

line is evidence of the large business done in floor covering. Another Department is occupied entirely by every description of Furnishing Hardware, Electro-Plated Ware, Brushware, Laundry, Dairy and all kinds of Culinary requisites; in fact, we cannot conceive a more up-to-date establishment whereat to purchase a single article or completely furnish the smallest cottage or fashionable mansion. The hands employed in the Warehouse and Factories number upwards of 100. Everything in connection with the Furnishing trade is carried on here—storage of furniture, packing and forwarding, removing, steam carpet beating and cleaning, valuing and packing of whole houses of furniture and effects, lock, stock and barrel. The late Mr. A. J. White was an exemplary man of business, upright and honourable to a degree. He died in 1895, at the age of 60 years. The business is carried on by Trustees in his Estate under the management of Mr. J. Coles, who has been connected with the establishment upwards of thirty-four years.

ADMORE, W. A., Saddler, of 214 Cashel Street (next *Press Office*), has had a long and varied experience of all colonial wants in the saddlery line, in which he is an acknowledged expert. Horse clothing, trotting boots, and other accessories are made up on the premises at the shortest notice, and all repairs are executed with promptness and neatness.

ARMIGER, J., AND COMPANY, of the Christchurch Steam Dye Works, has earned appointment to his Excellency the Governor of New Zealand. He carries out dyeing and cleaning in all branches, including feathers and gloves, and gives prompt despatch to mourning orders. Telephone 846.

ASHBY, BERGH AND COMPANY, LIMITED, HARDWARE MERCHANTS.—This business was established in 1863 in a very small shop on the same site at present occupied by the firm's wholesale and retail premises, 217 High Street. Before many years were past, it became necessary to enlarge the premises and increase the staff, and this general increase has continued until, at the present time, every available inch of ground space has been built upon to cope with the increasing and ever-growing wholesale and retail business. In addition to their fine building in High Street, the firm have a very large store and yard in Hereford Street, where all the heavier and bulkier lines are kept.

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CHRISTCHURCH AND TIMARU.

ATKINSON, H., Furniture Warehouse, 117 Manchester Street, Christchurch, N.Z., was established in 1882. The business is solely a cash one, and supplies all that is necessary when people are furnishing.

AULSEBROOK'S BISCUIT FACTORY, St. Asaph St., Christchurch, has attained a reputation which reaches far beyond the limits of this colony. Their biscuit makes of all sorts are unsurpassed in any part of the world, and their Cream Crackers and Cream Sandwiches are to be numbered among the sweet but fleeting joys of life. Their cocoa is acknowledged to be better than the best imported. Their manufactures include comfits and bon-bons of the highest order.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY.—The above Society, popularly known as the A.M.P., was established in Sydney, New South Wales, in the year 1849, for the purpose of affording the means of guarding against the contingencies of human life. It is the oldest Mutual Life Office in Australasia, the largest in the British Empire, and the most successful which the world has ever seen. It commenced with very small beginnings, having, at the close of the first year of its existence, only accumulated a fund of £96, and an annual premium revenue of £349, but since then, it has not only accumulated an enormous fund of £18,000,000, but has repaid to the members or their representatives no less a sum than £18,425,416 since its establishment, and now has an annual revenue of about two and a half millions, truly a magnificent record. The *Policy Holder*—an English insurance periodical—in referring to the Society's operations, states that "it has the world's record for paying the largest bonuses." It has erected handsome buildings in the four centres, Wellington, Auckland, Christchurch, and Dunedin, the head office for New Zealand being situated in the first named city, under the management of the Local Board, with Mr. Edward W. Lowe as Resident Secretary. Tourists and others can insure their lives while travelling in the Commonwealth of Australia or the Colony of New Zealand, and, if desired, the premiums on their policies can be made payable at the office of the London agents of the Society, Messrs. Henry S. King & Co., 65 Cornhill, E.C.

BALDWIN AND RAYWARD, Patent Agents and Mechanical Engineers, of 172 Gloucester Street, Christchurch, run a world-wide agency in these special lines. Their New Zealand business was established in

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BALLANTYNES IMPORT OFFICERS' EQUIPMENTS.