

When it Comes to " Sure-to-be-Appreciated " Gifts . . .

Jewellery should head the list. For a man or woman married or single, pretty or plain, Jewellery is the best of all, because it is sure to be appreciated.

Select your gifts at DUNN'S, where big helpful stocks are so complete and so moderately priced. Make a call to-day and see these Beautiful

#### NECKLETS & PENDANTS.

Pendants from 20/- to £8/10/-.  
Pearl and Turquoise Pendant, 80/-  
Garnet and Pearl Pendant, 70/- to 80/-.

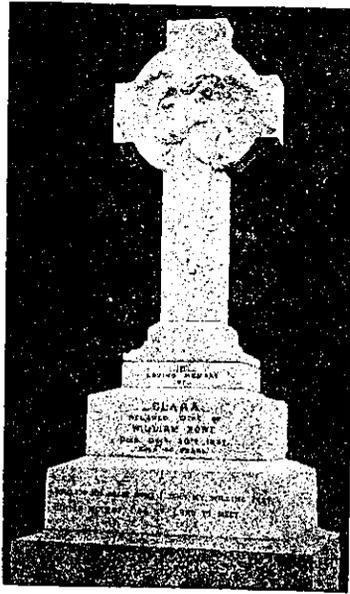
All-pearl Pendant, 30/- to 100/-.  
Tourmaline and Peridot Necklets, 15 ct. gold, £15/15/-

Aquamarine and Tourmaline Necklets, £10/10/-

Other Necklets, 70/- to £25.

## F. J. DUNN

JEWELLER - TIMARU.



## H. S. BINGHAM & Co.

(LIMITED.)

(LATE G. MUNRO & SON)

**MORAY PLACE** (near King St.)  
**DUNEDIN.**

Monuments erected, cleaned or repaired in any Cemetery.  
Inscriptions engraved.  
Concrete Kerbing and Iron Railings.

"K" Brand of Oamaru Stone in any quantity, supplied from our Quarries at Teschemakers.

Architectural and General Building Masonry.

# YOU WILL SAVE MONEY

You will save money on furniture when you buy it here, and secure at the same time, the newest styles and the best quality.

We employ expert workmen, so that the workmanship and finish of our furniture may be perfect.

It's to your interests to inspect our furniture. Better do it soon.

## J. RADCLIFFE

FURNITURE MANUFACTURER,  
TIMARU.

## MOUNTAINEER HOTEL, QUEENSTOWN, LAKE WAKATIPU.

J. S. COLLINS, 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 Beer. First-class Sample Room.

A Porter will attend Passengers on the Arrival and Departure of Steamers. First-class Stabling. Horses and Buggies for Hire.

## Xmas gifts at Craig's

All the year round we hold Large Stocks of CHINA, GLASS and EARTHENWARE of every description, but before Xmas we import a larger variety of goods suitable for gifts. This season we have an enormous selection of DINNER, TEA, and TOILET SETS, FLOWER POTS, VASES, SALAD BOWLS, FRUIT DISHES, GLASSWARE of all kinds, and all useful and ornamental goods suitable for presents.

Our Prices are the lowest in the City—our selection the best. We are the

CHINA AND GLASS SPECIALISTS OF  
WELLINGTON,

and a visit to our large Showroom will be appreciated irrespective of purchase.

### CRAIG & CO.

CHINA & GLASS IMPORTERS..  
33 MANNERS ST., WELLINGTON

## HAVE YOU SOLVED THE PIANO PROBLEM ?

THE SOLUTION IS TO BE FOUND IN

### OUR SYSTEM OF EASY INSTALMENTS.

Thousands of People have satisfied themselves about our PIANOS, PRICES, and TERMS, and are to-day the proud possessors of HIGH-CLASS Instruments.

*DON'T DEFER BUYING, BUT DEFER PAYMENT, IF YOU WISH.*

Send for Illustrated Catalogue. C.T.

## BRITISH & CONTINENTAL PIANO CO.

STRAND ARCADE - AUCKLAND

A. HEGMAN, Manager.