D L A N D

HAMES STREET, OAMARU.

Importer of all kinds of Ironmongery, Glass and Chinaware,
Groceries, Wines and Spirits, Bamboo Curtain Rods,
Japanese Baskets, and all kinds of goods for
House and Farm use.



THE GREATEST
WONDER OF MODERN TIMES

HOLLOWAY'S PILLS

Long experience has proved the efficacy of these pills in the most effectual manner either the direct or indirect action of the slighter complaints which are more the source of inconvenience to the life of a man, or to those living in the land.

Occasional doses of these Pills will guard the system against those evils which so often beset the human race viz.—coughs, colds, and all disorders of the liver and stomach—the frequent forerunners of fever, dysentery, diarrhoea, and cholera.

HOLLOWAY'S PILLS

Is the most effectual remedy for all skin diseases, such as ulcers, rheumatism and all skin diseases, in fact, when used according to the printed directions, it never fails to cure the deepest and most obstinate ailments.

These Medicines may be obtained from all respectable Druggists and Storekeepers throughout the civilised world, with directions for use in almost every language.

Prepared only by the Proprietor, Thomas Holloway, Esq., of London.

Be careful of the name and avoid all cheap imitations that may emanate from the

WILKINSON'S EMULSION OF COD LIVER OIL

Combined with

Hypophosphites of Lime and Soda,
recommended to you as a remedy for all
affections of the Throat and Lungs.

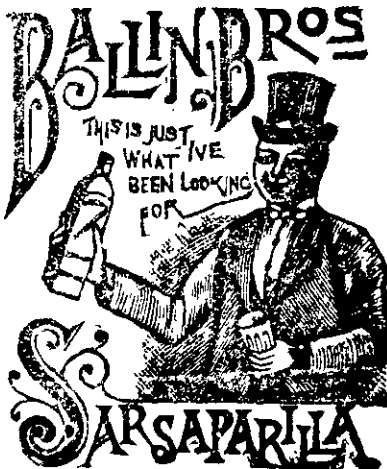
It is freshly prepared from the purest Cod
Liver Oil, combined with the Hypophos-
phites, is pleasant to the taste, and
invaluable in cases of Chronic

Cough and all Pulmonary
Complaints

In bottles at 3s 6d each, or 3 for 9s; larger
size at 5s 6d each.

WILKINSON & SON, Chemists, Dunedin

CHALLENGES THE MARKET.



IS THE VERY BEST

**HAYWARD'S
FAMED
WORCESTERSHIRE
SAUCE**



THE BEST I EVER USED

None Genuine without the Name.