WOODS

Hava

You Seen

Our Styles? READY-TO-WEAR SPECIALISTS

13-15 PRINCES ST., DUNEDIN

New Shipments of Coats, Costumes, Neckwear, etc., arriving regularly. Our Goods are exclusive and right up to date, coming direct to us from the home of fashion. We apecialise: if you want something really smart and up to date at a reasonable price,

then try. . .

F. & R. WOODS, The Specialists, 13-15 Princes St.

A. & T. INGLIS, LIMITED

New Season's Goods specially selected, the very latest designs and colourings, now showing in all departments. Quality and durability combined with moderate prices.

We sell only for Cash making no loss in bad debts

A. & T. INGLIS, Ltd. GEORGE STREET, DUNEDIN

The UNITED Insurance Co. Ltd.

INCORPORATED 1882

Capital £500,000

New Zealand Branch: Principal Office. Wellington,

Directors-Nicholas Reid (Chairman), Martin Kennedy, and R. O'Connor.

RESIDENT SECRETARY—James S. Jameson. BANKERS NATIONAL BANK OF N.Z., LTD.

Branches and Agencies

AUCKLAND—L. W. D. Andrews, Dis. Sec. GISBORNE—Dalgety and Co., Ltd. TARANAKI—D. McAllum. HAWKE'S BAY—J. V. Brown and Sons (Fire); W. Kinross Wlute (Marine). Nelson—M. Lightband. Marlborought—B. Purkiss. Westland—T. Eldon Coates. Canterbury—W. B. McKenzie, Dis. Sec. Otago—J. R. Cameron, Dis. Sec. Southeand—T. D. A. Moffett, Agent. Oamaru—E. Piper,

FIRE AND MARINE, Head Office, Sydney

MANAGER SECRETARY

THOMAS M. TINLEY.

MARTIN HALCH.

BRANCHES:

London--Edward Battes, Res. Secretary. MELBOURNE-T. Lockwood, Res. Secretary. ADELAIDE—T. C. Reynolds, Res. Secretary. Hobart—W. A. Tregear, Res. Secretary. Perth—J. H. Prouse, Res. Secretary. Brisbane—E. Wickham, Res. Secretary. Townsville-G. W. Gilibert, Dis. Secretary. ROCKHAMPTON-T. H. SHAW, Dis. Secretary



The very latest in Mercery for Xmas and the Holiday is at "The Kash"

When a man desires Extra Smart HATS, TIES, HOSIERY, SHIRTS, or SUITS he goes to "THE KASH."

Our 'Xmas Styles are everything you could wish—and a good deal more. Come in early and get your toggery. "The Kash" Styles and "The Kash" Values.

"The Kash"

WALLACE & GIBSON

Willis Street, WELLINGTON