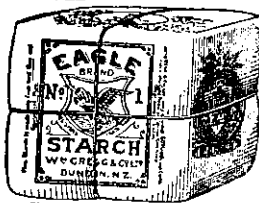


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ESTABLISHED 1881.

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 : CASHIEL STREET, CHRISTCHURCH.

NEW ZEALAND BRANCHES.

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