

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. 9, CENTRE ROYAL ARCADE, DUNEDIN.

**SWEET MARIE.**

I've a secret in my heart  
You must hear—  
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

**TIMARU HOTEL**

STAFFORD STREET, TIMARU.

W. R. COOKSLEY . . . . . Proprietor

(Late of Salutation Hotel, Dunedin)

Having now taken possession of the above favourably centrally  
situated house patrons will find all the comforts of a home, and  
every attention.

Wines and Spirits of the Best Brands.

**J M C C O R M A C K**

Late oreman for J. H. SMITH for th:  
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.

**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 Ba'th.

**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.

Iomb Railing in great variety.

**THE TRADE SUPPLIED.**Town and Country Orders Promptly  
attended to**The "Ross" Double-Current  
Ventilator Syndicate, Ltd.**

Guarantee all Installations Storm and  
Dust Proof. Acting freely on  
the Closest Day.

**"ROSS" PATENT DOUBLE-CURRENT  
VENTILATOR**

Ensures a Free and Constant Circulation  
of Pure Air, free from Dust, under the most  
unfavorable weather conditions.

Is the Most Efficient System of Ventila-  
tion ever invented.

Patented throughout the World

J. NEWBURGH LAWSON,

Secretary,

Water Street, Dunedin.

**COOKING RANGES**

The Patent Prize Range

ZEALANDIA.

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

BARNINGHAM &amp; CO.,

VICTORIA FOUNDRY, GEORGE ST., DUNEDI  
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.

**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 O O**

MALTSTERS AND BREWERS.

CITY BREWERY, DUNEDIN.

**JAMES SHAND & CO.,**

WINE AND SPIRIT MERCHANTS

.....AND.....

GENERAL IMPORTERS.

AVON BOND—OXFORD TERRACE.

OFFICES—209 HEREFORD STREET, CHRISTCHURCH.

AGENTS for most of the principal lines of  
SCOTCH AND IRISH WHISKIES AND FRENCH BRANDIES

[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. SCHRÖDER (late of Vict's  
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 Beekton 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 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.