

# SMITH & CAUGHEY, LTD.

## Points and Facts that should Interest and Appeal to Economists

1. It is indisputable our Stocks are incomparably the largest in the City, and assortments the most comprehensive.
  2. Owing to our enormous and rapidly growing business our buying power is unrivalled. All our buying, too, is on a prompt cash basis, and the fact that all our importations are actually paid for before entering our establishment, enables us to buy direct from the most eminent Manufacturers, and obtain not only rock-bottom prices, but highest cash discounts.
  3. Goods of an inferior quality, Goods we cannot recommend are not permitted to enter our establishment.
  4. Any article purchased and not approved, if returned in good condition within a fortnight, is taken back, and cash in full refunded. In case of Country Customers freight is paid both ways. This has been our rule and practice for 30 years, and completely protects our Customers.
  5. All Goods in our establishment are marked in plain figures at fixed and lowest prices, and therefore will not admit of discounts or any deductions whatever.
  6. We frequently purchase Manufacturers' Samples and large lots of irregular but useful Goods, much below ordinary rates. In such cases our Customers invariably get the benefit, our Motto being "Get a bargain, give a bargain."
  7. We deem it bad business to sell any article under cost price for the purpose of impressing and misleading the public. At the same time our Customers may rest assured that for goods of equal character we will not under any circumstances be undersold.
  8. We have only one Shop. Twenty-five years ago we experimented with branch shops and found them expensive in management and a source of weakness. Since then our Motto has been "CONCENTRATION"—Result, the biggest business, and most progressive business of its kind in the Dominion, having 3 Acres of Floor Space available for business purposes, and, apart from our Outside Factories, an efficient Staff that numbers between 300 and 400.
- This great Establishment, with its 28 departments (being really so many shops under one roof), is now heavily Stocked in all departments with the latest and best for present Winter Season, and all marked at our well-known Low Cash Prices.

PLEASE CALL, INSPECT, AND SAVE MONEY. ALL-ROUND GOOD VALUE GUARANTEED.  
ONE PRICE TO ALL. AT YOUR SERVICE.

## SMITH & CAUGHEY, LIMITED,

Wholesale and Family Drapers and Complete House Furnishers.

# New Zealand Insurance Company, Ltd.

FIRE, MARINE, ACCIDENT and LIVE STOCK.

Established 1869.

CAPITAL—£1,500,000

NET REVENUE FOR 1909—£636,930

PAID-UP CAPITAL AND RESERVE—£745,000

LOSSES PAID BY COMPANY TO DATE

£7,532,435

HEAD OFFICE - AUCKLAND.

### DIRECTORS

MR. MATTHEW A. CLARK (Chairman)  
L. J. BAGNALL,  
THOMAS BUDDLE,  
R. C. CARR,

HON. S. THORNE GEORGE (Deputy Chairman)  
H. HORTON,  
C. V. HOUGHTON,  
ARTHUR M. MYERS.

C. RHODES,

Represented throughout the World, and well supported on account of its Financial Strength and Liberal Settlements.

CHAS. F. MINNITT, Inspector.

JAMES BUTTLE, General Manager.

# HEARNE'S BRONCHITIS CURE.

Those who have taken this medicine are amazed at its splendid healing power. Sufferers from Bronchitis, Cough, Croup, Asthma, Difficulty of Breathing, Hoarseness, Pain or Soreness in the Chest, experience delightful and rapid relief; and to those who are subject to Colds on the chest it is invaluable, as it effects a complete cure. It is most comforting in allaying irritation in the Throat and giving Strength to the Voice, and it neither allows a Cough nor Asthma to become chronic, nor Consumption to develop. Consumption is not known where "Coughs" have, on their first appearance, been properly treated with this medicine. No house should be without it, as, taken at the beginning, a dose or two is generally sufficient, and a complete cure is certain.

Small Size, 2/6; Large Size, 4/8. Sold by all Chemists and Medicine Vendors, and by the Proprietor, W. G. HEARNE, Chemist, Geelong, Victoria. Forwarded to any Address, when not obtainable locally.