

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**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-mily,
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

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, DUNEDINMICHAEL 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 BUTCHERYJOHN 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.

DOUGLAS HOTELCorner 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 Pro-
curable Brands.One of Alcock's prize medal Billiard
Tables. Hot, Cold, and Shower Baths.

TELEPHONE 1306.

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. onSATURDAYS, as a convenience for
Country Visitors.

Speight's Beer always on Draught

MONUMENTS.**J. BOUSKILL,**
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.

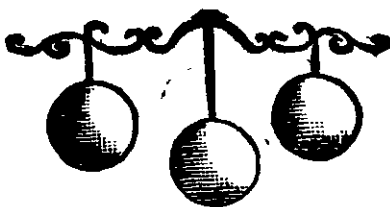
Designs Free on application. All kinds of Iron Fences.

Telephone 732.

JAS. SPEIGHT AND CO

MALTSTERS AND BREWERS.

CITY BREWERY, DUNEDIN.



Dunedin Pawn Office

Money to Lend in
Large or Small SumsNOTE ADDRESS:
5. George Street,
DUNEDIN**W. G. ROSSITER,**(For 15 years Manager for the late Mr. A. Solomon)
PRACTICAL WATCH AND CLOCK MAKER,Money Advanced on all Descriptions of Pledges at the Lowest
Rates of Interest. Watches, Diamonds, and all kinds of Jewellery
kept in First-class Fire-proof Safes.**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.**RAILWAY HOTEL, NGAHERE.**MR. G. SCHRODER (late of Victoria
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 Reefton stays at Ngahere
for five minutes to obtain refreshments.

Excellent Stabling Accommodation.

SOUTH END MONUMENTAL WORKS.

Established - 1865.

H. PALMER
STONE MASON & SCULPTOR,
PRINCES STREET SOUTH, DUNEDINMonuments and Tombstones erected of
New Zealand Granite, Scotch Granite, and
Italian and American Marble.

To be Railing in great variety.

THE TRADE SUPPLIED,

Town and Country Orders Promptly
attended to.**DEAR ME**Have I forgotten that SYMINGTON COFFEE ESSENCE, whatever shall I do! Call at the nearest
Stores you pass they All Keep