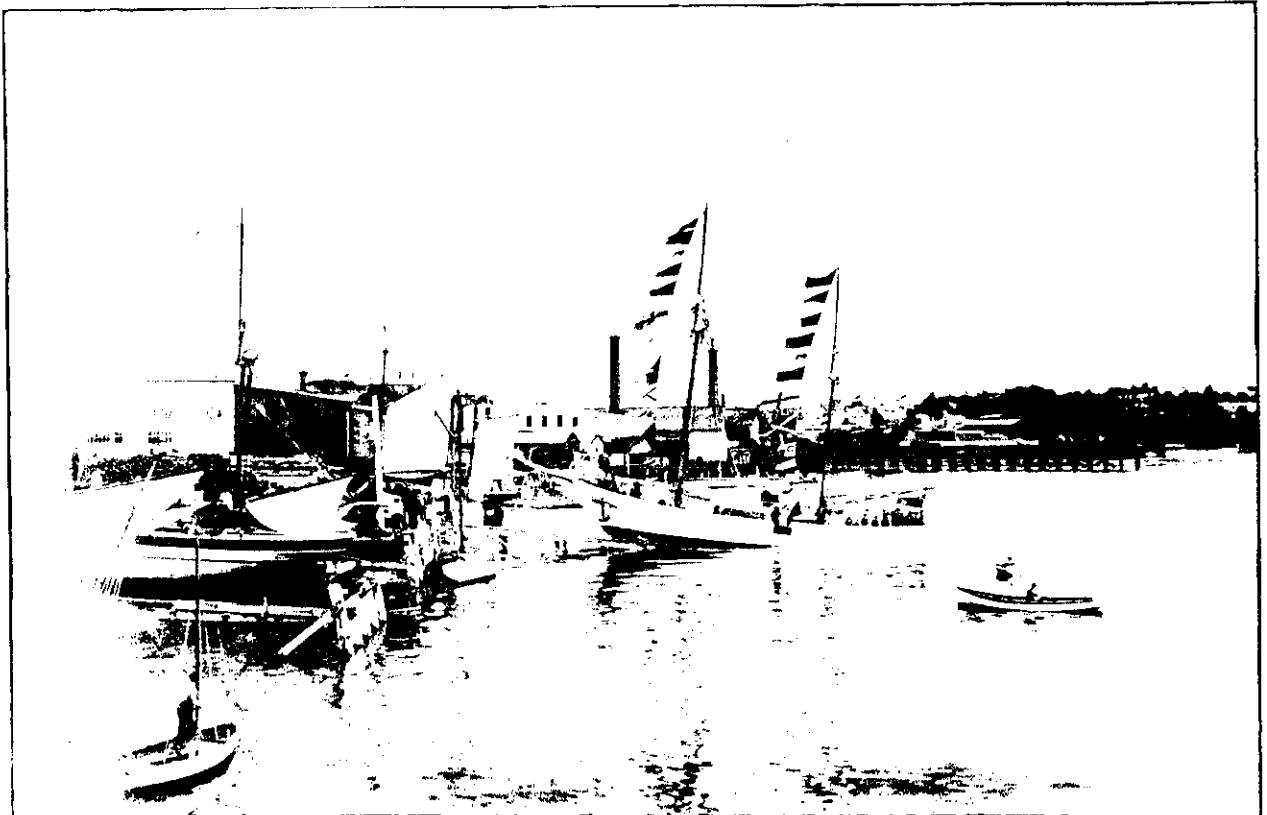




THE BEACH, NAPIER, showing Bull Hill, the Breakwater, some bathers, and steamer leaving the bay.



LAUNCH OF MESSRS. BAILEY AND LOWES' AUXILIARY SCHOONER "ETHEL," built for the Manukau Steam Navigation Co. Winkelmann, photo.