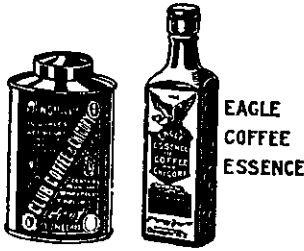
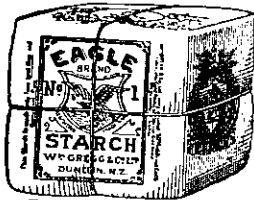


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ESTABLISHED 1881.

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.

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.
SHIPPERS OF FROZEN MEAT, BUTTER, CHEESE, WOOL, AND GRAIN,
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