

ODLING, SMITH, Co.

STONE WORKERS, 18 MANCHESTER ST., CHRISTCHURCH (near Railway Station).

(Purchasers of Plant and Stock of G. W. J. Parsons, Monumental Mason,)

Cemetery Memorials, Building Stone, and Decorative Marble for all Purposes.

Importers and workers of all kinds of N.Z. and foreign marble granite, etc.

Monumental work of any kind erected anywhere.

Correspondence and inspection invited,

All work guaranteed and neatly executed. Estimates given. Lowest Prices



W. J. HARDING & CO MONUMENTAL MASONS AND SCULPTORS

YARD, PARK AV. (near Cemetery) Phone 895M TIMARU

THE SOUTHERN CROSS ASSURANCE Co. Ltd.

The Right Hon, SIR JOSEPH WARD, P.C., Bart, K.C.M.G., Chairman of

INSURANCE

"THE CREAT POWER'

It can recompense you for all material loss through accident, sickness, or death,

"IF ANYTHING SHOULD HAPPEN"

-and it does happen hundreds of times every day-you and your dependents would be protected with a

Southern Cross Insurance Policy

We write the most attractive policies. We have dozens of policies to choose from. Be fair to yourself and your dependents; let this strong, reliable Company assume whatever burdens may befull you.

Write for Booklets and Literature to-day to any of the following Offices:-

AUCKLAND:

WELLINGTON: Mandel's Buddings,

CHRISTCHURCH:

Bank of N.Z. Buildings, Swanson Street.

Willis Street.

84 Hereford Street.

DUNEDIN-

TIMARUE

NAPIER:

Commercial Bank Chambers,

Sophia Street Hastings Street.

Dowling Street.

W. CAHILL, GENERAL MANAGER FOR NEW ZEALAND. HEAD OFFICE FCR NEW ZEALAND, WELLINGTON.

CALL AND SEE--

E. M. MCKENNA

Leading Hotel Broker, Valuator, House, Land, & Estate Agent.

Finance Arranged.

Phone, 5441a.

196 Cashel St., CHRISTCHURCH.

Telephone 673

P.O. Box 86

EUROPEAN HOTEL

GEORGE STREET :: DUNEDIN The above Hotel has been thoroughly renovated throughout. Moderate tariff Bottle Dept. entrance Bath Street A. AINGE Proprietor ::

NEW ZEALAND INSURANCE COV., LTD.

SUBSCRIBED CAPITAL, £1,500,000 DEPARTMENTS:

DEPARTMENTS:

FIRE.—Every description of Property insured against Loss or Damage by Fire or Lightning. Rents insured.

MARINE.—Merchandise, Freight, and Hulls insured to and from all parts of the world. Wool insured from sheep's back to London warehouse Open Policies issued.

ACCIDENT.—All kinds, including Sickness Workers' Compensation, Employers' Liability, Common Law, Accedent and Disense, Mortgage Indemnity. Plate Glass, Burglary and Housebreaking, Administration Bonds, Public Risk, Fidelity Guarantee.

MOTOR CAR.—Including Damage to Car, Third Party Risks, Fire (in-cluding self-ignition), Burglary and Larceny, Inland and Sea Transit. Losses Settled with Promptitude and

Liberality.

Also acts as Trustee, Executor, Attorney, and Agent.
Rates of Premium Quoted, Information Supplied, and Assistance Rendered on Application to Local Agent or to

OTAGO BRANCH: Cr. RATTRAY & CRAWFORD STS.. DUNEDIN.

A. M. CAMERON ... Manager Oamaru Agency: Thames Street, James B. Grave, Chief Agent

Ask for ..

RED BAND ALE

AN IDEAL DINNER ALE

Brewed and Bottled by N.Z. BREWERIES, Ltd. (Wellington Branch)

Burn Wairaki Coal JOHN MURRAY.

Telephone 207.

It is the Best

P.O. Box 147

ESK STREET

Invercargil