

ESTABLISHED 1824.

MANCHESTER ASSURANCE COMPANYALL 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 tear,
AT LOFT & CO'S.

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

When the winter draweth nigh
unto thee,
And the rain clouds cross the
sky, gloo-mily,
Then the Boot that's *Water-tight*
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
pare 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.

J. McCORMACK

Late foreman for J. H. SMITH for the
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 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. PALMERSTONE MASON & SCULPTOR,
PRINCES STREET SOUTH, DUNEDIN

Monuments and Tombstones erected of
New Zealand Granite, South 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

BARL QUIN - TOBACCO

IS A FIRST FAVOURITE.

COOKING RANGESThe 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 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 Countr
with promptness and economy.

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.

W. 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
Clocks, 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.

[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 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 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 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 1366.