

R. W. DE MONTALK

ARCHITECT.

22 MINING CHAMBERS,
QUEEN STREET,

AUCKLAND.

Money Advanced to Clients for Building Purposes.

ARCHITECT AUCKLAND INDUSTRIAL AND MINING
EXHIBITION, 1898-1899.

STANDARD Fire Marine Guarantees
Insurance Company of New Zealand

Head Office: DUNEDIN, N.Z. Capital, £1 000,000

FIRM, MARINE AND GUARANTEED RISKS
Accepted at the Lowest Current Rates
Marine Losses made payable at any of the Company's Branches.

OFFICE:
Bank of New Zealand Buildings,
QUEEN STREET,
AUCKLAND.
GEO. JOHNSTON, Branch Manager.

H. GILFILLAN, JUN.

F.I.A.N.Z.

ACCOUNTANT.

COMPANIES' SECRETARY AND MANAGER

NEW ZEALAND INSURANCE BUILDING,

AUCKLAND, N.Z.

Madame Lloyd's

HAIR STAIN LOTION, RESTORERS,
CURLING FLUID, her own preparation
—once used always used—give every
satisfaction.

Madame's HEAD MASSAGE prevents the hair
from falling; causes the hair to grow thicker
and stronger.

Her FACE MASSAGE Prevents Wrinkles,
Pimples, etc., etc., improving the com-
plexion.

HAIR and MOLES Destroyed—absolutely ex-
terminated—without injury to the skin.

STRICTLY PRIVATE and
ADVICE FREE

by
MADAME LLOYD Opposite Newton
Post Office
147 Karangahape Rd., AUCKLAND

Ladies should visit
MADAME LLOYD'S
Establishment
where they will
find the Largest
Assortment of

Toilet
Requirements

Splendid stock of
REAL HAIR,
all shades.

FRINGES, every
style, price to suit.

COMBINGS made
into Tails, from
2/6 per oz.



N.Z. DAIRY ASSOCIATION

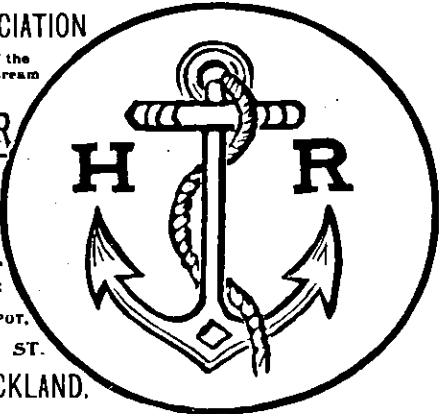
Manufacturers of the
Finest Separator Cream
Factory-made

BUTTER

'ASSOCIATION'
AND
'ANCHOR'
BRANDS.

HEAD OFFICE
and
WHOLESALE DEPOT,
WELLESLEY ST.

Manager,
WESLEY SPRAGG. AUCKLAND.



HARBUTT'S

Plasticine

A MODELLING CLAY

FOR ARTISTS, SCHOOLS, ARTS AND CRAFTS, ETC.

SOLE AGENTS FOR THE KAPAI
NEW ZEALAND THE KAPAI
CORN BROOM Co., LTD.,
AUCKLAND, N.Z.

J. J. CRAIG

Railway Cartage Contractor

TELEPHONE
644

SHIP OWNER
Shipping and Commission Agent

Coal Contractor

BRICK, LIME, CEMENT AND PIPE MANUFACTURER

Next Bank of New Zealand Queen St., AUCKLAND.

Manufacturer of
Ordinary Pressed Bricks
Red and Buff Pressed Bricks
Limes—Hydraulic, Shell, Roche and
Portland Cement
Pipes, Tiles, Fire-bricks and Fire-
clay
Sands—Building and Asphalting

Also on Sale
Tar, Shells, Scoria
Coke—Greymouth, Newcastle and
Local
Firewood—Cut and Uncut.
Coals—Greymouth, Newcastle and
Local
FURNITURE
CAREFULLY
REMOVED.

D. GOLDIE

Timber Merchant

LITTLE QUEEN STREET,
ALBERT STREET AND
BREAKWATER ROAD,

AUCKLAND

AS IN stock at all times large
supplies of thoroughly SEASONED KAURI—

Timber	Fruit Cases	Sashes
Flooring	Skirting	Boxes
Lining	Architraves	Joinery
Mouldings		Doors

Puriri Posts, Builders', Ironmongers' and Wheel-
wrights' Materials always on hand.

TELEPHONES 58 AND 98.

Melange
MARKING INK FOR LINEN.

INVENTORS AND MAKERS, COOPER, DENNISON & WALKDEN, Limited, LONDON.

In One Bottle.

Requires NO HEATING
or MIXING.

Warranted INDELIBLE and
HARMLESS on any fabric.

Try it once and you will use
no other kind.

CHRISTMAS, 1900.

HUGH BLACK (Late HENRIKSEN)

Jeweller 202 QUEEN STREET, next U.S.C.
AUCKLAND

Is offering the widest range of choicest articles suitable for the Christmas
and New Year trade, at the most favourable prices consistent with
his standard of Quality, Weight and Workmanship.

There is Sterling, Honest Value with every article
and money spent here is a Good Investment.

OUR MOTTO:
SMALL EXPENSES, QUICK SALES
AND A SMALL PROFIT.

**Northern Roller
Milling Co. (Ltd.)**

We manufacture Oatmeal, Rolled and Flaked Oats DAILY, so the
public may rely on having a FRESH ARTICLE, and

THE "STANDARD" BRAND
IS KNOWN BY ITS

Freshness and Sweetness!

We also recommend our PATENT GERMINA, well adapted for
this climate, and SEMOLINA and WHEATMEAL.

All our Goods are Packed in Sizes
to Suit the Trade.

P. VIRTUE,
MANAGER.

As we purchase all the LOCAL WHEAT and OATS we can get at full
market rates, and use only LOCAL COAL for steam purposes, and give
employment to a large number of hands in manufacturing our well-known
brands of Flour, Oatmeal, Rolled and Flaked Oats, Germinas, etc., if this
industry did not exist.

WHAT WOULD OUR GRAIN GROWERS
AND COAL MINERS DO?

So, when ordering Flour, Oatmeal, Rolled Oats, etc., keep the foregoing
facts before you and insist on having

Encourage
Local Industry

AND
BUILD UP THE NORTH
NOT THE SOUTH.

"Premier" or "Champion" Flour
"Standard" Oatmeal
"Standard" Rolled and Flaked Oats

WHICH REMAIN UNBEATEN!

ALL ARE MANUFACTURED FROM THE CHOICEST BLENDS
OF GRAIN THAT NEW ZEALAND CAN PRODUCE.