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**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 &amp; 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 ROOTS, 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 &amp; 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.

**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.

**SOUTH END MONUMENTAL WORKS.**

Established - 1865.

**H. PALMER**

STONE MASON &amp; SCULPTOR,

PRINCES STREET SOUTH, DUNEDIN

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.

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

[A CARD.]

**T. L. RALFE**

UNDER TAKER

AND

MONUMENTAL MASON,

Stafford Street,

Opposite Railway Station, HOKITIKA.

LEAD LETTERING A SPECIALITY.

[Telephone No. 55.]

**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.

**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.

**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.

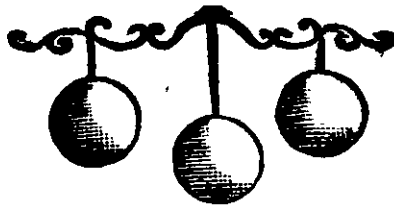
All kinds of Iron Fences.

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CITY BREWERY, DUNEDIN.



Dunedin Pawn Office

Money to Lend in  
Large or Small Sums

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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.