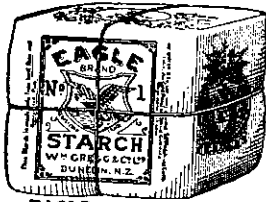


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ESTABLISHED 1881.

CAPITAL AUTHORISED	... £1,250,000.	UNCALLED CAPITAL	... £240,000.
SUBSCRIBED CAPITAL	... £624,100.	TURNOVER (All Operations for	
RESERVE FUND	... £111,398.	Year ending July 31, 1914)	... £3,389,426.

J. A. PANNETT, Chairman of Directors.

E. W. RELPH, General Manager.

BANKERS: BANK OF NEW ZEALAND.

HEAD OFFICE AND WAREHOUSES : CASHEL STREET, CHRISTCHURCH.

NEW ZEALAND BRANCHES.

ASHBURTON, RANGIORA, HAWARDEN, OXFORD, METHVEN, LEESTON.

AGENCIES: PRINCIPAL TOWNS THROUGHOUT THE DOMINION.

AUSTRALIA: SYDNEY, MELBOURNE, BRISBANE, NEWCASTLE.

ARTIFICIAL MANURE WORKS: BELFAST.

BINDER TWINE WORKS: CHRISTCHURCH.

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AUCTIONEERS, LAND AND ESTATE AGENTS.

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