Milburn Portland Cement

makes the Best Concrete

LOCAL MANUFACTURE,
QUALITY GUARANTEED.

Contractors to N.Z. Railways, Public Works Department, Dunedin Drainage Board, Otago Harbor Board, Etc.

THE MILBURN LIME AND
CEMENT CO., LIMITED,
— DUNEDIN. —

THIRWELL PRIVATE HOTEL
ROTORUA

3rd house from Railway gates
Electric Light. Hot and Cold Baths.
High-class Catering.
Porter meets all trains.
Telegraphic Address: "Thirwell." 'Phone 20.
T. P. DOWLING, Proprietor.

L. J. O'Connell

SOLICITOR
203 HIGH ST. (op Petersens) Phone a4269
— CHRISTCHURCH —

W. T. Henaghan

LONDON DENTAL PARLORS
SURGEON DENTIST
Stock Exchange Buildings,
DUNEDIN

Emm's Royal Mail Cars

NELSON-MOTUEKA-TAKAKA-COLLINGWOOD.

Luxurious **Electrically** Equipped 60 h.p. Cadillac Cars used. Experienced Drivers.

TIME TABLE.

Cars leave Nelson (29 Hardy Street) at 7.30 and 8 a.m. daily, arriving Motueka 9.45 and 10 a.m.

Leave Motueka for Takaka 10.30 a.m. arrive in Takaka 1 p.m.

Leave Takaka (Emms's Garage, or Junction Hotel) at 7.45 a.m. daily, arriving Motueka 10.30 a.m.

Leave Motueka for Nelson 10.30 a.m. and 3 p.m., arriving Nelson 1 p.m. and 5 p.m.

Leave Takaka for Collingwood every day at 1.45 p.m.; return next morning at 6.

Leave Nelson Daily 7.30 a,m, for Motueka via Tasman and Mariri, returning from Motueka at 3 p.m. via same route.

Booking Offices—
Nelson: 29 Hardy St. Phone 527

TEN YEARS AGO

Two men, one of whom is now managing a big mercantile office in Auckland, were discussing a Hemingway's advertisement in the local papers.

The injunction "write to-day for our booklet, *Accountancy*," appealed strongly to the ambitious sentiments of one man. He posted the coupon, received the booklet, and therein found much valuable advice and guidance. He enrolled as a Hemingway student, qualified as an Accountant, and is now an eminently successful professional man.

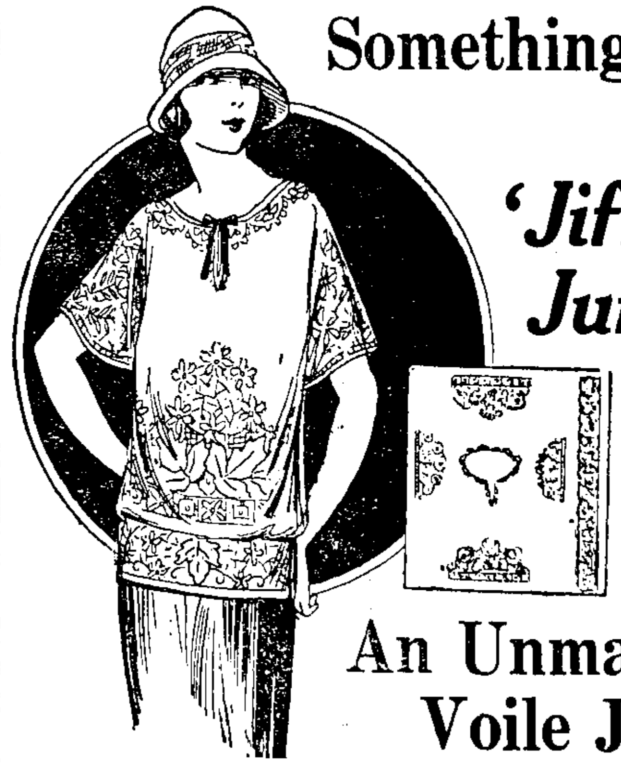
"The other man," said study was a waste of time, and that experience was the best teacher. He is still a clerk—learning *from experience* that opportunities never come to the man who is unqualified to grasp them.

Which man would you emulate?

Take up your pen and write to-day for the latest edition of our free booklet, *Accountancy*.

Hemingway's Correspondence Schools
P.O. Box 516, Auckland

Something New!



The 'Jiffy Jumper' 5/11 each

An Unmade Voile Jumper

The "Jiffy Jumper" comes in one piece, and can be run up by even the most amateur home dressmaker in a few moments. Printed on Voile in an attractive imitation of Hand Stencilling, it is shown in a variety of dainty shades eminently suitable for sports or general wear Small diagram shows the Jumper in the piece; while at the left is the garment as it appears when made. Shades: Helio, Saxe, Light Brown, Flame, and Mid-Grey with White designs; White with Pink, Helio or Saxe; Rich Apricot with Periwinkle, and Fawn with Cinnamon, 5/11.

1/- in the £ Discount for Cash or on Monthly Accounts.

Postage Paid.

J. Ballantyne & Co. Ltd., Christchurch

GOITRE!

A LADY who tried every remedy in vain, and at last discovered a simple self cure, will send particulars **FREE** to sufferers.
Send address to **ALICE MAY, Box 482** Christchurch, N.Z. Don't send stamps.
MENTION THIS PAPER

---

3 IN

Mowing the Lawn in Half the Time

Poor oil, or no oil, means double the work and short life to the machine. USE

3-IN-ONE OIL

—the perfect lubricant. Penetrates to vital spots. Makes the mower run most smoothly.

Use it for all garden tools. Prevents rust and prolongs utility.

Never cakes or becomes sticky

REID & REID
Australasian Agents,
Harris Street,
Wellington,
N.Z.

HAINES-21

Write for Free Sample.