

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.

Bag 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.



DRINK LYTHIA WATER

Similar in taste to Soda Water, but possessing the valuable properties of Lythia Carbonate of eliminating Uric Acid from the system.

Invaluable to anyone having any tendency to Gout or Rheumatism.
All kinds of High-class Aerated Waters.

The Waiwai Mineral Water Company, Limited,
STANLEY STREET AUCKLAND.

TIMARU HOTEL

STAFFORD STREET, TIMARU.

W. R. COOKSLEY Proprietor
(Late of Salvation 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.

**MAKING
NEW
FRIENDS**

OUR Business depends on the fullest return of your confidence and on giving overvalue rather than undervalue for money spent with us. If our Emporium were no better than the average, we wouldn't say a word about it,

but would have to take the chances with the rest. But we know it is better because you say so, and because you keep on saying so. Our trade in

BOOTS AND SHOES

is growing all the time. Goods well bought are half sold. We buy in large quantities and get every discount going. That is why our prices are the lowest in the trade. Our retail prices are the same as the average dealer pays, and the public get Footwear of excellence for a small outlay.

LOFT & CO. ROYAL ARCADE

JAS. SPEIGHT & CO.

MALSTERS AND BREWERS

CITY BREWERY, DUNEDIN.

J M C C O R M A C K

Late oreman 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.

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.

—TRY THE—

New Zealand Tablet Co.

—FOR—

Job Printing, etc.

MONUMENT WORKS.

ESTABLISHED - 1865.

H. Palmer,

Stone Mason & Sculptor,
294 PRINCES STREET, DUNEDIN 294

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

Tomb Railing in great variety.

THE TRADE SUPPLIED.

Town and Country Orders Promptly attended to.

Cooking Ranges

The Patent Prize Range

ZEALANDIA

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 GOURLY

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

[A CARD.]

T. L. RALFE

UNDERTAKER
AND
MONUMENTAL MASON,

Stafford Street,
Opposite Railway Station, HOKITIKA.

LEAD LETTERING A SPECIALITY.
[Telephone No. 55.]

RAILWAY HOTEL, NGAHERE.

MR. G. SCHRODER (late of Vict a 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 Beaufort 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 procurable Brands.

One of Alcock's prize medal Billiard Tables. Hot, Cold, and Shower Baths.
Telephone - 1300