

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 **RATRAY STREET** (opposite Triangle). Telephone 87.Local Manager, **JAMES RICHARDSON.****LOFT AND CO.**

BOOT MANUFACTURERS AND IMPORTERS,

No. 2, **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**

Chorus

To 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 in
The Centre of Trade,
The Centre of the Royal Arcade—
The Centre of the City of Dun-
edin.

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 HOTEL

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 Ba b.

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. PALMER

STONE 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

[A CARD.]

T. L. RALFE**U N D E R T A K E R**

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 HOTEL

Corner 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 fit-
tings are all that could be desired.

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

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

TELEPHONE 1306.

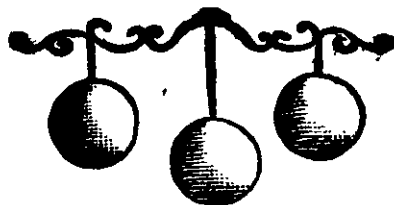
MONUMENTS.
J. B O U S K I L L,
SYMONDS STREET, AUCKLAND,

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.

J A S. S P E I G H T A N D C O**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.