

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—
A 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

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.

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.

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.

If you are anxious 'bout the War, TRY A "WELLINGTON."
If you don't turn up till night, TRY A "BLUCHER"

SPLENDID GUM BOOTS, 21s

SHIP HOTEL

TIMARU.

B. J. MCKENNA - - Proprietor

B. J. MCKENNA has taken over the above centrally situated hotel, three minutes from Railway Station and Post Office, and will spare no pains to make the place as comfortable as possible. The Hotel has been Re-furnished and Renovated.

Wines and Spirits of the Best Brands.

PIER HOTEL

Corner of
CRAWFORD & JETTY STREETS, DUNEDIN

MICHAEL O'HALLORAN (late of the
Police Force, Dunedin and
Ashburton), Proprietor.

Having leased the above well-known and popular Hotel, which has undergone a thorough renovation. Mr O'Halloran is now prepared to offer first-class accommodation to families, boarders, and the general public. The very best of Wines, Ales, and Spirits supplied.

NEW BUTCHERY

JOHN MCINTOSH
(For many years salesman to City Co.),

Opposite Phoenix Company,
MACLAGGAN STREET, DUNEDIN,

Has opened as above.
Only the best of meat at lowest possible prices.

Families waited on for Orders.

A TRIAL SOLICITED.

By  Appointment

W. SEY

PAINTER AND DECORATOR.

HIGH-CLASS AND ARTISTIC WALL
PAPERS

107 COLOMBO STREET,
CHRISTCHURCH.

LEST YOU FORGET!

TIGER 2s. TEA

IS THE BEST.

LEST YOU FORGET!

HARLEQUIN - TOBACCO

IS A FIRST FAVOURITE.

P.O. Box 90. TELEPHONE 42

ALBION CLUB HOTEL

GLADSTONE ROAD, GISBORNE.
(Adjacent to Wharf, and opposite Post Office.)

T. STEELE - - Proprietor

First-class Accommodation for Traveller
and Visitors.

BILLIARD SALOON

Containing Two First-class Tables

COMMODIOUS SAMPLE ROOMS

are now available for Commercial Traveller
and every care and attention guaranteed.

Meals commence:—Breakfast 8 a.m., Lunch
1 p.m., Dinner 6 p.m., Dinner 1 p.m. on

SATURDAYS, as a convenience for
Country Visitors.

Speight's Beer always on Draught

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 C O

MALTSTERS AND BREWERS,

CITY BREWERY, DUNEDIN.

W. G. ROSSITER,

PAWNBROKER, WATCHMAKER, JEWELLER & OPTICIAN

A choice Stock of Gold and Silver Watches and Jewellery, Silver and Plated Goods, Field and Opera Glasses, Musical, Striking, Alarm Cuckoo, and Fancy Clocks.—Bargains.

Also Musical Boxes, Instruments, Billiard Pockets, Guns, Rifles Revolvers Cameras, Sewing Machines, and Gun Fittings for Sale.—Great Bargains.

Buyer of Old Gold and Silver, Diamonds, and Precious Stones. Watches, Clocks and Jewellery carefully Repaired by W. G. R. Special Attention Given to Country Orders.

Note Address:

5 GEORGE STREET, DUNEDIN.

Otago Farmers' Co-operative Association of N.Z., Limited.

CRAWFORD STREET, DUNEDIN,

Auctioneers, Stock and Station Agents
Grain Produce Insurance, and Ship-
ping Agents, Wool Brokers,
Indenters, etc.

SALES:

STOCK—At Burnside every Wednesday.
RABBITSKINS—At Dunedin every Monday.
SHEEPSKINS.—At Dunedin every Tuesday.
SPECIAL CLEARING SALES.—Whenever and
wherever required.
GRAIN AND PRODUCE.—Sold ex truck or
store daily.

AGENTS:

London: N.Z. Farmers' Co-operative As-
sociation; Gore: Southland Farmers' Co-
operative Association; Taapeka West: Mr
Geo. Smith; Waipahi: Mr Jno. McCallum;
Otakaia and Balclutha: Mr Thos. Walsh;
Wedderburn: Mr Samuel Law; Middle-
march and Palmerston S.: Mr Geo. H
Webb; Otago Peninsula: Mr T. McQueen
Oamaru: N. Otago Farmers' Co-operative
Association.

FARM PROPERTIES:

We have a good selection of farm lease-
holds and freeholds on our Register, and
invite the inspection of those in quest of a
good farm. Both purchasers and intending
sellers would do well to consult us as to
their wishes.

Our sales of wool, skins, stock, etc., are
conducted by Mr Jno. Grindley, and clients
may depend on the greatest attention to
their interests, and prompt account sales.

WOOL! WOOL!

Our large and spacious wool stores are
specially adapted to the storage and display
of farmers' wool.

DEAR ME

've forgotten that SYMINGTON COFFEE ESSENCE, whatever shall I do! Call at the nearest Store you pass they All Keep