

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. 2, 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 eight, TRY A "BLUCHER"

## 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.

## J M C O R M A C K

Late foreman 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.

## SOUTH END MONUMENTAL WORKS.

Established . 1865.

H. P A L M E R  
STONE 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

## The "Ross" Double-Current Ventilator Syndicate, Ltd.

Guarantee all Installations Storm and Dust Proof. Acting freely on the Closest Day.

### "ROSS" PATENT DOUBLE-CURRENT VENTILATOR

Ensures a Free and Constant Circulation of Pure Air, free from Dust, under the most unfavorable weather conditions.

. Is the Most Efficient System of Ventilation ever invented.

Patented throughout the World

J. NEWBURGH LAWSON,  
Secretary,  
Water Street, Dunedin.

## 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 GOURLEY  
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 with promptness and economy.

## 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.

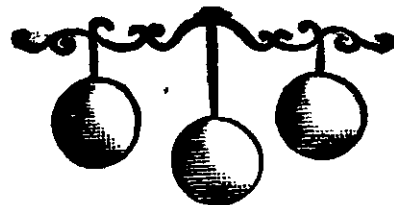
All kinds of Iron Fences.

Telephone 732.

## J A S. S P E I G H T A N D C O

MALTSTERS AND BREWERS.

CITY BREWERY, DUNEDIN.



DUNEDIN  
Dunedin Pawn Office

Money to Lend in  
Large or Small Sums

NOTE ADDRESS:  
5, George Street,

## 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

[A CARD.]

## T. L RALFE

U N D E R T A K E R

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 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 1808.