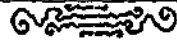


ESTABLISHED 1900.

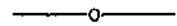
O'Connor & Tydeman



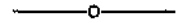
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Watchmakers, Jewellers,
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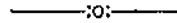
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MANUFACTURERS OF ALL KINDS OF
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Novelties by Every Direct Mail
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WE respectfully invite visitors to
Palmerston North to inspect
our stock, and we shall have
much pleasure in showing them over
our Factory.

New Zealand Government Railways.

TOURIST EXCURSION TICKETS (FIRST CLASS)

Are issued daily (Sundays excepted) throughout the year, as under:

- (a.) Available over lines of BOTH ISLANDS for SIX WEEKS
from date of issue £8
- (b.) Available over NORTH ISLAND Lines for FOUR WEEKS
from date of issue £5
- (c.) Available over MIDDLE ISLAND Lines for FOUR WEEKS
from date of issue £6

These Tickets are available over Government lines only, and are obtainable as follows: *a* and *b* at Auckland, Onehunga, Rotorua, Thames, Napier, Hastings, Woodville, Masterton, Wanganui, New Plymouth, and Wellington; *a* and *c* at Lyttelton, Christchurch, Ashburton, Timaru, Oamaru, Palmerston, Port Chalmers, Dunedin, Mosgiel, Milton, Lawrence, Clinton, Invercargill, and Bluff Railway Stations.

Tourist Excursion Tickets may be extended for any period not exceeding four weeks on payment of an extension fee of £1 10s. per week, or portion of a week, on application to the Stationmaster at any of the above-mentioned stations before the expiration of original ticket.

Thermal Springs ^{OF THE} North Island.

ROTORUA, HOT LAKES, WAITOMO CAVES, TE AROHA,
AND OKOROIRE HOT SPRINGS.

ROUND-TRIP EXCURSION TICKETS are issued throughout the year as under:—

1. From Auckland to Thames by rail, Thames to Auckland by steamer, or vice versa.
ROUND TRIP: First Class, 21s.; Second Class, 15s.
 2. From Auckland to Rotorua and thence to Thames by rail, Thames to Auckland by steamer, or vice versa.
ROUND TRIP: First Class, 32s. 6d.; Second Class, 21s.
 3. Auckland to Hangatiki, Hangatiki to Rotorua, and Rotorua to Thames by rail, Thames to Auckland by steamer, or vice versa.
ROUND TRIP: First Class, 39s.; Second Class, 24s.
- These tickets are available for three months from date of issue.

The journey may be broken at any station at which the train is timed to stop after travelling ten miles from the original starting-station, provided the specified time for which the tickets are available is not exceeded.

For convenience of railway passengers desirous of visiting the Waitomo Caves, and to stay over night, a cottage with a caretaker in charge has been provided at Hangatiki. The caretaker will provide hot water and furnish stretchers at a charge of 1s. for each person. Visitors require to provide their own food and blankets.

Hanmer Plains Hot Springs.

Through booking by rail and coach to the Springs.

RETURN EXCURSION TICKETS to Hanmer Plains, available for return for three months, will be issued daily throughout the year from Invercargill and Dunedin, and from Christchurch, Papanui, and Kaupoi daily, between 1st October and 30th April and thereafter thrice weekly, viz., on Tuesdays, Thursdays, and Saturdays.

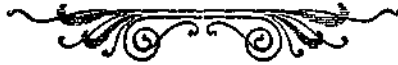
Return through Fare (by rail and coach), First-class.

From Christchurch and Papanui	£1 8 0
From Kaupoi	1 6 0
From Dunedin	3 5 0
From Invercargill	4 5 0

The journey may be broken at any station at which the train is timed to stop after travelling ten miles from the original starting-station, provided the time for which the tickets are available is not exceeded.

The PUBLIC.....
TRUST OFFICE.

(State Guarantee)



Administers Wills and Trusts.

Acts as Agent or Attorney.

Takes over Outstanding Trusts.

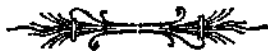
Receives Wills for Deposits.

Lends Money on Freeholds.

It is the People's Institution.

Its Charges are Very Low.

It aims at being merely self-supporting.



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Plated Rims, Clincher Tires, Jointless Rims.

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Empire Co.'s Delicious Tea.

Quality and Value Unequaled.

Sold in 1lb and ½lb packets, 5lb and 10lb tins.

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Empire Co.'s ROYAL BLUE.
No. 1 EXTRACT OF SOAP.

Unsurpassed for the Laundry.

—o—

ROYAL FLAVOURING ESSENCE.

—o—

DRAGON BAKING POWDER.

POINTS For the PUBLIC.

