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MANCHESTER ASSURANCE COMPANYALL 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. 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

Te 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-mi-ly,
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.

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.

MONUMENTS.**J. B. OUSKILL,**
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.

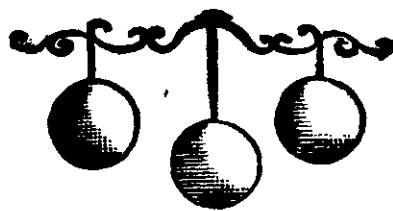
All kinds of Iron Fences.

Telephone 732.

J. A. SPEIGHT AND CO

MALTSTERS AND BREWERS,

CITY BREWERY, DUNEDIN.

**DUNEDIN**
Dunedin Pawn OfficeMoney to Lend in
Large or Small Sums

NOTE ADDRESS:

5, George Street.

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.

J. McCORMACK,

Late foreman for J. H. SMITH for the
past seven years)

Begs to announce that he has started busi-
ness next Melville Hotel, Timaru, and by
strict attention to business will give
every satisfaction.

JAMES McCORMACK.

LEST YOU FORGET!

TIGER 2s. TEA

IS THE BEST.

LEST YOU FORGET

**HARLEQUIN -
- - TOBACCO**

IS A FIRST FAVOURITE.

COOKING RANGESThe Patent Prize Range
NEW ZEALANDIA.

Requires no setting, and will burn any Coal.
VERBAH CASTINGS OF all kinds.
Catalogues on Application.

BARNINGHAM & CO

VICTORIA FOUNDRY, GEORGETOWN, DUNEDIN
Opposite Knox Church.

HUGH GOURLEY
desires to inform the public he still
continues the Undertaking Business as for-
merly at the Establishment, corner Clark
and MacLaggan streets, Dunedin.

Funerals attended in Town or Country
with promptness and economy.

[A CARD.]

T. L. RALFE**UNDERTAKER**

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 unparalleled 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.

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. 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.