

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. 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-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.

J. MCCORMACK

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

Begs to announce that he has started business 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 RANGES

ZBALANDIA.

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

BARNINGHAM & CO.,

VICTORIA FOUNDRY, GEORGE ST., DUNEDIN
(Opposite Knox Church).

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

Funerals attended in Town or Country
with promptness and economy.

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.

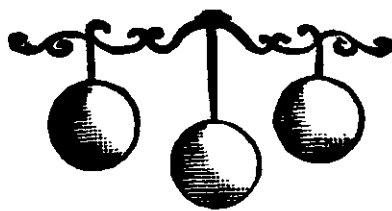
All kinds of Iron Fences.

Telephone 732.

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

MALTSTERS AND BREWERS,

CITY BREWERY, DUNEDIN.

**DUNEDIN**
Dunedin Pawn OfficeMoney to Lend in
Large or Small SumsNOTE 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.

[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 fittings 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 1806.

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. P A L M E R

STONE MASON & SCULPTOR,
PRINCES STREET SOUTH, DUNEDIN

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

Tomb Raising in great variety.

THE TRADE SUPPLIED.

Town and Country Orders Promptly
attended to.