1. The **Security** of the **Government Insurance Office** is absolute, and of the highest class.
2. The **Funds** are nearly £3,400,000, and are all invested in the Colony.
3. The **Business** is restricted to New Zealand, which is the healthiest country in the world.
4. The **Premiums** are low, and suited to meet the wants of all classes.
5. The **Bonuses** are large, and are allotted every three years.
6. The **Privileges** granted to policyholders are up to date, and the policies contain no unreasonable restrictions.
7. The **Policies** granted thoroughly protect a man's family and his estate, strengthen his credit, and prove better than a savings-bank.
8. The New Zealand Government Insurance Department is a **National Institution** whose liberal conditions and benefits have saved thousands from want, and it deserves the support of all those who have an interest in the colony.

PIANO TALK....

A good Piano is a first-class investment as well as a means of culture and pleasure. There is no article manufactured that will give as large a return for the money invested. Granting this to be true, the Piano to be sought after by those who wish to buy must not only have a good tone, but be well and faithfully made, and be sold at a fair price. It must be built to stand years of use. The Pianos now offered by

THE DRESDEN PIANO COMPANY

fulfil all these conditions. Handsome in appearance, excellent in tone, and the price and terms on which they are sold bring them within the reach of all. They have every point to recommend them to the prudent buyer. Landed in your house at prices and terms distinctly low for such high-class instruments. Send for catalogue.

Dresden Piano Co,

Lambton Quay,
WELLINGTON.

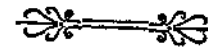
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Once You have tried . . .

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You will wear No Others.



PAYNE'S **ACME**
SHOE STORE,
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E.



R.

Rotorua. Altitude 915 feet. The Home of the Maori. The key to the wonderful Hot Lakes Region.

Wonderfully efficacious healing springs. Charming landscapes. Excellent trout-fishing in lakes and rivers, picturesque gardens. Tennis, bowls, croquet, Government Spa and Baths. Dr. Wohlmann, M.D., B.S., (Honors) London; M.R.C.S. Lond., L.R.C.P., England, Government Balneologist, in charge. Aix massage, douche, plunge, shower, swimming, sulphur and mud Baths obtainable.

Whakarewarewa the Marvellous—Waimangu Geysier, the argest in the World—Rotomahana, the Boiling Lake—Wairoa, the buried village—the wonderful Hamurana Springs—Tikitere the Terrible, are all within easy distance of Rotorua.

Comfortable hotels and boarding-houses. Cheap tariffs.

Te Aroha. Famous for its drinking waters and hot mineral baths. Government gardens. Bowls, tennis, croquet. Dr. Kenny, M.B., M.S., Resident Medical Officer, in charge.

Waikaremoana. The loveliest lake in New Zealand. New Government accommodation-house. Oil launch and rowing boats available.

The WEST COAST of the South Island provides a wonderful panorama of magnificent scenery—Mountains, Forests, Lakes, Rivers, Glaciers, Hot Mineral Waters, etc.

Lake Mahinapua. The Lake of lovely reflections, and Kaneiri, the beautiful, are easily accessible from Hokitika. Lakes Ianthe and Mapourika are passed en route to the magnificent Franz Josef and Fox Glaciers.

The coach route through the Buller and Otira Gorges provides one of the finest scenic drives in the world.

Hanmer Hot Springs. In North Canterbury. Altitude 1218 feet. One day's journey from Christchurch. Hot mineral baths, drinking water, plunge, swimming, hot air, douche baths and massage. Government Accommodation House for guests.

Under control of the Government.
The Hermitage Hotel. Situated in the heart of the Southern Alps—Great mountains and glaciers easily accessible—Guides, horses, and Alpine equipment provided. Outlying huts provided with bedding and food, available for climbers. The Hermitage Hotel is well furnished and very comfortable. Good liquors kept. (Cook and Son's coupons are accepted.)

On the road to the Southern Alps is under
Pukaki Hotel. Government control.

Hawea, Wanaka, Wakatipu, Te
The Cold Lakes of Otago. Anau, Manapouri, and others, accessible from Dunedin or Invercargill.

Government steamers on Lake Wakatipu.

From Lake Te Anau a tourist route leads through the mountains to Milford Sound, the grandest of the West Coast Fiords, and to the Sutherland Falls, the highest in the world (1904 feet). Government huts en route.

Guides at Te Anau and Milford.

Stewart's Island. A Gem of Great Beauty. Famous for its oysters and first-class seafishing. Steamers from Bluff.

For full information regarding New Zealand apply to the Department of Tourist and Health Resorts, Wellington, New Zealand, or to the Branch Offices at Auckland, Rotorua, Christchurch, Dunedin, and Invercargill.

CABLE ADDRESS: "Maoriland."

CODES IN USE: A.B.C., A.I and the Western Union.

Minister in charge of the Department of Tourists and Health Resorts:

The Hon. Sir Joseph G. Ward, K.C.M.G.

Superintendent:
T. E. Donne.

812/EE

Wellington and Manawatu Railway Company, Limited.

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THE BEST ROUTE TO
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TWO TRAINS DAILY TO WANGANUI.
THREE TRAINS DAILY BETWEEN
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**The Shortest Route for Goods to and
from the West Coast.**

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Consignors should consign goods—
“Via the Wellington and Manawatu Railway.”

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Wellington.

W. M. HANNAY,
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